

UNH MANCHESTER  
Manchester, New Hampshire  
BUS 530  
Personal Finance  
Spring 2024

Title: Professor Jeanne Gerard

Class Day/Time: ONLINE Asynchronous

Credits: 4

Instructor Communication:

e-mail: Jeanne.Gerard@UNH.edu

Office Hours: I will be in room 508(Pandora building in Manchester) on Mondays 3:45pm- 5:45 or you may email me . If necessary, we can set up a "Zoom" appointment

**Required Text:** Focus on Personal Finance, 7th edition, Kapoor, Dlabay, Hughes, Hart Copyright: 2022  
McGraw Hill ISBN13: 9781265261016

THIS IS THE CONNECT VERSION. IT IS A DIGITAL TEXT AND YOU MAY PURCHASE THE CODE FROM THE BOOKSTORE OR FROM MCGRAW HILL. THE E-TEXT IS INCLUDED. THIS IS INSTEAD OF PURCHASING A HARDCOPY TEXT.

You **MUST** register for CONNECT by the first week of class, preferably by the beginning of the semester January 2,3 2024. This is not the same thing as registering for the class for the semester at UNH. Almost all assignments and all the exams will be completed and submitted on CONNECT. Directions for registration may be found on Mycourses in the Announcements

**You may register anytime from January 18, 2024 but you MUST register by January 23, 2024.** There are various, REQUIRED assignments due during the first week of the semester. All homework assignments are listed on CONNECT and most must be completed and submitted there. After the first week, assignments will usually be available on Sunday at 11:59 at the beginning of each week, and due on Sunday nights at the end of the week at 11:59 pm.

**Course Description:** **BUS 530** - This course is designed to give students some expertise in the life decisions that almost everyone must make concerning tax planning, purchasing or renting of a home or automobile, medical, life, auto and home insurance needs. Investments and planning for retirement are among other financial decisions that adults must make. When you have completed this course you should be aware of your monthly spending habits, recognize that Insurance choices must be made and realize that retirement planning begins now.

### **Course Procedures:**

You will need a laptop or tablet with the text loaded and ready to use.

***Most Homework assignments are to be completed and submitted on CONNECT.***

**Because this is an online class, there will be NO weather related cancellations.** In general, you will have one week to complete assignments.

The course will follow the assignment schedule as closely as possible but you are responsible for knowing about and being prepared for class when a change to the schedule becomes necessary. All homework is to be submitted online. Success in this course requires that you keep up with and complete all assignments when due. Read the chapter covered each week. In addition there will be assignments due by 11:59pm each Sunday except for the first and last weeks of the semester. The due date of the assignment is listed on both MyCourses and CONNECT. At 11:59pm on Sundays the following week's assignment will be available.

#### *MyCourses/canvas*

*Go to <https://mycourses.unh.edu> to access your courses. Log in using your UNH id and password. Once you have logged in you should see an array of your courses. Click on this course to see the syllabus, schedule of assignments (which will refer you to CONNECT) and tests and any announcements pertaining to the course. All information will be posted on MyCourses (Canvas). Check regularly for new announcements.*

*In "modules" there are help links for students.*

UNH Manchester staff and services will be accessible remotely. Below are the best contacts for each department:

- **Academic Advising:** [Schedule an appointment through myWildcatSuccess](#) or email [unhm.advising@unh.edu](mailto:unhm.advising@unh.edu).
- **Admissions:** Email [unhm.admissions@unh.edu](mailto:unhm.admissions@unh.edu) or call (603) 641-4150.
- **Business Office/Billing:** Email [unhm.businessoffice@unh.edu](mailto:unhm.businessoffice@unh.edu). For student accounts, call (603) 641-4112 or (603) 641-4137
- **Career and Professional Success:** [Schedule an appointment via Handshake](#), or contact [unhm.career@unh.edu](mailto:unhm.career@unh.edu) for any questions.
- **Center for Academic Enrichment:** Email [unhm.cae@unh.edu](mailto:unhm.cae@unh.edu) or call (603) 641-4113.
- **Dean's Office:** Email [unhm.dean@unh.edu](mailto:unhm.dean@unh.edu).
- **Financial Aid:** Email [unhm.fa@unh.edu](mailto:unhm.fa@unh.edu) or call (603) 641-4189.
- **Food Insecurity:** If you are concerned about food for yourself or your family during this time, please [contact Kattarina Biss](#), program coordinator for student engagement.
- **Graduate School at Manchester:** Email [unhm.gradcenter@unh.edu](mailto:unhm.gradcenter@unh.edu) or call (603) 641-4313.
- **Housing:** Contact [Joshua Felch](#), coordinator of student involvement and orientation.
- **Information Technology:** Call (603) 641-HELP or [submit a ticket online](#).
- **Library:** Email [unhm.library@unh.edu](mailto:unhm.library@unh.edu) or call (603) 641-4173.

