

Course ID:	Course Title:	Spring 2023
BUS 321	Personal Financial Management	Prerequisite: Completion of 30 credits
		Credits: 3

Class Information		Instructor Information		Important Dates	
Delivery:	In class	Instructor:	Derek Beatty, PFP, FCSI, CFA	First Day of Class:	Monday, May 1, 2023
Days:	5	Email:	derek.beatty@ambrose.edu and/or derek.beatty@bmo.com	Last Day to Add/Drop:	End of the First Day of Class
Time:	9 am to 4:30 pm	Phone:	403.390.0556	Last Day to Withdraw:	End of the Last Day of Class
Room:	A2212	Office:	L2091	Last Day to Apply for Coursework Extension:	End of the Last Day of Class
		Office Hours:	By appointment	Last Day of Class:	Friday, May 5, 2023

Important Dates and Information

For a list of all important dates and information regarding participating in classes at Ambrose University, please refer to the Academic Calendar at <https://ambrose.edu/academic-calendar> .

Course Description

This course examines global capital markets and relates such markets to the practical application of building a personal financial plan all through the lens of being a Christ-follower. Wealth management is much more complex than simple stewardship rules. Money and our attitude towards finances are a litmus test of our spiritual character.

Expected Learning Outcomes

At the end of the course, students should have the knowledge and skills to:

1. Understand the concepts, techniques, and theories that are critical to personal financial planning.
 - a. This is a practical course which will assist students develop their own financial life skills.
2. Demonstrate personal financial understanding by studying the various elements of developing financial goals and discussing questions in a current economic context.
3. Integrate personal finance principles with Biblical teachings and be able to apply them to financial planning process.

Textbooks

1. Personal Finance – Eighth Canadian Edition – Kapoor, Dlabay, Hughes, Stevenson & Kerst (McGraw Hill) ... <https://www.mheducation.ca/personal-finance-9781260326956-can-group>
2. Flood and Fury: Old Testament Violence and the Shalom of God (Feb. 28 2023) by Matthew J. Lynch (IVP ACADEMIC) ... <https://www.ivpress.com/flood-and-fury>
3. Bible

Course Schedule

Monday, May 1-23

Morning: Introduction and Vocation

Afternoon: Money and the Financial System

Tuesday, May 2-23

Morning: Personal Finance Section 1 - Chapters 1-3

Afternoon: Personal Finance Section 2 - Chapters 4-7

Wednesday, May 3-23

Morning: Quiz #1 on Sections 1 & 2

Morning: Personal Finance Section 3 - Chapters 8-9

Afternoon: Personal Finance Section 5 - Chapters 14-15

Thursday, May 4-23

Morning: Quiz #2 on Sections 3 & 5

Morning: Personal Finance Section 4 - Chapters 10-13

Afternoon: continued ... Personal Finance Section 4 - Chapters 10-13

Friday, May 5-23

Morning: Quiz #3 on Section #4

Morning: Case Study

Afternoon: Case Study assignment

**** by Wednesday, May 31-23**

Final exam due

Book report due

Requirements:

Grade Breakdown	Percentage (%)
Course Participation	15%
Quizzed (3 x 10% each)	30%
Case Study	10%
Final Exam	25%
Book Report	20%
Total	100%

- Course participation grading will be awarded via daily attendance at 3% per class day (5 days x 3% per day = 15%).
- Quizzes will be based solely off material discussed in-class. Three quizzes at 10% each = 30%.
- Case study will be an in-class discussion and assignment. The assignment will be completed by end of class.
- The Final exam material will draw upon the entire Personal Finance textbook but will be open-book. The final exam is due by May 31-23.
- The Book report will be based off readings and free comment upon book content. The book report is due by May 31-23.

Attendance:

Students are expected to attend class each day and submit graded materials.

Grade Summary:

The available letters for course grades are as follows:

Grade	Interpretation	Grade Points
A+	Excellent	4.00
A		4.00
A-		3.70
B+	Good	3.30
B		3.00
B-		2.70
C+	Satisfactory	2.30
C		2.00
C-		1.70
D+	Poor	1.30
D		1.0
F	Failure	0.00
P	Pass	No Grade Points

The available letters for course grades are as follows:

<u>Letter Grade</u>	<u>% Grade</u>	<u>Description</u>
A+	95% to 100%	Excellent
A	90% to 94%	
A-	85% to 89%	
B+	80% to 84%	Good
B	76% to 79%	
B-	72% to 75%	
C+	68% to 71%	Satisfactory
C	64% to 67%	
C-	60% to 63%	
D+	55% to 59%	Minimal Pass
D	50% to 54%	
F	0% to 49%	Failure

Because of the nature of the Alpha 4.00 system, there can be no uniform University-wide conversion scale. The relationship between raw scores (e.g. percentages) and the resultant letter grade will depend on the nature of the course and the instructor's assessment of the level of each class, compared to similar classes taught previously.

Please note that final grades will be available on student registration system. Printed grade sheets are not mailed out.

Ambrose University Important Policies & Procedures:

Communication

All students have received an Ambrose e-mail account upon registration. It is the student's responsibility to check this account regularly as the Ambrose email system will be the professor's instrument for notifying students of important matters (cancelled class sessions, extensions, requested appointments, etc.) between class sessions.

Exam Scheduling

Students who find a conflict in their exam schedule must submit a *Revised Final Exam Time Application* to the Office of the Registrar by the deadline noted in the Academic Calendar. Requests will be considered for the following reasons only: 1) the scheduled final examination slot conflicts with another exam; or 2) the scheduled final examination slot results in three consecutive examination periods. Travel is not considered a valid excuse for re-scheduling or missing a final exam.

