



# PERSONAL FINANCE

## PRFN100 — Personal Finance, 3.0 hours

### PROFESSOR

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Dr. DeSouza is committed to providing outstanding service, academic based guidance, and thoughtful planning. She is a CERTIFIED FINANCIAL PLANNER™ and has been a Financial Advisor and wealth manager for over 10 years. She comes with a great deal of experience working with a variety of financial firms. Some noteworthy work includes published research and white paper on “Evaluating the Factors that Drive the U.S. Stock Market Crashes.”

Currently assigned to the NY Air National Guard, Dr. DeSouza is most passionate about working with military members, teaching, motivating, and guiding military members towards the objective of achieving required financial outcome. Outside of work she enjoys attending musical events, social gatherings, and sharing quality time with her beautiful 22-year-old daughter.

### CONTACT INFORMATION

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E-mail: [jdesouza@lakewood.edu](mailto:jdesouza@lakewood.edu)  
Cell Phone: 800-517-0857 X 735

### ONLINE SUPPORT (IT) AND MOODLE NAVIGATION:

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All members of the Lakewood College community who use the College’s computing, information or communication resources must act responsibly. Support is accessible by calling 1-800-517-0857 option 2 or by emailing [info@lakewoodcollege.edu](mailto:info@lakewoodcollege.edu)

### BOOKS AND RESOURCES

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Billingsley, R., Gitman, L. J., & Joehnk, M. D. (2019). *PFIN* (7th ed.). Cengage Learning US.

### EVALUATION METHOD

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Graded work will receive a numeric score reflecting the quality of performance.  
Course Requirement Summary

- Assignments - Total of 80 Points
- Weekly discussion forums-Total of 80 Points
- Midterm quiz - 20 Points
- Final Exam - 50 Points

### GRADING SCALE

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Graded work will receive a numeric score reflecting the quality of performance as given above in evaluation methods. The maximum number of points a student may earn is 190. To determine the final grade, the student's earned points are divided by 190.

Your overall course grade will be determined according to the following scale:

A = (90% -100%)

B = (80% - 89%)

C = (70% - 79%)

D = (60% - 69%)

F &lt; (Below 60%)

## ACADEMIC INTEGRITY/ PLAGIARISM:

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Cheating (dishonestly taking the knowledge of another person whether on a test or an assignment and presenting it as your work) and plagiarism (to take and pass off as one's own the ideas or writing of another) are a serious issue. While it is legitimate to talk to others about your assignments and incorporate suggestions, do not let others "write" your assignments in the name of peer review or "borrow" sections or whole assignments written by others. We do get ideas from life experiences and what we read but be careful that you interpret these ideas and make them your own.

I am aware that many types of assignments are available on the internet and will check these sources when there is legitimate suspicion.

Penalty is a zero on the assignment. In cases where there is a major or continuous breach of trust, further discipline, such as an "F" in the course, may be necessary.

The major consequence of any form of cheating is damage to your character and the result of trust and respect.

## DISABILITY ACCOMMODATIONS

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Students who have a disability and wish to request an academic accommodation should contact Jim Gepperth, the Disabilities Services Coordinator and Academic Dean. The student can request an accommodation at any time although it is encouraged to do so early in the enrollment process. The student should complete an accommodation request form which begins a conversation between the school and the student regarding the nature of their disability and an accommodation that would help the student succeed in their program. The school may request documentation regarding the disability to address the accommodation request effectively. The school will communicate to the student the type of accommodation arranged. This process typically follows a team approach, bringing together persons from the academic department (including the instructor) and personnel from other departments as necessary. Additional information on disability accommodations may be found in the Lakewood University Catalog.

Disability Services Email: [disabilityservices@lakewood.edu](mailto:disabilityservices@lakewood.edu)

## SUPPLEMENTAL TEXTS

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You can use the following resources to assist you with proper source citation.

American Psychological Association Style Guide- [https://www.mylakewoodu.com/pluginfile.php/118179/mod\\_resource/content/1/APA%20Style%20Guide%207th%20edition.pdf](https://www.mylakewoodu.com/pluginfile.php/118179/mod_resource/content/1/APA%20Style%20Guide%207th%20edition.pdf)

The Purdue OWL website is also a helpful resource for students. Here is a link to the OWL website: [https://owl.purdue.edu/owl/research\\_and\\_citation/apa\\_style/apa\\_formatting\\_and\\_style\\_guide/general\\_format.html](https://owl.purdue.edu/owl/research_and_citation/apa_style/apa_formatting_and_style_guide/general_format.html)

## LIBRARY

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Mary O'Dell is the Librarian on staff at Lakewood University

She is available by appointment. You can make an appointment with her by emailing her at [modell@lakewood.edu](mailto:modell@lakewood.edu) or call at 1-800-517-0857 X 730

You may also schedule a meeting at this link: <https://my.setmore.com/calendar#monthly/r3a761583354923270/01032020>

She can assist you with navigating LIRN, research, citations etc.

