

**ACT 399R/599R:
Personal Financial Planning**

**FIN 399R/599R:
Personal Financial Investing**

Develop a roadmap to financial success

Offered by the Goizueta Business School

ACT 399R/599R: Personal Financial Planning

ACT 399R/599R Personal Financial Planning

Understanding and managing sources of income.

What's the difference between employment income and contract income? Capital gains? Why do I care?

Who is FICA and why is she taking a bite out of my paycheck?

Understanding your employment contract and your bonus plan.

Selling a home? Kaching!
Understanding a sales contract.

Understanding and planning for costs.

Developing a personal budget, and sticking to it!

Expenses versus debt.

Saving for a car or home.

Basics on types of healthcare plans.

Health and childcare savings accounts.

I'm healthy, why do I need life insurance?

Using debt responsibly

What is a credit score and why does it matter?

How do credit cards work? Hey, I can afford that minimum payment!

Understanding car loans: What is that finance guy really doing in the back?

Mortgages and closing on your new home. I don't recall seeing an attorney! Should I just open my wallet for you? What is PMI, anyway?!

Paying the Taxman

Basics of the US tax system. What is a graduated tax?

Why is it called "gross" if it's the biggest income number? What is AGI?

Tax credits vs deductions

Itemized vs standard deductions

Tax implications of investments.



ACT 399R/599R: Personal Financial Planning

Objective

Teach students to develop a roadmap to financial success

Description

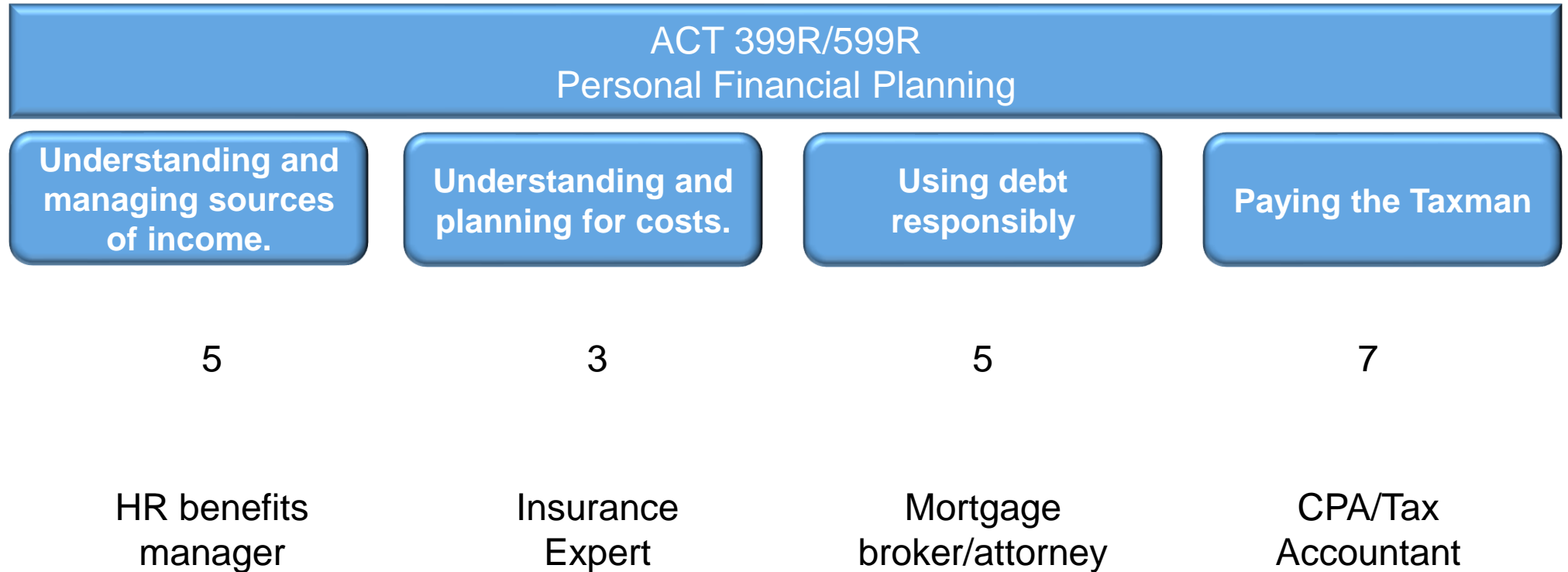
The Personal Financial Planning course will teach students to develop a roadmap for financial success through income planning, debt management, insurance selections, and tax planning. Whether it's buying a car or home, saving for your child's college education, or filing your tax return, you will learn strategies to make your personal financial life as successful as your professional career.

