



MOS2277A 570
Personal Financial Planning
Fall 2025

Instructor: Barry Hawn
Email: bhawn@uwo.ca

Course Information

Mode of Instruction: In Person

Calendar 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.

Pre-requisite(s): Enrolment in MOS Honours Specialization, Specialization or Major.

Extra Information: 3 lecture hours.

Course Weight: 0.50

Breadth: CATEGORY A

Subject Code: MOS

Notice: Unless you have either the requisites for this course (fulfilment of pre-requisites, no anti-requisite conflicts), or special permission from your Dean to enrol in it, you may be removed from this course and it will be deleted from your record. This decision may not be appealed. You will receive no adjustment to your fees in the event that you are dropped from a course for failing to have the necessary prerequisites.

King's University College
MOS 2277A Section 570
Personal Financial Planning
Fall 2025

Course information:

Course Name, Number, Section: Personal Financial Planning, MOS 2277A, Section 570

Instructor(s): Barry Hawn, CPA

Contact Information: bhawn@uwo.ca, 661-2111 x84515

Office hours: Thursday 1:00 – 3:00, SSC 4405

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.

The objective of this course is to provide students with the financial literacy skills necessary to manage personal financial issues over their lifetime. Students will develop skills needed to assist themselves, and others, in managing personal financial issues such as budgeting, management of personal debt and savings, investing, insurance products and estate planning.

Course learning outcomes:

The aim of this course is to provide you with a solid practical foundation in many areas of personal finance that you can use in your day-to-day life. Some examples are, but are not limited to:

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

Mode of Instruction: In-person

The course is scheduled as a series of synchronous 3-hour lectures. The lectures will be provided in person and will not be recorded.

Students are responsible for 100% of the content of the textbook and the lectures. The professor will not have time to meet students to explain a lecture to them that has been missed. Therefore, students are encouraged and expected to attend 100% of the classes and take notes from both the textbook and lectures. Students are encouraged to interact with other students to get notes from any lectures they have missed.

The textbook in this course is designed to provide basic, fundamental, and complimentary information to supplement the lectures. The lectures will NOT be primarily based on, nor necessarily follow, the textbook. Students are expected to read the textbook as assigned and ask any questions they might have either in class, on the online forum within OWL or with the professor during office hours.

The exams will be based on both the textbook and lectures.

Course textbooks/materials:

Madura, Jeff; Gill, Hardeep Singh, *Personal Finance, 6th Canadian Edition*, Pearson ISBN 9780138254834. The textbook costs \$68.

https://bookstore.uwo.ca/textbook-search?campus=KC&term=W2025A&courses%5B0%5D=570_KC/MOS2277A

Please note that students will be able to find previous versions of this text available for sale. The 6th Canadian Edition will be used for examination purposes. I am not able to comment on the substantive differences between the 6th Canadian Edition and prior versions. It is recommended that students use the 6th Canadian Edition. I am not responsible for any difficulties you may encounter on the exams should you choose to use an older version.

Method of evaluation:

Success Assignment (Due September 25, 2025, at 8:30am)*	= 8%
Budget Assignment (Due October 30, 2025, at 8:30am)**	= 12%
Midterm Exam (October 23, 2025 9:00am – 11:00am)***	= 40%
Final Exam (during examination period scheduled by the Registrar)	= <u>40%</u>
Total	= 100%

***Success Assignment:** This assignment has a **flexible deadline**. It is officially due at 8:30 am on September 25, 2025, but no late penalty will be assessed if it is submitted by 8:30 am on October 2, 2025. Assignments received after 8:30 pm on October 2, 2025, will be assessed a cumulative penalty of 25% per full or partial day. These grades will not be re-weighted.

****Budget Assignment:** This assignment has a **flexible deadline**. It is officially due at 8:30 am on October 30, 2025, but no late penalty will be assessed if it is submitted by 8:30 am on November 13, 2025. Assignments received after 8:30 am on November 13, 2025, will be assessed a cumulative penalty of 25% per full or partial day. These grades will not be re-weighted.

*****Midterm Exam:** A student is **not** permitted to use undocumented consideration for the midterm exam. Any student that misses the midterm exam, for any reason, **must receive official accommodation** from Academic Counselling before a make-up exam will be offered. These grades will not be re-weighted.

The mid-term and final exams will consist entirely of multiple choice – though this format may change if the exams are held online due to extenuating circumstances. Both exams are two hours in length. Both exams are closed book examinations. **Dictionaries are NOT allowed into the examinations.**

Electronic devices of any kind (including cell phones, smart watches, etc.) are NOT permitted at exams.

Students are responsible for material covered in the lectures as well as the assigned chapters/sections in the text. Exams will not be returned to students but may be reviewed by contacting your instructor.

Students are **REQUIRED TO COMPLETE ALL COMPONENTS** of this course. There are no exceptions to this. Extra assignments to improve grades **will NOT** be allowed. The multiple-choice questions will be scored using a software program which examines the answer sheets for unusual coincidences in the pattern of answers given which may be indicative and used as supporting evidence of cheating.

