Course Title: Personal Financial Planning

Course Number and Section: MOS 2277B 550

Instructor Name(s): Barry Hawn

Instructor Email(s): bhawn@uwo.ca

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:**

**Methods Of Evaluation:**

<table>
<thead>
<tr>
<th>Assignment</th>
<th>Due Date mm/dd/yy</th>
<th>Weight - %</th>
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<tbody>
<tr>
<td>Success Assignment</td>
<td>02/02/2024</td>
<td>8</td>
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<tr>
<td>Budget Assignment</td>
<td>03/22/2024</td>
<td>12</td>
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<td>Midterm Exam</td>
<td>03/01/2024</td>
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<tr>
<td>Final Exam</td>
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In solidarity with the Anishinaabe, Haudenosaunee, Lünaapéewak, and Chonnonton peoples on whose traditional treaty and unceded territories this course is shared.

Thursday, November 23, 2023