## SUPPORT

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Each student at Lakewood University is assigned a Success Coach. Your Success Coach exists to assist you with academic and supportive services as you navigate your program. They will reach out to you, often, to check-in. Please use the resources they offer.

Student Services is available to assist with technical questions regarding Lakewood University and all services available to you.

1-800-517-0857 option 2  
[info@lakewood.edu](mailto:info@lakewood.edu)  
[studentservices@lakewood.edu](mailto:studentservices@lakewood.edu)

## CAREER SERVICES

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Students are offered Career Services at any point as they journey their academics at Lakewood University.

1-800-517-0857 option 2  
[careerservices@lakewood.edu](mailto:careerservices@lakewood.edu)

## LESSONS

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TITLE	COURSE TOPIC	READINGS/ASSIGNMENTS	DUE	OBJECTIVES
Lesson #1	<ul style="list-style-type: none"><li>This lesson covers the financial planning process as well as identifying financial statements and plans</li></ul>	Study Course Syllabus Read Chapters 1 & 2 Participate in the Discussion Forum Complete Assignment(s) Lesson Evaluation	Assignment(s) due upon completion of the lesson.	Objective 1 Objective 2
Lesson #2	<ul style="list-style-type: none"><li>This lesson identifies how to prepare taxes, manage cash and savings, and how to make proper automobile and house decisions.</li></ul>	Read Chapters 3, 4, 5 Participate in 2 Discussion Forums Complete Assignment(s) Lesson Evaluation	Discussions due upon completion of this lesson.	Objective 3 Objective 4 Objective 5
Lesson #3	<ul style="list-style-type: none"><li>This lesson covers how to use credit and consumer loans.</li></ul>	Read Chapters 6 & 7 Participate in the Discussion Forum Complete Assignment(s) Lesson Evaluation	Assignment due upon completion of the lesson	Objective 2 Objective 4 Objective 5

TITLE	COURSE TOPIC	READINGS/ASSIGNMENTS	DUE	OBJECTIVES
Lesson #4	<ul style="list-style-type: none"> <li>This lesson covers health and life insurance</li> </ul>	Read Chapters 8 & 9 Midterm Lesson Evaluation	Midterm due upon completion of the lesson	Objective 2 Objective 3 Objective 4 Objective 5
Lesson #5	<ul style="list-style-type: none"> <li>This lesson identifies how to protect property and the importance of investment planning.</li> </ul>	Read Chapters 10 & 11 Participate in 2 Discussion Forums Complete Assignment(s) Lesson Evaluation	Assignment(s) due upon completion of this lesson.	Objective 2 Objective 3 Objective 4 Objective 5
Lesson #6	<ul style="list-style-type: none"> <li>This lesson covers investing in stocks, bonds, mutual funds, and real estate.</li> </ul>	Read Chapters 12 & 13 Participate in the Discussion Forum Complete Assignment(s) Lesson Evaluation	Assignment(s) due upon completion of the lesson.	Objective 2 Objective 3 Objective 4 Objective 5
Lesson #7	<ul style="list-style-type: none"> <li>This lesson outlines how to plan for retirement and preserving real estate.</li> </ul>	Read Chapters 14 & 15 Participate in the Discussion Forum Complete Assignment(s) Lesson Evaluation	Assignment(s) due upon completion of the lesson.	Objective 1 Objective 2 Objective 3 Objective 4 Objective 5 Objective 6
Lesson #8	Final Exam	Complete the Final Exam Request the Next Course Lesson Evaluation THANKS FOR A GREAT CLASS	Final exam due upon completion of the lesson.	

## DESCRIPTION

This course is designed to introduce students to the basic terminology, concepts, and practices of personal finance. It will introduce the concepts of managing personal finances; inflation and recession; tax problems; insurance; annuities; credit; budgeting; financial planning; homeownership; bank accounts; investments; and social insurance programs. Further it will provide the foundation needed to understand and discuss the “language” of routine financial activities, and provide a solid foundation for future studies.

### Program Objectives

1. Discuss financial planning within the financial planning process
2. Identify the role and psychology of money
3. Describe the Life Cycle of Financial Planning
4. Construct personal income and expense statement to measure financial performance over a given time period
5. Identify consumer credit and how it correlates to financial plans
6. Recognize retirement planning as a key element in personal financial and estate planning

## OBJECTIVES

1. Discuss financial planning within the financial planning process

2. **Identify the role and psychology of money**
3. **Describe the Life Cycle of Financial Planning**
4. **Construct personal income and expense statement to measure financial performance over a given time period**
5. **Identify consumer credit and how it correlates to financial plans**
6. **Recognize retirement planning as a key element in personal financial and estate planning**