Grades will not be adjusted on the basis of need. It is important to monitor your performance in the course. Remember: *You* are responsible for your grades in this course.

To ensure the course average is maintained at an acceptable level, both the midterm and final exams will be bell-curved to a 65% average.

Generative Artificial Intelligence

Within this course, use of generative artificial intelligence (AI) tools (such as ChatGPT, translation tools, and grammar-checking tools) **is not permitted** for written work submitted for evaluation. Unauthorized use of AI will be subject to academic discipline.

- *Link to Western Scholastic Discipline policy:*
https://uwo.ca/univsec/pdf/academic_policies/appeals/scholastic_discipline_undergrad.pdf

Attendance Policy:

Attendance is required! Missing 25% of scheduled classes is considered to be too frequent. A warning email will be issued at the 20% point and if absences continue the instructor will implement the King's attendance policy below:

King's policy states that *“A student may be debarred from writing the final exam for failure to maintain satisfactory academic standing throughout the year. Any student who, in the opinion of the instructor, is absent too frequently from class or laboratory periods in any course, will be reported to the Dean of the Faculty offering the course, after due warning has been given*. On the recommendation of the department concerned, and with the permission of the Dean of that Faculty, the student will be debarred from taking the regular examination in the course.”*

* implies that faculty must be tracking and have communicated attendance concerns to student

Email and communication Policy:

Faculty should detail their email and communication policy. Here is one example taken from a few well-developed syllabi:

Students must use their uwo email address when emailing the instructor so it does not end up in spam and can be verified. Subject line must include course and section number and should include the topic of the email. Emails need to be respectful and concise listing your issue, what you have done to solve it, and what you hope the faculty member can help you with; for example, to explain a concept, provide feedback, to make an appointment to meet in person etc.

MEM faculty will endeavor to respond to student emails within 3 business (working) days. All course changes and updates will be communicated to students via the OWL course website, so please check that frequently.

(In essence, faculty should specify how they will communicate course changes and updates to students, and respond in kind - for example, only responding to @uwo.ca email addresses, posting via OWL, etc.)

Schedule of Classes, Readings, Assessments:

See Schedule on OWL

KING'S UNIVERSITY COLLEGE

GENERAL COURSE POLICIES

2025-2026

1. Academic Accommodations, Consideration for Absences

Academic Accommodation (Accessibility)

Accessibility Services works to ensure that academic programs are accessible to all students, and supports students who may have a condition related to, but not limited to, vision, hearing, mobility, different ways of learning, mental health, chronic illnesses, chronic pain, autism spectrum disorder, ADD/ADHD, and temporary conditions (beyond short-term academic consideration). Accessibility Services provides recommendations for accommodation based on medical documentation or psychological and cognitive assessment. The accommodation policy can be found here [Academic Accommodation for Students with Disabilities](#). Information on Accessibility Services at King's can be found [here](#).

Academic Consideration for Student Absence

If a student is unable to meet a course requirement due to substantial but temporary extenuating circumstances (medical or compassionate), they should follow the procedures below.

In some cases, where instructors have built flexibility into their assessments, this flexibility will already address consideration needs.

Requests for academic consideration should be directed to the Academic Advising Office of your faculty/college of registration. Requests must be made as soon as possible and no later than 48 hours after the missed assessment.

As a rule, documentation is required for academic consideration. For academic consideration requests on medical grounds, the Student Medical Certificate is available at https://www.kings.uwo.ca/kings/assets/File/currentStudents/courses_enrollment/exams_and_tests/SMC-Feb-2025.pdf.

Students are permitted one academic consideration request without supporting documentation per term per course.

Instructors may designate one assessment per half-course weight as requiring formal supporting documentation. Please refer to the course outline for each course.

For further information, please see:

https://uwo.ca/univsec/pdf/academic_policies/appeals/academic_consideration_Sep24.pdf

Absences from Final Examinations

If you miss the Final Exam, contact the Academic Advising Office of your faculty/college of registration as soon as you are able to do so. They will assess your eligibility to write the Special Examination (the name given by the University to a makeup Final Exam).

You may also be eligible to write the Special Exam if you are in a “Multiple Exam Situation” (e.g., more than 2 exams in 23-hour period, or more than 3 exams in a 47-hour period).

If a student fails to write a scheduled Special Examination, the date of the next Special Examination (if granted) normally will be the scheduled date for the final exam the next time this course is offered. The maximum course load for that term will be reduced by the credit of the course(s) for which the final examination has been deferred. See the Academic Calendar for details (under [Special Examinations](#)).

Religious Accommodation

Students should consult the University's list of recognized religious holidays, and should give notice in writing to the instructor and Academic Advising Office if a course requirement will be affected by a religious holiday/observance. Notice must be given as early as possible, and no later than two weeks prior to an examination, and one week prior to a midterm test date. It is the responsibility of such students to inform themselves concerning the work done in classes from which they are absent and to take appropriate action.

