REQUIRED TEXTS/MATERIALS:

YOU DO NOT NEED THE STOCK-TRAK COUPON

COURSE DESCRIPTION:

In this course we will study general investment principles and how they apply to the financial
planning profession. We will cover the different types of investment vehicles and advanced
portfolio management within a risk environment. We will also cover the implications of
taxation as they apply to specific investment strategies and theories.

SPECIFIC LEARNING OUTCOMES:

Upon completion of this course, students should be familiar the following:

• Securities Markets
• Financial Planning, Taxation, and the Efficiency of Financial Markets
• Risk and Portfolio Management
• Investment Companies: Mutual Funds
• Closed-End Investment Companies, Real Estate Investment Trusts (REITs), and
  Exchange-Traded Funds (ETFs)
• Stock
• Investment Returns and Aggregate Measures of Stock Markets
• The Macroeconomic Environment for Investment Decisions
• Behavioral Finance and Technical Analysis
• The Bond Market
• Government Securities
• Convertible Bonds and Convertible Preferred Stock
• Investing and Portfolio Management in an Efficient Market Context

TEACHING PROCEDURES:

The class will be conducted in an online format. The lecture each week will be live and
recorded for you to listen to after the lecture has closed. I encourage you to attend any live
lectures and live reviews when you can because this will be your best opportunity to interact
with me and ask questions as you have them. Many of the issues covered in the readings will
be discussed in class, however; all the areas covered in the readings will not be part of class
discussion. You are encouraged to participate in class when possible.

EXAMS:
There will be TWO exams using CengageNOW (see the Student Registration Information below). You will be responsible for information from class discussion, required readings, and homework. **No makeup exams will be given** unless for a University allowed excused absence. For an excused absence, the make-up exam will be administered prior to the scheduled exam. If you need to miss an exam for an excused absence let me know IN ADVANCE so we can make arrangements. **Anyone missing an exam (unexcused) will replace this missed exam with the final. Anyone missing both exams will automatically fail the class.**

**QUizzes:**

You will take a quiz for each chapter using CengageNOW (see the Student Registration Information below). There will be no make ups for quizzes, however; I will drop the lowest quiz grade. This will allow anyone to miss one quiz without penalty. If you don’t miss any quizzes I will drop your lowest score instead. This will reward those who complete all quizzes and assignments.

**PARTICIPATION:**

This course is based on the belief that mastery of the subject matter occurs through taking an active role in the learning process. Students are expected to “attend” class regularly through listening to the prerecorded lectures or coming to the live lectures/listening to the archived lectures. Lectures will be most beneficial when you complete assigned readings before topics are discussed in class. Assignments must be read prior to the appropriate class meeting.

**GRADING:**

In general, the following grading schedules will apply for this course:

<table>
<thead>
<tr>
<th>9 Chapter Quizzes</th>
<th>=</th>
<th>45%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Exam 1</td>
<td>=</td>
<td>25%</td>
</tr>
<tr>
<td>Exam 2</td>
<td>=</td>
<td>25%</td>
</tr>
<tr>
<td>Class Participation</td>
<td>=</td>
<td>5%</td>
</tr>
<tr>
<td></td>
<td></td>
<td>100%</td>
</tr>
</tbody>
</table>

| 100 - 90% | = | A | (superior) |
| 89 - 80%  | = | B | (above average) |
| 79 - 70%  | = | C | (average) |
| 69 - 60%  | = | D | (below average) |
| 59%       | = | F | (failing) |
ACADEMIC INTEGRITY/PLAGERISM:

All academic work must meet the standards contained in A Culture of Honesty: Policies and Procedures on Academic Honest. Students are responsible for informing themselves about those standards and for observing the University Honor Code. Plagiarism occurs when a student submits work that is not his or her own. This includes copying from printed materials, websites, or from other people. All students are expected to turn in work that has been completed individually, unless otherwise informed by the instructor. Any assignment containing plagiarized material will automatically be graded as zero and the student will be referred to the Dean’s office for possible removal from the college.

ADA:

The Americans with Disabilities Act (ADA) is a federal anti-discrimination statute that provides comprehensive civil rights protection for persons with disabilities. Among other things, this legislation requires that all students with disabilities be guaranteed a learning environment that provides for reasonable accommodation of their disabilities. If you have a disability requiring an accommodation, please contact:

Office of Student Disability Resources and Services
Texas A&M University-Commerce
Halladay Student Services Building
Room 303 A/D
Phone (903) 886-5150 or (903) 886-5835
Fax (903) 468-8148
StudentDisabilityServices@tamu-commerce.edu

POLICY ON LATE WORK:

Late work WILL NOT BE ACCEPTED without a university excused absence as defined by Texas A&M – Commerce Rules and Procedures 13.99.99.R0.01. Note: keep a copy of your work - this protects you in the event of questions about missing assignments.

