

BA-34: Investment Fundamentals

Reedley College

Summer 2021

BA-34-55428-2021SU

Dr. Sarah Maokosy

BA Instructor

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Meeting Times: ONLINE
Office: By Appointment Only

Prerequisites: None. *Advisories include:* Eligibility for ENGL 125 & 126 and MATH 101

Course Description and Objectives

Understanding and evaluating stocks, bonds, mutual funds, real estate, insurance, collectors' items, commodities, and other alternatives as investment and retirement planning instruments. Personal portfolio management, retirement plans, lump-sum distributions, and related strategies for investing and retirement planning will be explored.

Learning Objectives:

In the process of completing this course, students will:

1. understand and demonstrate the concept of risk and return.
2. locate, analyze, and utilize sources of information available to investors.
3. identify, compare, and contrast the mechanics and concepts of investment analysis.
4. identify, appraise, and examine the important differences among financial instruments/institutions.
5. recognize and differentiate significant factors in investing analysis.
6. manage an investment portfolio.
7. identify, analyze, and evaluate financial statements.

Learning Outcomes:

1. examine, analyze, and construct appropriate personal investment portfolios and plan the procedures used in evaluating risk/return as it relates to investments and retirement planning.
2. examine and analyze financial institutions and financial instruments for retirement planning purposes using a variety of information sources.
3. evaluate the time value of money, calculate the effect of inflation of investments, and appraise the effect taxes have on investment/retirement planning using modern investment analysis techniques.
4. examine the differences between fundamental and technical analysis of investment instruments and formulate appropriate analysis models for public and private institutions.
5. contrast and compare investment planning objectives as they relate to the timeline of retirement with an emphasis on age-appropriate investment instruments.
6. successfully manage a stock portfolio.
7. understand why investors succeed or fail in the various financial markets and use ratio analysis to analyze financial

Learning Methods & Course Activities:

- Discussions based on course material
- Required readings
- Problem solving
- Internet Research
- Web simulation

Course Readings

Required



Text:

Essentials of Investments by Bodie, Kane, & Marcus 11th Edition

Course Activities & Grade Weights:

Participation/Discussions 25%

Homework/Projects 25%

Quizzes & Exams 25%

Final 25%

Percentage/Grade Breakdown:

90 - 100% A

80 - 89.9% B

70 - 79.9% C

60 - 69.9% D

< 60% F

Course Policies

Late Work

All work must be turned in by the assigned due date or it will be penalized 10% each day it is late.

For example, the assignment is due on Sunday, but you turn it in on Tuesday. You would have earned 100% if you turned it in on Sunday. Instead you only earned 80% because of the 20% deduction for turning it in two days late.

Accommodations for Students with Disabilities

If you have a verified need for an academic accommodation or materials in alternate media (i.e.: Braille, large print, electronic text, etc.) per the Americans with Disabilities Act (ADA) or Section 504 of the Rehabilitation Act, please contact me AND the DSPS office - ext 3332 as soon as possible. Please see the Reedley College catalog for clarification of issues and additional guidelines.

Internet and E-mail access

- Access to broadband Internet is required. If you do not have an Internet connection, you may use the resources in the Reedley College Library or at other computer labs on campus.
- An email address is required for all students.

If you do not already have one, please either obtain an email address through the RC Library – or any one of the many free email services out there (Gmail, Yahoo, etc.).

- Make sure your e-mail address is updated in the Canvas system. I use Canvas to send out information for the course including opportunities for extra credit and reminders about large assignments.
- Please note: I teach multiple courses (and multiple sections of some courses) so I have some rather strict rules about email. They are as follows:
 1. *Use the subject line correctly. If your e-mail does not have the required information in the subject line, your email will not be read. Each e-mail you send to me must include the following subject line:

Course number, your first and last name, and the subject

For example, if I was a student in BA 39 (Finite Math), the subject line on my email would be as follows: BA 39 Sarah Maokosy Question about homework

2. Use the spell and grammar checker.
 - a. Your e-mail messages represent you. Be accurate and be professional.
3. Use proper grammar.
 - a. Make a habit of constantly improving the way you communicate.
4. Do not type in all capital letters. This is the same as yelling.

Please remember that you are in training for your professional career. One of the best places to start practicing is in this class.

Canvas

ALL assignments are to be turned in via Canvas.

Assignments e-mailed to the Instructor or submitted on paper will NOT be accepted.

The website is: <http://scccd.instructure.com>

- The standard Canvas login is:

Username: Your 7-digit student ID number.