Topics

Income planning, budgeting, management of cash flow, responsible use of debt, saving opportunities, insurance, tax planning and preparation



ACT 399R/599R: Personal Financial Planning



ACT 399R/599R Course offering

Fall 2020 and Spring 2021

3 credits

Open to all Emory University
undergraduate and graduate
students

Prerequisite: none



Instructor:

Usha Rackliffe

Associate Professor in the
Practice of Accounting

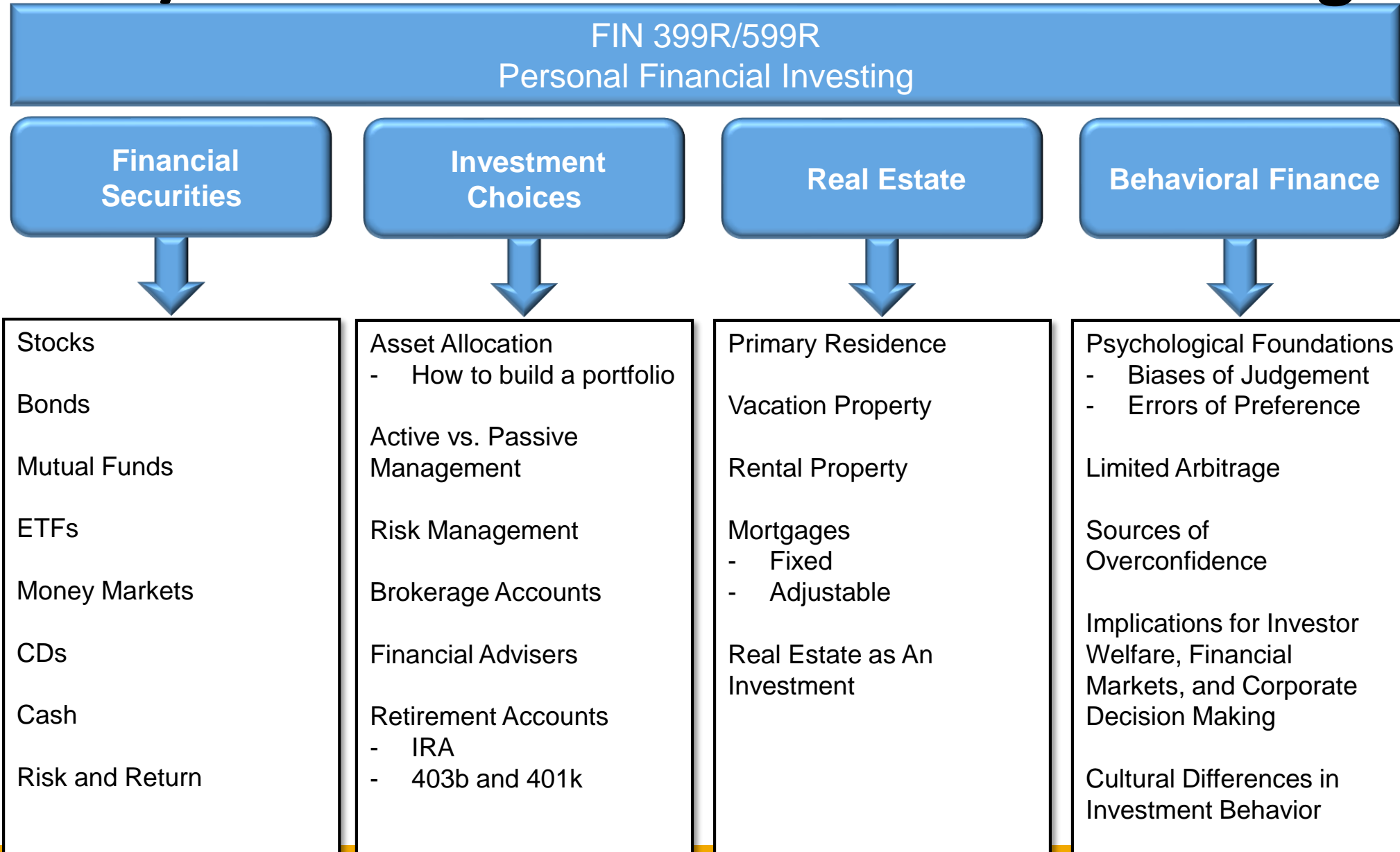
Usha Rackliffe is an award-winning instructor at the Goizueta Business School. Prior to joining Emory University, Professor Rackliffe held the position of Chief Financial Officer (CFO) for the Board of Regents of the University System of Georgia, where she managed the seven billion dollar budget for the thirty-five public universities in Georgia. After her tenure as CFO, she spent four years as a full time faculty member in the Robinson College of Business at Georgia State University, until joining Emory University in 2015. Usha holds a J.D. from the Georgia State University College of Law. She is a member of the bar and a CPA. Professor Rackliffe is regularly featured on [local news programs](#).

