

# **FIN 331: APPLIED INVESTMENTS**

## **Fall 2016 – Dr. Rhoades**

### **Syllabus**

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Office Hours: Monday & Wednesday: 12:30pm-1:30pm  
Tuesday: 8:30am-11:30am  
(I am frequently in my office. Students are welcome to stop by at any time during the week.)

**Course Number:** FIN 331 001

**Course Title:** Applied Investments

**Course Description:** Covers the basics of investing, emphasizing the management of personal investments, such as stocks, bonds and mutual funds. Utilizes investment-related web sites.

**A Better Description:** *This Course Rocks!* Let's learn about investing! A practical course on how to save and invest in your 401(k) or other retirement plan, and generally, using low-cost, highly diversified mutual funds. Including the application of Modern Portfolio Theory, the Efficient Markets Hypothesis, and multi-factor investing. *You will become a more successful investor – and achieve your financial goals earlier – by taking this course!*

**Prerequisite:** FIN 330 Principles of Financial Management

**Schedule of Classes:** A separate document sets forth your assignments for each class, etc.

**Learning Objectives:**

As outlined in each Class Preparation Assignment (CPA).

These learning objectives also incorporate the Certified Financial Planner Board of Standards, Inc. Learning Objectives (see separate document on Blackboard)

Additionally, the learning objectives seek to aid in your achievement of the Gordon Ford College of Business Learning Goals.

- *Goal 1: Communication.* The ability to communicate effectively in written and oral forms.
- *Goal 2: Legal and Ethical Awareness.* An awareness of legal and ethical issues in business and society.
- *Goal 3 Critical and Strategic Thinking.* Critical thinking skills through strategic problem-solving using integrated business knowledge
- *Goal 4: Global Awareness.* An awareness of the global business environment.
- *Goal 5: Discipline Knowledge.* A basic knowledge of the business disciplines and areas.

**Required Textbooks:** Note – you may download Kindle software to your PC or phone or tablet for free. This enables you to download the Kindle editions of the books below, if that is what you prefer.

Total cost of the required textbooks (new) is estimated at only \$36 to \$41, not counting shipping or sales taxes. Used copies of the books should be available through Amazon or other sources.

Title	Author(s)	Publication Date	Print edition price	Kindle edition price
All About Asset Allocation	Richard Ferri	July 12, 2010	\$17.81	\$13.17
Reducing the Risk of Black Swans: Using the Science of Investing to Capture Returns With Less Volatility	Larry Swedroe and Kevin Grogan	April 30, 2014	\$9.99	\$8.99
The Investment Answer: Learn to Manage Your Financial Future	Gordon Murray, Daniel C. Goldie	Jan. 12, 2011	\$12.35	\$12.99
The Richest Man in Babylon	George Clason	----	A PDF version of this book is provided to you for free. Please see Blackboard, under “CPAs, Materials” tab.	

**Additional Textbook – ONLY FOR students who have Honors Augmentation for this course:**

Title	Author(s)	Publication Date	Print edition price	Kindle edition price
Your Complete Guide to Factor-Based Investing	Andrew L. Berkin and Larry E. Swedroe	Dec. 5, 2016	\$12.99	\$9.99

## WHY TAKE THIS COURSE?

First, you desire to become a better person. This course will challenge you to:

- expand your comfort zone;
- enhance your personal attributes;
- acquire new professional skills; and
- improve upon your ability to learn independently and deeply.

Second, you want to become an excellent investor. You want to succeed in your financial life.

## BLACKBOARD

Please check Blackboard frequently for updates.

All grades will be posted to Blackboard.

Tabs on Blackboard are organized as follows.

- 1) *Announcements* (home page). An email is sent out to your WKU email for each announcement.
- 2) *Syllabus, SLOs* – Syllabus; Course Schedule; Student Learning Objectives
- 3) *Schedule of Classes and Assignments*
- 3) *Class Preparation Assignments, Materials, and PowerPoints* – includes Class Preparation Assignments, extra reading materials, and any PowerPoints utilized during classes
- 4) *Discussion Boards*
- 5) *About Da Bear* – all about Dr. Rhoades. For the curious.
- 6) *Tools* (standard)
- 7) *IT Helpdesk* (standard)

## PLEASE CHECK YOUR E-MAIL OFTEN.

I use your WKU email addresses to undertake many communications to you. Please check your email frequently (at least daily, if not several times a day). Also, please check the “Announcements” section on Blackboard frequently.