Password: If you have not previously changed your password, it is:

First name initial (upper case) + *last name initial* (lowercase) + *date of birth* (mmddyy)

Example: John Smith born on July 9th of 1988 Password =Js070988

If you do not know your password and need assistance: (559) 499-6070

Attendance and Participation

- Your attendance and participation are important. Online- participation in discussion boards and completion of assignments and quizzes count for your attendance in the course.
- Students missing more than 6 assignments may be dropped from the course for non-attendance.
- Unless you regularly prepare for and attend class you cannot participate fully in the course. Your success in this course depends on your active participation. In fact, your participation and homework are worth a portion of your grade. There will be no opportunity to make up missed participation points.

Drop Policy:

- If you decide to drop the course, please do not simply stop attending. In order to officially drop a class, you must fill out a program change card, available in the Admissions and Records Office. Drop dates are listed in your Reedley College Class Schedule. If you simply stop attending, you will be assigned a letter grade.

Student Conduct:

- As stated in your schedule of courses, students are expected to conduct themselves in a responsible manner whenever they are on campus or representing the college in any activity. Board Policy 5410 states the specific rules and regulations and a copy of the policy is available in the college library, the admissions office, Dean of Students & Dean of Instruction offices as well as the student activities office.
- Conduct standards are designed to perpetuate the college's educational purposes, allowing students to enjoy the right of freedom to learn. To that end, students who fail to meet the conduct standards, or who interfere with the rights of freedom to learn of others will be removed from class.

Ethics in the classroom:

- You will notice that we will often discuss ethical issues, as such you should understand that cheating and plagiarism is not acceptable in this class (or any other). All assignments will be checked using Turnitin.com, and plagiarism will earn an automatic 0 for the assignment. More than one incident of plagiarism per student will be cause for being dropped from the course.

Faculty Profile

Dr. Sarah Maokosy



**K12 Pathway Coordinator, College of the Sequoias- Tulare County Office of Education
Adjunct Business Instructor/Club Advisor/E-Ship Center Co-Coordinator- Reedley College,
Adjunct Business Instructor- West Hills College Lemoore
Adjunct Business Instructor- Porterville College**

I am a compassionate individual. I am an energetic, kind, and bubbly person. I am passionate about helping others while sharing my knowledge and experience. I am a problem solver and often take the initiative to find a solution. "How can I help?"

As a disabled veteran, I struggled with the military to civilian transition which often times left me feeling empty. At first review, you may feel I have held various unrelated occupational roles during my career, but I will connect the dots for you so that they all make sense. The underlying theme all of my various professions have in common is SERVICE. No matter what my position or title is, I am always looking for ways to help others. "Please let me know how I can help."

My varied titles and positions have not only provided me with a vast amount of experiences and knowledge, but they have also further opened my mind and heart. I am a visionary, servant, and transformational leader, social entrepreneur and intrapreneur. From fighting a war in Iraq to fighting a war for employment, I pulled myself out of some tough times and continued to put forth my best effort. I fought my way through a war and fought my way through employment. I navigated the military to civilian transition and focused on my education to finally become Dr. Sarah Maokosy.

A unique fact about me is that I have five kids (boys) and five degrees (DM, MBA, BS, AS, and AA). I was basically pregnant for the last 10 years! Seriously though, I earned a degree for each one of my kids. They were able to experience the curriculum with me. Often times they were actively kicking me and making me feel uncomfortable during class. My boys are my life!

My parents have always told me to value the education I receive in the U.S. My parents grew up poor and barely survived the Cambodian genocide. I am fortunate to be born in America. If it weren't for humanitarians, my family and I wouldn't be here today. Throughout my childhood I was actively involved and spent a lot of my time in leadership and volunteer activities. I have always wanted to give back to my country for giving my family another chance at life, which is why I joined the US Army. I am thankful for my life and am very patriotic. I love our country-God Bless the USA!

No matter what happens in life, continue to push forward. Channel that negative energy into positive energy. Remember: Nothing is impossible. Make your dream a reality!!!

