Instructor: Steve Goalen, CFP® (Certified Financial Planner)
Stevegoalen@gmail.com
Office Hours: By appointment

Course Description:
This course is a survey of major topics in the field of personal financial planning. The course is appropriate for students interested in applying the concepts and tools of financial planning to their own life as well as those who wish to work with other people as a financial planning volunteer or professional. (Indeed, this course is the foundation for a six-course sequence in financial planning offered through the Department of Family and Consumer Studies.)

Topics covered in this course include:
- The financial planning process
- Household decision making
- Cash management, debt management, & saving
- Insurance & risk management
- Investment alternatives
- Retirement planning
- Estate planning

Course Prerequisites and Requirements:
The course does not have any pre- or co-requisites, but previous classes in economics, accounting, and statistics may make this class more rewarding.

The required textbook is: Personal Finance: 13th Edition, by Garman and Forgue. Students will purchase the textbook as part of the Mindtap software package. Mindtap includes access to the book (including via smart phone) and numerous graded and ungraded features of this class. The cost of Mindtap is about $140. There is no way to pass this course without the electronic textbook and associated software features! You are welcome to also buy a hardcopy version of the book, but this is not required.

You will be required to perform some basic financial calculations in this course, but a financial calculator, while helpful, is not required. Quizzes, assignments, and applications are “open-book” but must be done on your own.