



UNIVERSITY of HAWAII®
WINDWARD
COMMUNITY COLLEGE

FIN 150, Personal Finance

3 Credits (CRN 61454)

Tuesdays & Thursdays 1 to 3 PM

INSTRUCTOR: Samantha Nezzar, “Ms. Q”

OFFICE: WCCC

OFFICE HOURS: by appointment

EFFECTIVE DATE: *Spring/2022, 1/11/22 – 5/12/22*

WINDWARD COMMUNITY COLLEGE MISSION STATEMENT

Windward Community College offers innovative programs in the arts and sciences and opportunities to gain knowledge and understanding of Hawai‘i and its unique heritage. With a special commitment to support the access and educational needs of Native Hawaiians, we provide the Ko‘olau region of O‘ahu and beyond with liberal arts, career and lifelong learning in a supportive and challenging environment — inspiring students to excellence.

CATALOG DESCRIPTION

A goal-oriented approach to personal financial management covering budgeting, use of financial institutions, income tax effects and strategies, credit risk management, investment analysis, risks, alternatives, financial products and markets, retirement planning and estate planning. Students will be introduced to various financial planning software programs.

STUDENT LEARNING OUTCOMES

As a result of taking this course, students can expect to attain the following outcomes:

1. Discuss the financial institution’s role in individual personal finance.
2. Critique the different types of insurance and their effectiveness in controlling and managing risk.
3. Discuss the investment process.
4. Utilize software and other financial planning tools.
5. Make judgments, solve problems, and reach decisions using analytical, critical, and creative thinking skills.

ASSESSMENT TASKS AND GRADING

Part 1: Money Management & financial planning

Chapter 1: Understanding personal finance

Chapter 2 (optional): Career planning

Chapter 3: Financial statements, tools and budgets

Chapter 5: Checking & Savings accounts

Chapter 6 (optional): Building & maintaining good credit

Chapter 7: Credit cards & consumer loans

Chapter 8: Major purchases

Part 2: Risk Assessment & Asset Protection

Chapter 9 (optional): Affordable housing

Chapter 10: Liability insurance

Chapter 11: Medical insurance

Chapter 12: Life insurance

Part 3: Investing

Chapter 13: Fundamentals

Chapter 14: Stocks & Bonds

Chapter 15: Mutual & exchange traded funds

Chapter 16: High-Risk investments

Chapter 17 (optional): Retirement

<u>Assignments</u>	<u>Points</u>	<u>Grade Scale</u>
Class Participation (10%)	100	910 – 1000 = A
Quizzes (90%)	900	810 – 900 = B
		710 – 800 = C
(subject to change) <i>Totals:</i>	1000	0 – 700 = D

LEARNING RESOURCES

Textbook and materials provided by instructor.

DISABILITIES ACCOMMODATIONS

If you have a physical, sensory, health, cognitive, or mental health disability that could limit your ability to fully participate in this class, you are encouraged to contact the Accessibility Counselor to discuss reasonable accommodations that will help you succeed in this class. Roy Inouye can be reached at (808) 235-7448, royinouye@hawaii.edu, or you may stop by Hale Kāko‘o 106 for more information.

SEX DISCRIMINATION AND GENDER-BASED VIOLENCE RESOURCES (TITLE IX)

Windward Community College is committed to providing a learning, working, and living environment that promotes personal integrity, civility, and mutual respect and is free of all forms of sex discrimination and gender-based violence, including sexual assault, sexual harassment, gender-based harassment, domestic violence, dating violence, and stalking.

If you or someone you know is experiencing any of these, WCC has staff and resources to support and assist you. To report an incident of sex discrimination or gender-based violence, as well as receive information and support, please contact one of the following:

Jojo Miller, Confidential Advocate

Phone: (808) 348-0663

Email: advocate@hawaii.edu

Office: Hale Kāko‘o 110

Desrae Kahale, Mental Health Counselor & Confidential Resource

Phone: (808) 235-7393

Email: dkahale3@hawaii.edu

Office: Hale Kāko‘o 101

Karla K. Silva-Park, Title IX Coordinator

Phone: (808) 235-7468

Email: karlas@hawaii.edu

Office: Hale ‘Ākoakoa 220

As a member of the University faculty, I am required to immediately report any incident of sex discrimination or gender-based violence to the campus Title IX Coordinator. Although the Title IX Coordinator and I cannot guarantee confidentiality, you will still have options about how your case will be handled. My goal is to make sure you are aware of the range of options available to you and have access to the resources and support you need.

For more information regarding sex discrimination and gender-based violence, the University’s Title IX resources and the University’s Policy, Interim EP 1.204, go to manoa.hawaii.edu/titleix/

ACADEMIC INTEGRITY

Work submitted by a student must be the student’s own work. The work of others should be explicitly marked, such as through use of quotes or summarizing with reference to the original author.

In this class, students who commit academic dishonesty, cheating or plagiarism will have the following consequence(s):

Students will receive a failing grade for plagiarized assignments.

All cases of academic dishonesty are referred to the Vice Chancellor for Student Affairs.

ALTERNATE CONTACT INFORMATION

If you are unable to contact the instructor, have questions that your instructor cannot answer, or for any other issues, please contact the Academic Affairs Office:

- Location: Alaka‘i 121
- Phone: (808) 235-7422