2. Support Services

Accessibility, Counselling and Student Development at King’s University College:

<https://www.kings.uwo.ca/current-students/student-services/>

Students experiencing emotional or mental health distress can access services at King’s University College: <http://www.kings.uwo.ca/current-students/campus-services/student-support-services/personal-counselling/>

Good2talk is a good online and phone 24/7 resource for students and is available in English, Mandarin, and French: <https://good2talk.ca>, 1-866-925-5454

MentalHealth@Western provides a complete list of options about how to obtain help:

https://www.uwo.ca/health/mental_wellbeing/

Academic Support Services at King’s University College:

<https://www.kings.uwo.ca/current-students/academic-resources/>

GBSV Support:

King’s is committed to reducing incidents of gender-based and sexual violence and providing compassionate support to anyone who has gone through these traumatic events. If you have experienced sexual or gender-based violence (either recently or in the past), you will find information about support services for survivors, including emergency contacts at:

<https://www.kings.uwo.ca/about-kings/safe-campus/gender-and-sexual-violence/>

You can reach someone supports at Kings by emailing Care@kings.uwo.ca or calling 519-930-4640 to reach a social worker who can offer help.

You can also reach Western’s Gender-Based Violence & Survivor Support Case Manager by [email](#) or by calling 519-661-3568.

Further supports can be found on this website: <https://www.kings.uwo.ca/about-kings/safe-campus/gender-and-sexual-violence/>

See also https://www.uwo.ca/health/student_support/survivor_support/get-help.html

University Students' Council offers many valuable support services for students, including the health insurance plan: <http://westernusc.ca/services/>

3. Statement on Use of Electronic Devices

Use of Electronic Devices: Unless explicitly stated otherwise, you are not allowed to have a cell phone, or any other electronic device, with you during tests or examinations. Unauthorized possession of such a device during a test or examination constitutes an academic offence.

Use of Laptops, Tablets, and Smartphones in the Classroom: King's University College at Western University acknowledges the integration of new technologies and learning methods into the curriculum. The use of electronic devices such as laptop computers, tablets, or smartphones can contribute to student engagement and effective learning. At the same time, King's recognizes that instructors and students share jointly the responsibility to establish and maintain a respectful classroom environment conducive to learning.

The use of electronic devices by students during lectures, seminars, labs, etc., shall be for matters related to the course at hand only. Students found to be using electronic devices for purposes not directly related to the class may be subject to sanctions under the Student Code of Conduct; see <https://www.kings.uwo.ca/current-students/student-affairs/code-of-student-conduct1/>

Inappropriate use of electronics (e.g., laptops, tablets, smartphones) during lectures, seminars, labs, etc., creates a significant disruption. As a consequence, instructors may choose to limit the use of electronic devices in these settings. In addition, in order to provide a safe classroom environment, students attending in-person class sessions are strongly advised to operate laptops with batteries rather than power cords.

4. Statement on Academic Offences

King's is committed to academic integrity. Scholastic offences are taken seriously and students are directed to read the appropriate policy, specifically, the definition of what constitutes a Scholastic Offence, is posted at

http://www.uwo.ca/univsec/pdf/academic_policies/appeals/scholastic_discipline_undergrad.pdf

It is expected that students will submit work that is truly their own, completed without external assistance (human or artificial) except as explicitly permitted by the course instructor. Check with your instructor on what tools, including generative AI (ChatGPT, translation tools, grammar-checking tools) are permitted in the course. Because a tool is permitted in one course, that does not mean it is permitted in other courses.

All required papers may be subject to submission for textual similarity review to the commercial plagiarism detection software under license to the University for the detection of plagiarism. All papers submitted for such checking will be included as source documents in the reference database for the purpose of detecting plagiarism of papers subsequently submitted to the system; see <https://elearningtoolkit.uwo.ca/tools/Originality Reports - TurnItIn.html>.

Computer-marked multiple-choice tests and/or exams may be subject to submission for similarity review by software that will check for unusual coincidences in answer patterns that may indicate cheating.

5. Copyright of Course Material

Lectures and course materials, including PowerPoint presentations, tests, outlines, and similar materials are protected by copyright. Faculty members are the exclusive owner of copyright in those materials they create. Students may take notes and make copies for their own use. Students may not allow others to reproduce or distribute lecture notes and course materials publicly (whether or not a fee is charged) without the express written consent of a faculty member. Unauthorized sharing of class content is subject to academic discipline.

Similarly, students own copyright in their own original papers and exam essays. If a faculty member wishes to post a student's answers or papers on the course website, they should ask for the student's written permission.

6. Use of Recordings

Participants in this course are not permitted to record the sessions, except where recording is an approved accommodation and/or the participant has the prior written permission of the instructor. Unauthorized recording and/or sharing of class content is subject to academic discipline.

7. Policy on Attendance

Any student who, in the opinion of the instructor, is absent too frequently from class or laboratory periods in any course, will be reported to the Dean of the Faculty offering the course, after due warning has been given. On the recommendation of the department concerned, and with the permission of the Dean of that Faculty, the student will be debarred from taking the regular examination in the course.