## REQUIRED INTERNET ACCESS & MS OFFICE SOFTWARE

Internet access is required for this course, with a device speed sufficient to permit the streaming and viewing of videos and extensive online research activities during class. MS Word, MS Excel, and MS PowerPoint may be utilized by students to prepare various assignments. Adobe Acrobat Reader, a free software program available online, will also be utilized by students to view certain documents.

## B.Y.O.D. TO CLASS

Please always *Bring Your Own Device* (laptop, tablet, smart phone) to class for accessing the internet during many class discussions and/or projects. Please ensure that you can search and review content quickly and easily on your device. While other devices are permitted, it is recommended that you bring your laptop to class in order to access the web faster and/or have multiple windows open. ☺

### **CLASS ATTENDANCE POLICY**

Attendance is required and will be graded. Unexcused absences result in a deduction in points.

Being tardy to class will also result in a deduction in points.

If you are sick, don't come to class – but do e-mail me *before the class starts*, and it will be an excused absence. Let's not get your fellow classmates (or Da Bear) sick, too!

If you are on a field trip or undertaking an activity that prevents you from attending class, please e-mail your professor *before the start of the class you will miss* to ascertain if your absence will be excused.

### **“SNOW DAYS” (?)**

In the event the University is closed due to inclement weather, please check Blackboard and your e-mail. A substitute assignment may be provided, as a means of ensuring that coverage of the class content occurs. Your professor may also provide additional materials and/or a video for your reading/viewing pleasure. Just because classes are “cancelled” due to weather does not mean that work relating to this class will stop; only the venue will change.

### **CALCULATOR**

None is required in this class. However, on the last exam you may use any calculator (a financial calculator is not required), if you need to. This includes a calculator on your smart phone.

### **COURTESY – USE OF DEVICES**

- Please silence all mobile phones during class and during any exam.
- Absolutely no texting in the classroom. Nor any e-mailing during class, nor Facebook or other social media.
- All computer, tablet, phone or other device activities undertaken *must be related* to the course work.
- Each improper use of phones or other devices, or improper access of non-course-related material, may result in deduction of up to 20 points from a student's final numerical grade, after all categories of numerical grades are added together, but prior to the assignment of a letter grade, in the sole and absolute discretion of the professor.

### **COURTESY – BE ON TIME!**

Being late to class is disruptive. *Being late to any business meeting is a sign of disrespect.* Don't disrespect your classmates – be on time!

### **COURTESY: NO HATS!**

Gentlemen, please remove your hats upon entering the classroom. Gentlemen do not wear hats indoors. Form good habits now.

## THE LEARNING CENTER

Should you require academic assistance with your WKU courses, The Learning Center (located in the Downing University Center, A330) provides free supplemental education programs for all currently enrolled WKU students. TLC @ DUC offers certified, one-on-one tutoring in over 200 subjects by appointment or walk in. Online tutoring is offered to distance learners. TLC is also a quiet study area, with side rooms designated for peer-to-peer tutoring, and offers a 32-machine Dell computer lab to complete academic coursework. Additionally, TLC has three satellite locations. Each satellite is a quiet study center and is equipped with a small computer lab. These satellites are located in Douglas Keen Hall, McCormack Hall, and Pearce Ford Tower. For more information, or to schedule a tutoring appointment, please call TLC at (270) 745-6254. [www.wku.edu/tlc](http://www.wku.edu/tlc).

## OFFICE OF STUDENT DISABILITY SERVICES

In compliance with university policy, students with disabilities who require academic and/or auxiliary accommodations for this course must contact the Office for Student Disability Services in Downing University Center, A-200. The phone number is 270.745.5004. In accordance with university policy, please DO NOT request accommodations directly from the professor or instructor without a letter of accommodation from the Office for Student Disability Services.