Class Schedule

Date	Topic	Class Preparation	Assignments Due
Week 1 6/21-6/27	Ch. 1-4: <ul style="list-style-type: none"> • Introductions • Syllabus Review • Course Overview • Ch. 1- Investments: Background and Issues • Ch. 2- Asset Classes and Financial Instruments • Ch. 3- Security Markets • Ch. 4- Mutual Funds and Other Investment Companies 	<ul style="list-style-type: none"> • Syllabus • Ch. 1 PowerPoint • Ch. 2 PowerPoint • Beginner's • Ch. 3 PowerPoint • Ch. 4 PowerPoint 	<ul style="list-style-type: none"> • Introductions- 6/21 (15 points) • Ch. 1 & 2 Discussion- 6/23 (20 points) • Ch. 1 & 2 Assignment- 6/23 (20 points) • Ch. 3 & 4 Discussion- 6/25 (10 points) • Ch. 3 & 4 Assignment- 6/25 (10 points) • Ch. 1-4 Exam 6/27 (50 points) • Week 1 Extra Credit 6/27 (25 points)
Week 2 6/28-7/3	Ch. 5-9: <ul style="list-style-type: none"> • Ch. 5- Risk, Return and the Historical Record • Ch. 6- Efficient Diversification • Ch. 7- CAPM and APT • Ch. 8- The Efficient Market Hypothesis • Ch. 9- Behavioral Finance and Technical Analysis 	<ul style="list-style-type: none"> • Ch. 5 PowerPoint • Ch. 6 PowerPoint • Ch. 7 PowerPoint • Ch. 8 PowerPoint • Ch. 9 PowerPoint 	<ul style="list-style-type: none"> • Ch. 5 & 6 Discussion- 6/29 (20 points) • Ch. 5 & 6 Assignment- 6/29 (20 points) • Ch. 7 Discussion- 7/1 (10 points) • Ch. 7 Assignment- 7/1 (10 points) • Ch. 8 & 9 Discussion- 7/3 (20 points) • Ch. 8 & 9 Assignment- 7/3 (20 points) • Ch. 5-9 Quiz 7/3 (50 points) • Week 2 Extra Credit 7/3 (25 points)
Week 3 7/6-7/11	Ch. 10-14: <ul style="list-style-type: none"> • Ch. 10- Risk, Return and the Historical Record • Ch. 11- Efficient Diversification • Ch. 12- CAPM and APT • Ch. 13- The Efficient Market Hypothesis • Ch. 14- Behavioral Finance and Technical Analysis 	<ul style="list-style-type: none"> • Ch. 10 PowerPoint • Ch. 11 PowerPoint • Ch. 12 PowerPoint • Ch. 13 PowerPoint • Ch. 14 PowerPoint 	<ul style="list-style-type: none"> • Ch. 10 & 11 Discussion- 7/6 (20 points) • Ch. 10 & 11 Assignment- 7/6 (20 points) • Ch. 12 & 13 Discussion- 7/8 (20 points) • Ch. 12 & 13 Assignment- 7/8 (20 points) • Ch. 14 Discussion- 7/11 (10 points) • Ch. 14 Assignment- 7/11 (10 points) • Ch. 10-14 Quiz 7/11 (50 points) • Week 3 Extra Credit 7/11 (25 points)

Week 4 7/12-7/18	Ch. 15-17: <ul style="list-style-type: none"> Ch. 15- Options Markets Ch. 16- Option Valuation Ch. 17- Futures Markets and Risk Management 	<ul style="list-style-type: none"> Ch. 15 PowerPoint Ch. 16 PowerPoint Ch. 17 PowerPoint 	<ul style="list-style-type: none"> Ch. 15 & 16 Discussion- 7/13 (20 points) Ch. 15 & 16 Assignment- 7/13 (20 points) Ch. 17 Discussion- 7/15 (10 points) Ch. 17 Assignment- 7/15 (10 points) Ch. 15-17 Quiz 7/18 (50 points) Week 4 Extra Credit 7/18 (25 points)
Week 5 7/19-7/25	Ch. 18-22: <ul style="list-style-type: none"> Ch. 18- Portfolio Performance Evaluation Ch. 19- Globalization and International Investing Ch. 20- Hedge Funds Ch. 21- Taxes, Inflation, and Investment Strategy Ch. 22- Investors and the Investment Process 	<ul style="list-style-type: none"> Ch. 18 PowerPoint Ch. 19 PowerPoint Ch. 20 PowerPoint Ch. 21 PowerPoint Ch. 22 PowerPoint 	<ul style="list-style-type: none"> Ch. 18 & 19 Discussion- 7/20 (20 points) Ch. 18 & 19 Assignment- 7/20 (20 points) Ch. 20 & 21 Discussion- 7/22 (10 points) Ch. 20 & 21 Assignment- 7/22 (20 points) Ch. 22 Discussion- 7/24 (20 points) Ch. 22 Assignment- 7/24 (10 points) Ch. 18-22 Quiz 7/25 (50 points) Week 5 Extra Credit 7/25 (25 points)
Week 6 7/26-7/30	Final Review Ch. 1-22: <ul style="list-style-type: none"> Ch. 1-22 	<ul style="list-style-type: none"> Ch. 1-22 Power Point Ch. 1-22 Quizzes 	<ul style="list-style-type: none"> Final Discussion- 7/26 (15 points) Final Assignment- 7/28 (30 points) Week 6 Extra Credit 7/30 (25 points) Final Ch. 1-22 7/30 (250 points)

THIS SYLLABUS AND THE COURSE ACTIVITIES SCHEDULE ARE SUBJECT TO CHANGE AS DEEMED NECESSARY BY THE INSTRUCTOR.