Excused absences include and are limited to:

- Pre-authorized religious holidays
- Participation in a required/authorized university activity
- Voting on Election Day
- Obligation of student at legal proceedings in fulfilling responsibility as a citizen
- Documented death in a student's immediate family
- Verified illness – Resulting in Hospitalization or Long-Term Illness

TECHNOLOGY REQUIREMENTS:

- High-speed Internet connection.
- Word Processor.
- Financial Calculator, such as the HP 10BII or TI BA-II Plus.
- Headset/Microphone if you plan to actively participate in the optional ClassLive Pro meetings.
• Microsoft Windows environment and a recent version of Microsoft Internet Explorer are optimal. The course will also work with Macintosh OS X, along with a recent version of Safari. A recent version of the Firefox browser on both Windows and Mac operating systems is also supported. You should perform a “Browser Test” prior to the start of the course. Login to eCollege, click on the ‘My Courses’ tab, and then select the “Browser Test” link under Support Services.

**TECHNICAL ISSUES:**

Personal computer problems **do not** excuse the requirement to complete all course work in a timely and satisfactory manner. Each student needs to have a backup method to deal with these inevitable problems. These methods might include the availability of a backup PC at home or work, the temporary use of a friend’s computer, the university or local library, or even an Internet Cafe, etc.

Technical assistance is available 24 hours a day/7 days a week. If you have questions related to eCollege, A&M-Commerce's online course management system, click on “TECHNICAL SUPPORT” on the left side of your course screen. An email box will appear. Fill out this technical support form, click submit, and your questions will be forwarded to the technical support staff. A resolution will be sent to you from the technical support staff via email. If at any time you experience technical problems (e.g., you can't log in to the course, you can't see certain material, etc.) please contact the eCollege HelpDesk, available 24 hours a day, seven days a week. The HelpDesk can be reached by sending an email to helpdesk@online.tamuc.org or by calling 866-656-5511. Additionally, you can click on the “Help” button located at the top of each page for more information.

If you use an Internet Service Provider other than the university, please contact a company representative if you are having difficulty accessing the Internet. Other support questions may be addressed to Computing, Telecommunications, and Information Systems (CTIS). The CTIS help desk is staffed Monday-Friday from 8:00 PM – 5:00 PM and can be reached at 903-468-6000. The after-hours and weekend emergency phone number is 877-808-1607. When the after-hours support number is dialed, the answering service representative will ask for your name and phone number. The representative will then contact the on-call CTIS technician who should return your call within about 15 minutes.

**SEEKING ASSISTANCE REGARDING COURSE MATERIAL:**

*eCollege General Discussion Threads* – If you have a comment or question about the course or course material, probably the best way to get it answered is to submit your question in eCollege. General questions about the course or course policy should be posted in the Virtual Office, while questions about individual chapter material should be posted in the appropriate week’s discussion thread. I generally visit the course each evening and answer any questions submitted. If for some reason your question is not answered within a 24-hr period, feel free to email or text me a notification that you have posted a question on a discussion thread that needs answering.

*Email* – For security and safety purposes, only emails sent from your official university email address will be replied. Be sure to include the course number in the subject line and your full name within the email. If you have a specific question about the chapter material, it is best to
post it on the appropriate chapter’s discussion thread for all to discuss and contribute to the answer.

**Phone** – While it is preferred that you submit your questions through eCollege or email, feel free to call or text me if your question is urgent, especially if you are having a problem accessing or submitting a homework assignment. Please limit your calls to between 8AM and 9PM. If you have to leave me a voice message, please provide the reason for your call and I will get back to you as soon as possible. Also be sure to state your full name and the name of the course in the voicemail or text.

**Weekly Webinar** - Each Saturday evening from approximately 8:00 PM – 9:00 PM, I will meet with the class in ClassLive Pro within our eCollege course. Try to attend about 10 minutes early to run a sound check for your microphone and headset. During these sessions, we will discuss the major topics of the chapter and/or the assignment scheduled for that week. Attendance to these webinars is optional and they will be recorded for later viewing at your convenience if you cannot attend.

**DROPPING OR WITHDRAWALS:**

University policy will be followed in regards to withdrawals during the semester. It is the student’s responsibility to conform with the university rules relating to dropping or withdrawing from the course and all other polices.

