California State University, Northridge  
Department of Finance, Real Estate and Insurance  
FIN 442: Theory and Practice of Financial Planning

Dr. Yanbo Jin  
Spring 2007

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Office Hours  
Tuesday: 12:15pm-12:45pm, 2pm-3:30pm  
Thursday: 12:15pm-12:45pm, 4:45pm-5:15pm  
(Or by appointment)

Course Syllabus

Course Description  
This course introduces students to the process of financial planning. We will discuss how to set and implement short-term and long-term personal financial goals. Topics covered include financial statement construction, tax management, managing cash and savings, making automobile and housing decisions, managing credit and insurance needs, investment planning, etc.

Textbook and Readings  
Gitman and Joehnk: Personal Financial Planning (10th edition)  
(Publisher: Thompson South-Western)

Class Website:  
The website for this class is at https://www.csun.edu/~yj950. You need to click on the link Fin442. I will post class schedule, lecture notes, homework assignments and other agendas on this website. Please check the class website frequently. It is your responsibility to print and read the notes before coming to class, and to bring the notes to the class.

I also use WebCT to post grades and solutions to homework, to send email to class. Access to WebCT is available at http://webteach.csun.edu. Instructions on how to use WebCT is also available on the same page.

Textbook Website  
The textbook has its own website at http://gitmanxtra.swlearning.com/pfp10e/index.html. You need to register first. You will have access to PPT notes, financial planning software, electronic worksheet and CFP questions etc. Access to this website is indispensable to this class.
Grading Policy
Midterm Exam  30%
Final Exam  30%
Case Assignments  20% (2 parts, 10% each)
Quizzes  20% (2 quizzes, 10% each)

No make-up exams will be allowed. If you miss the midterm exam, final exam will then count as 60% of your term grade.

There will be two in-class quizzes: they are closed-book and closed-notes. (No cheat-sheet is allowed for the quizzes). No make-up quizzes will be allowed. Quizzes will be all multiple choices questions.

Plus/minus grading will only be used when determining the course grade.

Case Assignment
Cases can be done individually or as a group of up to 3 students. Please refer to the following table for detailed schedule on assignment and collection. Late assignment will NOT be accepted.

<table>
<thead>
<tr>
<th>Schedule of assignment</th>
<th>Schedule of collection</th>
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</thead>
<tbody>
<tr>
<td>Case 1: Questions.</td>
<td></td>
</tr>
<tr>
<td>Part 1 (chapters 1-3): week 2</td>
<td>March 22, 2007 (week 8)</td>
</tr>
<tr>
<td>Part 2 (chapters 4-5): week 4</td>
<td>collected in class</td>
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<tr>
<td>Part 3 (chapters 6-7): week 6</td>
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<tr>
<td>Case 2: Questions.</td>
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<tr>
<td>Part 1 (chapters 8-10): week 12</td>
<td>May 17, 2007 (week 16)</td>
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<tr>
<td>Part 2 (chapters 11-13): week 14</td>
<td>Collected in class</td>
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</tbody>
</table>

Please staple or bind all your answers to the case in the order assigned when turning it in.

Other Homework Assignment
For each chapter we discuss, you need to work on the Xtra! Quizzing available through the textbook website. I may also assign end-of-chapter questions and provide solutions. These will not be collected but will definitely help you in exams.

Financial Calculator
Financial calculator is required for this class. It is your responsibility to know how to use your financial calculator. Manuals of several frequently-used financial calculators can be found at the class website.

Exam Policy and Other Policies
- Midterm and Final exams are closed-book, closed-notes. However, you can bring a one-sided, all hand-written, 8” by 11” cheat-sheet to the exams. No attachment of any sort is allowed.
- I reserve the right to take away your cheat-sheet in the beginning of the exam, if I find that it does not conform to the requirement above.
- Please switch off your cellular phone or pager when you enter the classroom.
- Please come to class on time and please do not leave the class before it is dismissed.