



- To investigate the different concepts of portfolio management
- To provide an understanding of estate planning
- To examine tax implications
- To provide an understanding of goal setting and budgeting
- To establish a financial plan.

**Grading and Examinations:** There will be one term paper, three midterms and a final.

Each of the above will be worth 100 points each or 20% of the total score. Tests will cover lecture material, homework reading assignments, and problems assigned and/or reviewed in class. Tests must be taken on the date scheduled and all work must be submitted by due date.

Practitioners will be invited to speak to the class on their area of expertise. Spread sheet use will be encouraged in solving problems. You may use this course to design a financial plan for you or someone else. Allaire Forum will be used to communicate with one another. You can obtain a password through the Education Network of Maine.

A field trip may be organized to a financial center.

An Investment Club managed by students will be set up with assistance of class participants.

A *Students in Free Enterprise Club* (SIFE) is also planned. This club has chapters around the country and encourages entrepreneurship among students. A few good students are needed to establish this club at UMA!

- ❖ The Iowa Electronic Market (IEM) will be available to students. A workshop is being planned for the Fall (Saturday, September 12 at the LRC computer lab in Augusta, 9:00 a.m. - 1:00 p.m.). Credit will be awarded for participation. A paper on the IEM and an explanation of trades executed can be substituted for the term paper.

Volunteer activity is encouraged and bonus points will be awarded for volunteering during this semester.

All students should acquire a calculator. The internet will be used for accessing investment information and related material. Correspondence by email is recommended in preference to the telephone.



**The project will be evaluated according to:**

- **The quality of the content and composition of the written report.**
- **The proper use of references.**
- **Relevance to personal finance.**
- **Use of spreadsheets and graphs.**

### **Project Guidelines**

**The following are the guidelines the student must observe for the project.**

**1. Length of Project - The main body of the paper should be 8-10 double-spaced, typewritten pages not including tables, graphs, or the bibliography pages . Do not allow the margin of the paper to exceed one inch.**

**2. Outline of Structure and Content of Project - A guide to the basic outline and organization of the project in terms of allocation of space is as follows:**

- a. Title page**
- b. Table of Contents**
- c. Introduction (no more than 1-1/2 page)**
- d. Discussion and analysis of the topic (no more than 8 pages)**
- g. Conclusion (no more than 1/2 page)**
- h. Bibliography**
- i. Tables and Exhibits.**

**The student should use these outline sections as a guide to the organization of the paper. Each section of the paper should be contiguous with the previous section. Headings and subheadings should be appropriate to the discussion of the topic. Do not start different sections, except the Table of Contents, and Bibliography, on different pages so that any significant blank space is left on a page.**

**3. Bibliography, References, and Citations - The student is required to provide a list of the references used for the paper. There should be a minimum of 5 references. The references can be either books or articles from magazines or financial periodicals. Examples of some good periodicals for investment references include but are not limited to the**

**American Association of Individual Investors Journal, Financial Analysts Journal, Business Week, Barrons, The Wall Street Journal, Forbes, Fortune, The New York Times and Kiplinger's Personal Financial Magazine.**

**All references listed on the bibliography should be ordered alphabetically and numbered. For example:**

**1. Baker, Molly, "Technology Investors Fall Head Over Heels For Their New Love," The Wall Street Journal, August 10, 1995, p.1.**

**2. Bierwag, G.O., G.G. Kaufman, and A. Toevs, "duration: Its Development....."**

**For magazine articles the reference should appear as: Author name (or anonymous if no author identified), "title of article," name of magazine or periodical, date and page number(s).**

**Any reference obtained from an internet site must be downloaded, printed out and provided as an appendix to the paper.**

**Within the text of the paper, any use of ideas or concepts obtained from articles, papers or books in the bibliography should be referenced by putting the number of the reference from the bibliography page along with the author's last name, year of publication, and the page number(s) in brackets in the text at the point at which the referenced ideas are used. The following is an example: [1, Baker 1995, p.1].**

**4. Quotations - Please do not use direct quotes from the references. The ideas from such references should be put in the student's own words and referenced appropriately.**

**5. The paper should be typed in a standard font such as Times New Roman font or the Arial font at 12 points.**

**6. Page Numbering, Data Tables, Charts or Graphs - Please number all pages of the main text of the paper starting with the introduction page. Place the page numbers centered at the bottom of each page. Do not number the title page, the table of contents, the bibliography page(s) or any page used for tables or graphs. All tables should be numbered with the headings "Table I, Table II, ..." Any charts or graphs should have the headings "Figure 1, Figure 2, ..." .**



<b>Nov. 19</b>	<b>Health Insurance</b>	<b>Chapters 11</b>	<b>Concept Check 11-4</b>
<b>December 3</b>	<b>Test III</b>	<b>Chapters 9-11, 17</b>	
<b>Dec. 10</b> <b>*PROJECT REPORT DUE</b>	<b>Life Insurance</b>	<b>Chapter 12</b>	<b>Concept Check 12-5</b>
<b>Dec. 17</b>	<b>Final Exam</b>	<b>Comprehensive</b>	