**CLASS SCHEDULE & ASSIGNMENTS:**

<table>
<thead>
<tr>
<th><strong>Week</strong></th>
<th><strong>Ch.</strong></th>
<th><strong>Assignments</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Aug 27 – Sept 2</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Sept 3 – Sept 9</td>
<td>2</td>
<td>Quiz</td>
</tr>
<tr>
<td>Sept 10 – Sept 16</td>
<td>4</td>
<td>Quiz</td>
</tr>
<tr>
<td>Sept 17 – Sept 23</td>
<td>5</td>
<td>Quiz</td>
</tr>
<tr>
<td>Sept 24 – Sept 30</td>
<td>6</td>
<td>Quiz</td>
</tr>
<tr>
<td>Oct 1 – Oct 7</td>
<td>7</td>
<td>Quiz</td>
</tr>
<tr>
<td>Oct 8 – Oct 14</td>
<td>8</td>
<td>Quiz</td>
</tr>
<tr>
<td>Oct 15 – Oct 21</td>
<td>1 – 2</td>
<td>Exam 1</td>
</tr>
<tr>
<td></td>
<td>4 - 8</td>
<td></td>
</tr>
<tr>
<td>Oct 22 – Oct 28</td>
<td>10</td>
<td>Quiz</td>
</tr>
<tr>
<td>Oct 29 – Nov 4</td>
<td>11</td>
<td></td>
</tr>
<tr>
<td>Nov 5 – Nov 11</td>
<td>12</td>
<td></td>
</tr>
<tr>
<td>Nov 12 – Nov 18</td>
<td>13</td>
<td>Quiz</td>
</tr>
<tr>
<td>Date Range</td>
<td>Week(s)</td>
<td>Assignment</td>
</tr>
<tr>
<td>-----------------------</td>
<td>---------</td>
<td>------------</td>
</tr>
<tr>
<td>Nov 19 – Nov 25</td>
<td>15</td>
<td>Quiz</td>
</tr>
<tr>
<td>Nov 26 – Dec 2</td>
<td>16</td>
<td>Quiz</td>
</tr>
<tr>
<td>Dec 3 – Dec 9</td>
<td>20</td>
<td></td>
</tr>
<tr>
<td>Dec 10 – Dec 14</td>
<td>10 – 13</td>
<td>Exam 2</td>
</tr>
<tr>
<td></td>
<td>15 – 16</td>
<td></td>
</tr>
<tr>
<td></td>
<td>20</td>
<td></td>
</tr>
<tr>
<td>Dec 16</td>
<td></td>
<td>Grades Posted</td>
</tr>
</tbody>
</table>

*All assignments are due before midnight of the Sunday ending the week for that chapter. For example, your Chapter 2 Quiz results must be emailed prior to midnight on Sunday, Sept 9. Do not wait until the last minute to complete these assignments. Late assignments will not be accepted.

**NOTE:** This syllabus is subject to change as needed to meet the objectives or administration of the course at the discretion of the Professor. It is not anticipated that there will be any substantive changes.

---

**Student Registration Information**

Dear Student,

In CengageNOW, for Texas A&M U, your instructor has created the following course.

**Williams, Investment Planning, Fall 2012**

Your instructor would like you to enroll in this course. To do so, use the following steps.

Go to [http://login.cengagebrain.com](http://login.cengagebrain.com).

**Already Have an Account?**

- Log in.
- If you have changed institutions since the last time you logged into your account you will need to change your Institution under “My Account”.
  - If you have an access code from your bookstore, submit it in the “Have another Product to...”

**Don’t Already Have an Account?**

- Click “Create an Account.”
- If you have an access code (purchased from your bookstore), submit it and follow the prompts until you reach the “My Home” page.
- If you do not have an access code, click the “I Don’t Have...”
<table>
<thead>
<tr>
<th>Register? box.</th>
<th>link and then click the “Continue Registering Without…” link, until you reach the “My Home” page. There, purchase the product.…</th>
</tr>
</thead>
<tbody>
<tr>
<td>• If you have not purchased an access code from your bookstore, purchase the product.…</td>
<td>• Enter your textbook information in the Find field and click the Find button. (Ideally you would use the textbook ISBN, acquired from your bookstore or instructor, if necessary.)</td>
</tr>
<tr>
<td>• Enter your textbook information in the Find field and click the Find button. (Ideally you would use the textbook ISBN, acquired from your bookstore or instructor, if necessary.)</td>
<td>• From the search results, choose to purchase the “CengageNOW Instant Access Code.”</td>
</tr>
<tr>
<td>• From the search results, choose to purchase the “CengageNOW Instant Access Code.”</td>
<td></td>
</tr>
</tbody>
</table>

Once you have the product on your “My Home” page, click the “Open” button for CengageNOW.

Once you land inside CengageNOW, on the “Courses” tab, enter the following Course Key.

E-YAUQ34JUFBT9N