

# Grande Prairie Regional College

## Department of Business Administration

### BA 2040 Investment and Taxation Fundamentals 3(3-0-0)

#### Course Outline

<b>Instructor</b>	Lori Palmer
<b>Contact</b>	(780) 539-2711 or <a href="mailto:lpalmer@gprc.ab.ca">lpalmer@gprc.ab.ca</a> , Room C406
<b>Office Hours:</b>	Tuesday and Thursday 10:00 – 11:30 AM or by appointment.
<b>Required Text</b>	Course material from the Institute of Canadian Bankers.
<b>Prerequisite</b>	BA 1050 and BA 1110 or consent of instructor
<b>University Transferability</b>	Athabasca University, University of Lethbridge, Royal Roads University, and Thompson Rivers University. (Block transfer).
<b>Course Objectives</b>	<p>This course provides the basic principles on investment and taxation. The first part of the course explores the structure of personal taxation by demonstrating how income deductions and credits are calculated. The second part of the course introduces the concepts of risk and return, as well as the different types of investment products that are available. The last part of the course will look at the legal aspects of financial planning.</p>
<b>Required Material</b>	Financial calculator. Preferably the Sharp EL-733 A. No programmable calculators will be allowed in exams.
<b>Course Format</b>	BA 2040 consists of 160 minutes of weekly instruction. Class time is Tuesday evening from 6:00pm – 8:50pm. Class time will involve lecture, group discussion, and lab work.

<b>Grading</b>	Assignments and Quizzes	25%
	Midterm #1	20%
	Midterm #2	20%
	Final Exam	30%
	Participation	5%

\*Chapter quizzes or assignments will be given at the end of each chapter and will be weighted equally totaling 25% of your final grade. The first midterm will be given approximately during the week of October 4-8 and account for 20% of your final grade. The second midterm will be given approximately during the week of November 15-19 also accounting for 20% of your final grade. The final exam will be scheduled by the registrar's office and will account for 35% of your final grade.

**\*In order to receive ICB credit students must obtain 60% (C-) on the course.**

### **Course Content**

- Financial asset classes
- Risk and return
- Money market instruments
- Fixed income instruments
- Equity instruments
- Mutual funds
- Introduction to personal tax planning
- Calculating total income
- Maximizing deductions
- Calculating federal and provincial income taxes
- Deferred income plans
- Legal aspects of financial planning