**University Academic Honesty Policy:** Academic Honesty is expected from all students. Please refer to the following links. [University Academic Honesty Policy](#) [Tutorial on Plagiarism](#)

### **Disabilities and Mental Health Resources**

According to the Americans with Disabilities Act (as amended, 2008), each student with a disability has the right to request services from UNH to accommodate his/her disability. If you are a student with a documented disability or believe you may have a disability that requires accommodations, please refer to [www.unh.edu/studentaccessibility](#) or contact SAS at 603.862.2607, 711 (Relay NH) or [sas.office@unh.edu](mailto:sas.office@unh.edu).

*"The University is committed to providing students with documented disabilities equal access to all university programs and facilities. If you think you have a disability requiring accommodations, you must register with the Student Accessibility Services (SAS) office. The Student Accessibility Coordinator at UNHM is Jenessa Zurek. Please reach out to the SAS office via email at [jenessa.zurek@unh.edu](mailto:jenessa.zurek@unh.edu) for registration information and disability related questions. If you or someone you know is experiencing a mental health or substance misuse crisis, please contact the Mobile Crisis Response Team (MCRT) at (800) 688 - 3544.*

### **Grading:**

Grades are calculated based on the results of all expectations of the student and all assignments. They are calculated as follows:

Homework Assignments	38%
Introduce Yourself Video, Zoom orientation appointment, Connect orientation videos, Announcement Agreement	12%
Discussions	20%
Exams and Final Parts 1 & 2	30 %
Total	100%

Letter grades are based on the following distribution

Grade	Score	Grade	Score
A	93-100	C	73-76
A-	90-92	C-	70-72
B+	87-89	D+	67-69
B	83-86	D	63-66
B-	80-82	D-	60-62
C+	77-79	F	Below 60

**There will be a grade on CONNECT for your assignments, but it is the MyCourses grades which are used to calculate your semester grade.**

**BUS 530 Tentative Assignment Schedule (subject to change):**

Due date	Work for the week	Assignments are due as noted on CONNECT. See CONNECT for details of assignments.
1/23	Register for Connect	
1/23,24	Orientation appointments	
1/24	Announcement Agreement	
1/25	Connect Orientation videos	
1/26	Submit <b>Introduce Yourself</b> Video	
1/29	Ch. 1 Personal Financial Planning in Action	See CONNECT for ch 1 assignments
2/4	Ch 2 Money Management Skills	See CONNECT for assignment and due date
2/11	Chapter 3 Taxes in Your Financial Plan	See CONNECT for assignment and due date
2/18	Chapter 4 Financial Services: Savings Plans and Payment Accounts	See CONNECT for assignment and due date
2/25	Chapter 5 Consumer Credit: Advantages, Disadvantages, Sources and Costs	See CONNECT for assignment and due date
3/3	Chapter 6 Consumer Purchasing Strategies and Wise Buying Strategies	See CONNECT for assignment and due date
3/6-3/10	Exam I Chapters 1-6  60 Multiple Choice questions. 180 Minutes  You may see the correct answers on Connect on 3/11 12:05am	Exam is on CONNECT. It is to be taken online and submitted. There is only 1 submission allowed and the Exam cannot be stopped and restarted.
3/24	Chapter 8 Home & Automobile Insurance	See CONNECT for assignment and due date

Due date	Work for the week	Assignments are due as noted on CONNECT. See CONNECT for details of assignments.
3/31	Chapter 9 Health & Disability Income Insurance	See CONNECT for assignment and due date
4/7	Chapter 10 Financial Planning with Life Insurance	See CONNECT for assignment and due date
4/21	Chapter 11 Investing Basics and Evaluating Bonds  Chapter 12 Investing in Stocks  Chapter 13 Investing in Mutual Funds  (3 chapters, 2 weeks to do the assignments)	See CONNECT for assignment and due date
4/28	Chapter 14 Starting Early: Retirement and Estate Planning	See CONNECT for assignment and due date
5/5	Chapter 7 Selecting and Financing Housing	See CONNECT for assignment and due date
5/5	Spending Diary Due for month of APRIL	Don't forget to include the summary PLUS complete the Discussion on Mycourses.
5/14	<b>Final Exam part I Chapters 7-14.</b>  60 multiple choice questions, 180 minutes  <b>Final Exam part 2 Final Assessment. For Part 2 there is no time limit and may be submitted more than once.</b>  <b>Please submit on Mycourses(Canvas)</b>  <b>NO EXTENSIONS on Final exam</b>	See CONNECT for further explanation  The Final Exam is available 5/9 7 pm -5/13 7pm You will have 180 minutes within that time period for Part 1. You may <b>NOT</b> stop and start again so make sure you have 180 uninterrupted minutes in which to take this exam. Part 2 does not have a time limit.