***“If you can light that fire and inspire a student ...
That is what I live for.”***



~ Usha Rackliffe

FIN 399R/599R : Personal Financial Investing



FIN 399R/599R : Personal Financial Investing

Objective

Teach students alternative approaches for investing discretionary income

Description

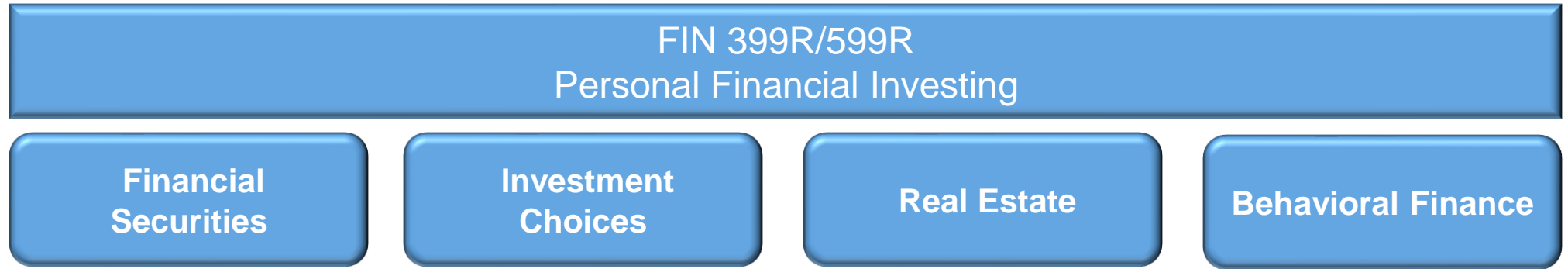
The Personal Financial Investing course will teach students approaches to grow their net worth over long-time horizons while managing their risk. The course focuses on explaining the different features of various financial securities and the mechanics of participating in these markets.

Topics

Stocks and the stock market, bonds, asset allocation, risk management, brokerage accounts, retirement accounts, real estate, mortgage alternatives, and behavioral finance



FIN 399R/599R : Personal Financial Investing



Class Sessions

9

9

4

3

Guest Speakers

Fund Manager

Real Estate Investing: From Apartments to Franchises



FIN 399R/599R

Course offering

Spring 2021

3 credits

Open to all Emory University undergraduate and graduate students

Prerequisite: none



Instructor:

Thomas More Smith

Associate Professor in the Practice of Finance

Thomas More Smith is an economist and finance professor at the Goizueta Business School. He teaches in every program the business school offers and virtually every level of student – from Full Time MBAs to undeclared freshman. Although his specialty is the economics and finance of sports and entertainment (Sports Economics, 1e, Sage, is scheduled for release in late 2021), he routinely speaks about the economy on national television and radio shows. He can be heard weekly on the *Fanalytics* podcast where he talks about sports analytics and the use of big-data in baseball, football and other professional sports leagues.

“My students know me well. Usually they come at me with two questions, “What about those Cubs?” and “What about those markets?”



~ Thomas More Smith