

Brief Course Outline

Course Title: **Personal Financial Planning**

Course Number and Section:

MOS

2277B 550

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Disclaimer: Information in the brief course outline is subject to change. The syllabus posted on OWL is the official and authoritative source of information for the course.

Course Description:

This course is designed to give students the tools necessary to manage their own finances over their lifetime. It would be of interest to anyone who plans to have a job, buy a car, buy a house, have a family, and retire to a comfortable life.

Learning Outcomes:

1. Goal Setting
2. Understanding the importance of the time value of money
3. Budgeting
4. Savings & emergency funds
5. The basics of personal income tax
6. RRSPs & TFSAs
7. Buying/Owning a home
8. Mortgages
9. Buying/Owning rental property
10. Understanding banking and how to use it as a tool
11. Debt & credit – the good, the bad & the ugly
12. Owning a car
13. Home & auto insurance
14. Life & health insurance
15. Investing fundamentals
16. Stocks, bonds, mutual funds & ETFs

17. Active vs. passive investing

18. Asset classes and historical performance

19. Safe Portfolio Decumulation

Textbooks and Course Materials:

Madura, Jeff; Gill, Hardeep Singh, Personal Finance, 5th Canadian Edition, Pearson ISBN 9780136662594.

Methods Of Evaluation:

Assignment	Due Date mm/dd/yy	Weight - %
Success Assignment	02/02/2024	8
Budget Assignment	03/22/2024	12
Midterm Exam	03/01/2024	40
Final Exam	04/15/2024	40

In solidarity with the Anishinaabe, Haudenosaunee, Lūnaapéewak, and Chonnonton peoples on whose traditional treaty and unceded territories this course is shared.

Thursday, November 23, 2023