Effective Spring 2002
Effective Spring 2003, with revisions

Course Proposal: University Senior Seminar
EIU 4160G: Personal Financial Investments

1.Catalog Description

(a) EIU 4160G
(b) Personal Financial Investments
(c) 3-0-3
(d) On demand
(e) Pers Invest
(f) An examination of securities, markets, investment techniques and opportunities for individuals. Topics include stocks, bonds, mutual funds, insurance, and portfolio management. Business majors and students who have earned credit in BUS 3710 or FIN 2710 are excluded.
(g) Finance majors are excluded. Prerequisite: 75 hours.
(h) Writing intensive

2. Student learning objectives

Students who successfully complete this course will:*

- Demonstrate an understanding of the purposes of personal financial planning and the functions of investments and markets in a free market economy (citizenship);
- Demonstrate an understanding of the time value of money and the relationship between risk and return in investment (critical thinking);
- Identify the characteristics of stocks, bonds, and other investments;
- Apply techniques for valuing securities (critical thinking);
- Identify international investment opportunities (global);
- Demonstrate an awareness of ethical considerations in investment decisions (citizenship);
- Collect, analyze, and evaluate investment data (critical thinking);
- Develop criteria for making investment decisions and apply those criteria in financial planning (critical thinking);
- Clearly and effectively communicate complex information and analyses orally and in writing (writing and speaking);

*Related learning goals of EIU general education are shown in parentheses after the learning objective.

3. Course outline

Week	Topics
Week 1	Introduction to financial planning - Purposes of financial planning - Savings and investment - Savings institutions and savings investments
Week 2	Preparing for investment - Managing debt - Insurance
Week 3	Preparing for investment - Identifying and understanding your investment philosophy - Overview of investments and securities - Domestic and international securities markets

Week	Topics
	Sources of investment information Ethical considerations
Week 4	Basic financial principles Time value of money Risk and return Diversification
Week 5	Fixed income securities U.S. Treasury securities Municipal bonds Corporate bonds
Weeks 6	Stock Types of stock Valuation Reading stock tables
Week 7	Stock Financial analysis Industry analysis
Week 8	Stock Evaluating growth potential Evaluating management Social responsibility of issuers
Week 9	Mutual funds Types of funds Evaluating funds
Week 10	Retirement planning IRAs Roth IRAs 401(k)s Pensions
Week 11	Managing your portfolio Using on-line resources Asset allocation Socially responsible investing
Week 12	Critical thinking assessment
Week 13	Managing your portfolio
Week 14	(Presentations)
Week 15	(Presentations)

4. Evaluation of student learning

a. Achievement of student learning objectives will be evaluated as follows:

Quizzes and/or exams	25%
Written homework assignments	25%
Individual investment project written report	25%
In-class presentation of investment project	25%
	100%

b. Writing activities throughout the semester are designed to enhance the students' understanding of course content and strengthen students' writing skills. Students will be required to turn in a draft of the major sections of the investment project written report. The draft will be returned to the student for further revision before grading. The quality of writing constitutes at least 50% of the student's final grade (written homework assignments, investment project written report).

5. Rationale

a. Senior seminar
b. Prerequisite: Completion of 75 semester hours
c. This course is designed to replace EIU 4060G Personal Financial Investments. Some of the course content is covered in various courses in the finance major curriculum, most notably FIN 3720 Investments, FIN 4200 Portfolio Management, and FIN 4300 Professional Financial Planning. Those courses, however, are designed to teach the knowledge and skills needed for professional financial planning for others. This course focuses on personal financial planning.
d. This course will not be required in any major or minor. Finance majors are excluded.

6. Implementation

a. Initial instructor: Dr. James Jordan-Wagner
b. Text: Morris & Morris, Guide to Understanding Money and Investing, Lightbulb Press and Dow Jones & Co. 1999
   Recommended supplementary materials: The Wall Street Journal (available at Booth Library)
c. Additional costs to students: none
d. Term first offered: Spring 2002

7. Community College Transfer: A community college course may not be judged equivalent to this course.

8. Date approved by the department curriculum committee: March 7, 2001

9. Date approved by the college curriculum committee: April 12, 2001

10. Date approved by Senior Seminar Advisory Committee: April 18, 2001

11. Date approved by Council for Academic Affairs: July 19, 2001

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