Standards of Behaviour in the Classroom Setting

Learning is an active and interactive process, a joint venture between student and instructor and between student and student. Some topics covered within a class may lead to strong reactions and opinions. It is important that Students understand that they are entitled to hold contradictory beliefs and that they should be encouraged to engage with these topics in a critical manner. Committing to this type of "active learning" significantly increases the learning experience for both teacher and student, and reflects the Christian imperative to pursue truth, which lies at the heart of the Ambrose educational experience. However, active discussion of controversial topics will be undertaken with respect and empathy, which are the foundations of civil discourse in the Classroom Setting. Primary responsibility for managing the classroom rests with the instructor. The instructor may direct a student to leave the class if the student engages in any behaviour that disrupts the classroom setting. If necessary, Ambrose security will be contacted to escort the student from class. Please refer to your professor regarding their electronic etiquette expectations.

Academic Integrity

We are committed to fostering personal integrity and will not overlook breaches of integrity such as plagiarism and cheating. Academic dishonesty is taken seriously at Ambrose University as it undermines our academic standards and affects the integrity of each member of our learning community. Any attempt to obtain credit for academic work through fraudulent, deceptive, or dishonest means is academic dishonesty. Plagiarism involves presenting someone else's ideas, words, or work as one's own. Plagiarism is fraud and theft, but plagiarism can also occur by accident when a student fails or forgets to acknowledge to another person's ideas or words. Plagiarism and cheating can result in a failing grade for an assignment, for the course, or immediate dismissal from the university. Students are expected to be familiar with the policies in the current Academic Calendar that deal with plagiarism, cheating, and the penalties and procedures for dealing with these matters. All cases of academic dishonesty are

reported to the Academic Dean and become part of the student's permanent record.

Academic Policies

It is the responsibility of all students to become familiar with and adhere to academic policies as stated in the Academic Calendar. The academic calendar can be found at <https://ambrose.edu/academics/academic-calendar>

Privacy

Personal information (information about an individual that may be used to identify that individual) may be required as part of taking this class. Any information collected will only be used and disclosed for the purpose for which the collection was intended. For further information contact the Privacy Compliance Officer at privacy@ambrose.edu.

Coursework Extensions

Should a request for a time extension on coursework exceed the end of the term, a *Coursework Extension Application* must be completed and submitted to the Office of the Registrar. The extension (if granted) will be recorded on the student record. Extensions are granted at the discretion of the instructor and registrar. Normally, Course Extension Applications will be considered only when all of the following conditions are met:

- the quality of prior course work has been satisfactory;
- circumstances beyond your control, such as an extended illness or death of a family member, make it impossible for you to complete the course work on time; and
- you submit *Coursework Extension Application* to the Office of the Registrar on or before the deadline specified in the Academic Schedule.

If granted, time extensions do not excuse you from a final examination where one has been scheduled for the course. A temporary grade of TX will be assigned until a final grade is submitted in accordance with the new deadline. A final grade of F will apply to:

- all course work submitted after the end of the semester unless a coursework extension has been granted; and all course work submitted after the revised due date provided by an approved extension to coursework.

Academic Success and Supports

Accessibility Services

Academic accommodation is provided to Ambrose students with disabilities in accordance with the Alberta Human Rights Act and the Canadian Charter of Rights and Freedoms. Provision of academic accommodation does not lower the academic standards of the university nor remove the need for evaluation and the need to meet essential learning outcomes. Reasonable accommodations are tailored to the individual student, are flexible, and are determined by considering the barriers within the unique environment of a postsecondary institution. It can take time to organize academic accommodations and funding for disability-related services.

Note: Students are strongly advised to retain this syllabus for their records.

Students with a disability who wish to have an academic accommodation are encouraged to contact Accessibility Services as early as possible to ensure appropriate planning for any needs that may include accommodations. Staff can then meet with students to determine areas to facilitate success, and if accommodations are required, ensure those accommodations are put in place by working with faculty.

Learning Services

Learning Services provides support with

- General study skills (e.g., time management, note-taking),
- Research and communication skills (e.g., writing a paper, researching, giving a presentation), and
- Subject-specific skills (e.g., solving a chemistry problem, reconciling a general ledger, understanding a philosophical argument).

We offer workshops, one-to-one tutoring, and more, and all of our services are free to students currently enrolled at Ambrose University. To learn more, please visit <https://ambrose.edu/sas/learning-services>.

Mental Health Support

All of us need a support system. We encourage students to build mental health supports and to reach out when help is needed.

On Campus:

- Counselling Services: ambrose.edu/counselling
- For immediate crisis support, there are staff on campus who are trained in Suicide Intervention Skills and can help you access mental health support. See <https://ambrose.edu/student-life/crisissupport> for a list of staff members.
- For additional wellness resources go to the Ambrose wellness page: <https://ambrose.edu/wellness>

Off Campus:

- Distress Centre - 403-266-4357
- Alberta Mental Health Helpline - 1-877-303-2642 (Toll free)
- Sheldon Chumir Health Care Centre - 403-955-6200
- Emergency - 911

Sexual Violence Support

We are committed to supporting students who have experienced gender based sexual violence in the past or while at Ambrose. Many of the staff, faculty, and student leaders have received Sexual Violence Response to Disclosure training. We will support you and help you find the resources you need and you can access information about reporting. Information about the Sexual Violence policy and on and off campus supports can be found on our website– ambrose.edu/sexual-violence-response-and-awareness.

Off Campus:

- Alberta's Oneline for Sexual Violence - 1-866-403-8000 call or text
- Clinic: Sheldon Chumir Health Centre - 403-955-6200
- Calgary Communities Against Sexual Abuse - 403-237-5888
- Chat: www.calgarycasa.com