## HONESTY & INTEGRITY

- **CODE OF CONDUCT:** All students are expected to comply with WKU's Student Code of Conduct at all times. Please familiarize yourself with the Code, found at: <http://www.wku.edu/judicialaffairs/student-code-of-conduct.php>
- **PLAGIARISM POLICY:** To represent ideas or interpretations taken from another source as one's own is plagiarism. Plagiarism is a serious offense. The academic work of students must be their own. Students must give the author(s) credit for any source material used, *unless Dr. Rhoades expressly states otherwise*. To lift content directly from a source without giving credit is a flagrant act. To present a borrowed passage after having changed a few words, even if the source is cited, is also plagiarism.
  - **APPLICATION TO CLASS PREPARATION ASSIGNMENTS:** Many of the CPAs you undertake require short, paragraph-long answers.
    - You should seek to put these answers *in your own words*. In other words, can you express that answer verbally, without looking at any source? – If so, then just write down those words.
    - Merely copying paragraphs from the materials provided, or from sources on the web, rather than putting the concepts in your own words, constitutes plagiarism.

## TITLE IX STATEMENT

Western Kentucky University (WKU) is committed to supporting faculty, staff and students by upholding WKU's Title IX Sexual Misconduct/Assault Policy (#0.2070) at <https://wku.edu/eoo/documents/titleix/wkutitleixpolicyandgrievanceprocedure.pdf> and its Discrimination and Harassment Policy (#0.2040) at [https://wku.edu/policies/hr\\_policies/2040\\_discrimination\\_harassment\\_policy.pdf](https://wku.edu/policies/hr_policies/2040_discrimination_harassment_policy.pdf).

Under these policies, discrimination, harassment and/or sexual misconduct based on sex/gender are prohibited. If you experience an incident of sex/gender-based discrimination, harassment and/or sexual misconduct, you are encouraged to report it to the Title IX Coordinator, Andrea Anderson, 270-745-5398 or Title IX Investigators, Michael Crowe, 270-745-5429 or Joshua Hayes, 270-745-5121.

Please note that while you may report an incident of sex/gender based discrimination, harassment and/or sexual misconduct to a faculty member, WKU faculty are "Responsible Employees" of the University and MUST report what you share to WKU's Title IX Coordinator or Title IX Investigator. If you would like to speak with someone who may be able to afford you confidentiality, you may contact WKU's Counseling and Testing Center at 270-745-3159.

## LIST OF ASSESSMENTS & GRADING

(The following is **subject to change**, depending upon the actual coverage of the material in the course. Actual coverage may vary depending upon class cancellations due to weather or other causes, the pace of accomplishment of various topics, etc.)

ASSESSMENT	MAX. POINTS
EXAM NO. 1	170
EXAM NO. 2 (cumulative)	170
FINAL EXAM (cumulative)	260
Class Preparation Assignments (CPAs) (18 points each x 10) Each CPA contains readings, possible links to videos, and questions to answer and submit. <i>No credit is provided for late submissions.</i> <i>"Good faith" submissions – all questions answered, in your own words – are eligible for maximum points.</i> <i>"Non-good-faith submissions" may receive 0 points.</i>	180
Attendance and class participation 2 point deduction for each unexcused absence (27 class meetings x 2) 1 point deduction for being tardy to class without a good excuse Remaining points: 36 – class participation score	90
Individual student presentations See grading rubric in Blackboard, under Assignments	50
Critiques of other students' presentations (1 point each; 10 required)	10
Student questionnaire completion and timely submission	10
The Trials of WKU: posting to Discussion Board See grading rubric in Blackboard, under Discussion Board	10
Expand Your Comfort Zone assignments (10 points each x 4) See grading rubric in Blackboard, under Discussion Board	40
Self-assessment of your own class participation See grading rubric in Blackboard, under Discussion Board	10
<b>TOTAL POINTS IN THE COURSE:</b>	<b>1,000</b>

## ASSIGNMENT OF LETTER GRADES:

A: 90% or more of available points	(900 – 1,000)
B: 80% to 89.99% of available points	(800 – 899.99)
C: 70% to 79.99% of available points	(700 – 799.99)
D: 55% to 69.99% of available points	(550 – 699.99)
F: Under 55% of available points	(Less than 550)



**THE END**