



## SYRACUSE UNIVERSITY

**ECN 305**  
**The Economics of Personal Finance**  
**2020-2021**  
**(3 credits)**

*Faculty: Donald H. Dutkowsky, Professor, Economics, Maxwell School of Syracuse University*  
*Administrative Contact: Gerald S. Edmonds, Ph.D., Executive Director, Project Advance*

**ECN 305:** The Economics of Personal Finance: This course is an introduction to personal finance. It covers essential aspects of household personal finance, including record keeping, budgeting, banking, saving, credit, loans, investing, insurance, taxes, and retirement planning.

Students will learn important institutional facts about different types of bank deposits; mutual funds; bonds, including US Savings Bonds; stock; loans, including credit cards and fixed and adjustable rate mortgages; retirement accounts, such as Individual Retirement Accounts and 401 (k) plans; tax deductions and credits; and aspects of health, property, and life insurance.

Coverage of this institutional personal finance material will be framed within basic fundamentals of economic and financial analysis. This conceptual basis gives students a framework for evaluating and applying to their financial planning new innovations or changes in financial products over time.

Overall, the course helps to provide a foundation for students to make informed and reasoned choices with regard to financial decisions over their professional and personal lives.

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