BARUCH COLLEGE – DEPT. OF ECONOMICS AND FINANCE

FIN 2000
Principles of Financial Planning & Individual Investing
Spring 2023
Class meeting: asynchronous on-line

Prof. Jian Hua
Office: VC 10-272
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Office Hours: Wed 9:00-10:20am; via zoom:
https://baruch.zoom.us/j/7450469318
Or by appointment.

Course Description:
The course introduces you to the fundamental tools and concepts necessary to effectively manage your finances. You learn about the importance of saving and investing; planning for future consumption; investment vehicles for savers and investors; financial institutions such as banks, broker-dealers, advisors, insurers and exchanges; the Science of Investing, Modern Portfolio Theory and the principle of diversification; borrowing money; insurance; and taxes.

Required Course Materials:
Lumen Learning "Personal Finance": https://courses.lumenlearning.com/suny-personalfinance/

Zoom Lectures
Every **Friday** at 9:05am, I will record a Zoom lecture with the week's topics. Attendance is not mandatory, but Zoom lectures give you an opportunity to ask questions. I record & post these Zoom lectures.

Topic: FIN 2000: Financial Planning
Meeting ID: 745 046 9318
Link: https://baruch.zoom.us/j/7450469318

Date and Time:
Mar 24, 2023 9:05 AM Eastern Time
Mar 31, 2023 9:05 AM
Apr 14, 2023 9:05 AM
Apr 21, 2023 9:05 AM
Apr 28, 2023 9:05 AM
May 5, 2023 9:05 AM
May 12, 2023 9:05 AM

Assignments and Grading:
- Weekly assessment (a total of 7 quizzes, 10 multiple-choice questions each): 100% of grade.
- The weekly quiz is due by **9AM Friday**.

Please remember NO LATE submission will be graded. Also make sure you have a reliable computer and internet access. No extra attempt can be granted in any event.

Assessments are open-note, open book. You have 20 minutes to take quiz, which you must do in one sitting.

I follow Baruch's grading scale: A = 93 – 100%; A- = 90 – 92.9%; B+ = 87.1 – 89.9%; B = 83 – 87%; B- = 80 – 82.9%; C+ = 77.1 – 79.9%; C = 73 – 77%; C- = 70 – 72.9%; D+ = 67.1 – 69.9%; D = 60 – 67%; F = below 60%.

Schedule of topics

This schedule is subject to change. I will announce any changes through Blackboard.

Post date	Topic	Assessments	Due 9AM
Mar 24	Week 1: Importance of saving & benefits of investing		
		Assessment for Week 1 on BB	Mar 31
Mar 31	Week 2: Financial products: stocks & bonds		
		Assessment for Week 2 on BB	Apr 14
Apr 14	Week 3: Financial products: global funds, cryptocurrencies, REITs		
		Assessment for Week 3 on BB	Apr 21
Apr 21	Week 4: Science of investing, part 1		
		Assessment for Week 4 on BB	Apr 28
Apr 28	Week 5: Science of investing, part 2		
		Assessment for Week 5 on BB	May 5
May 5	Week 6: Borrowing money/financial planning		
		Assessment for Week 6 on BB	May 12
May 12	Week 7: Insurance/taxes		
		Assessment for Week 7 on BB	May 19

ATTENDANCE AND LATENESS POLICIES

I will post weekly lectures, texts, and videos on the post date (see page 2) by 1 pm. You can find the materials on Blackboard under Course Documents. Please view the lecture as soon as possible so you do not fall behind.

STUDENT DISABILITIES

We have a process at Baruch for determining whether a student who identifies as disabled is eligible for reasonable accommodations in order to complete the student's academic program. We strive to ensure that no student with a disability is discriminated against and that none is denied participation in College programs and activities for lack of reasonable accommodations. Examples of possible accommodations include additional testing time; adaptive equipment; and taping of classes. If you feel that you may need a reasonable accommodation based on a disability, please contact the staff at the Office of Disability Services, Newman Vertical Campus, Room 2-271, or by phone at (646) 312-4590.

ACADEMIC INTEGRITY

I fully support Baruch College's policy on Academic, which states, in part:

"Academic dishonesty is unacceptable and will not be tolerated. Cheating, forgery, plagiarism and collusion in dishonest acts undermine the college's educational mission and the students' personal and intellectual growth. Baruch students are expected to bear individual responsibility for their work, to learn the rules and definitions that underlie the practice of academic integrity, and to uphold its ideals. Ignorance of the rules is not an acceptable excuse for disobeying them. Any student who attempts to compromise or devalue the academic process will be sanctioned. " Additional information can be found at http://www.baruch.cuny.edu/academic/academic_honesty.html

STUDENT MENTAL HEALTH & WELLNESS

The stress that students experience has always been high, and now with the pandemic and social-political turmoil, students across the country are experiencing increases in depression, anxiety, substance and alcohol use, grief and loss, family conflict, and a number of other consequences. Combined with the demands of on-line learning, and stress levels are becoming debilitating for many. Baruch's Counseling Center offers free and confidential services to help you deal with these challenging times. To learn more about the services they offer or to request an appointment, you can go to: https://studentaffairs.baruch.cuny.edu/counseling/

Assurance of Learning

BBA Common Educational Learning Goals	Significant Part of Course	Moderate Part of Course	Minimal Part of Course	Not Part of Course
Analytical skills	X			
Technological skills		X		
Communication skills: Oral				X
Communication skills: Written				X
Civic awareness and ethical decision-making			X	
Global awareness			X	
Proficiency in a single discipline				X

Assignments	Course Learning Goals	BBA Common Learning Goals
Class Lectures	• Identify and measure risks that individuals face when they invest • Learn ways to manage risks that individual investors face • Learn investment & saving opportunities • Assess risks and opportunities of personal investment & saving	Analytical skills Technological skills Civic awareness and ethical decision-making Global awareness
Weekly Assessments	• Evaluate issues an individual investor & saver encounters • Analyze choices available to individual investors & savers	Technological skills Analytical skills Global awareness