

The University of Texas at Tyler
Soules College of Business

FINA 3315: Personal Finance
Spring 2026

Section 060/061 (Full Distance Learning/Online) Course Number: 20637(Sec 060)/20638(Sec 061)

Instructor: Dr. Chen (Ken) Wu

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Office Hours: Office Hours: 10-11 AM MWF and 9:00-10 AM TuTh or by appointment.

Communications with the Instructor

I check email often on weekdays and will frequently be in my office. If you want to meet me for any reason outside of office hours shown above, please email for an appointment. For all email communications, you can expect a response within 24 hours except for those sent on holidays or between 5 pm on Friday and midnight on Sunday, when you can expect a response within 48 hours.

Email policy: As mandated by the University, I will only send emails to your Patriot email accounts. Emails from non-Patriot email accounts will **NOT** be answered

Course Objective

This is a survey course in personal finance and is designed to provide students with a foundation in personal finance and it assumes no prior knowledge of finance. Accordingly, the course will begin with a general overview of financial planning and budgeting and then go into depth on topics including cash management, retirement planning, investments in stocks and bonds, buying a house or renting an apartment, insurance, and income tax matters.

Upon completion of the course you should be able to:

- Perform personal budgeting and cash management.
- Understand process and cost of purchasing a house and renting an apartment.
- Explain purpose and types of insurance.
- Explain the basics of investments.
- Explain the basics of retirement planning.
- Explain the basics of tax planning.

Course Structure

The course begins with a general overview of personal financial planning and how to manage cash. Then, it introduces investments in stocks, bonds and mutual funds. Next, it

examines the decision to purchase a house or rent an apartment and how to purchase the right kind and amount of insurance. Finally, it reveals some strategies to manage your income tax situation. To achieve these goals, students will be required to:

1. Watch Studio module introduction videos and read Powerpoint course slides and assigned textbook chapters.
2. Visit course Canvas site regularly.
3. Take every module quiz and complete all required application assignments.

Required Textbook and Internet Access

- The required textbook is Personal Finance in Your 20s & 30s (for dummies) by Eric Tyson, 4th Edition (2025), John Wiley & Sons, ISBN 978-1394350452.

NOTE: Some of the figures in the textbook, especially figures involving income tax brackets and retirement contributions, (which are subject to frequent changes) are out of date. If there is a conflict between the information presented in the textbook and the Powerpoint slides, remember to base your answers for module quiz questions on the slides since they contain more up-to-date information.

- Students should have basic Internet, word-processing, spreadsheet, and email skills. Frequent checking of Canvas announcements and postings is strongly encouraged.
- Class materials are generally in the form of Word, Powerpoint, Excel and pdf files. Students can download Word, Excel or Powerpoint Viewer if they do not have Microsoft Word, Excel or Powerpoint installed on their computer. Adobe Acrobat Reader (which is free) is needed to read pdf files.

Canvas Access

All class materials, course grades, and class announcements will be posted on Canvas. Your Canvas account has already been created automatically by the Canvas administrator. The Canvas user name and password combination is the one you use for UT Tyler student email. For more detailed information, please visit UT Tyler's homepage and click on the link for "Current Students" and follow the link to Canvas. Please contact the Canvas administrator if you have any problem accessing Canvas. Students are required to maintain their current e-mail address with Canvas as it uses this address to send course-related electronic communications.

Ten Module Quizzes

Ten module quizzes each consisting of 20 multiple choice and/or true-or-false questions will be given via Canvas using the Respondus Lockdown browser (you will need to download it through this link: <https://download.respondus.com/lockdown/download.php?id=593832943> and then install

it on your computer. Click here for a quick guide to taking a quiz using the Lockdown browser for students <https://web.respondus.com/wp-content/uploads/2019/08/RLDB-QuickStartGuide-Instructure-Student.pdf>) but you are only required to take nine of them.

You should familiarize yourself with how to take a quiz using Respondus before attempting any module quiz. You are asked to complete two module quizzes every three weeks. Each module quiz is worth 100 points. You will have one hour (60 minutes) to complete each quiz during the three-week period shown in the course calendar at the end of this syllabus or in the To Do List for each unit. ***You may take the two module quizzes at any time during this three-week window which always begins at 12:01 AM (central time) on a Monday and ends at 11:59 PM (central time) on a Sunday.***

Note you are only required to complete nine of the ten module quizzes. You may choose to take the tenth module quiz for extra credit. Please make sure you study the module material thoroughly before you begin and can devote sufficient time to complete the quiz because you will not be able to save a quiz and resume it later so you must finish each quiz in one sitting. Note that only one question will be shown at a time and you cannot go back and change the answer of a previous question. You will be able to see the answers you provided at the end of the quiz.

All material covered in assigned textbook chapters, Powerpoint slides and application assignments is fair game. You are advised to begin each unit by watching the introductory video lectures and then read the Powerpoint slides and assigned reading in the textbook for a more in-depth understanding of the topics covered in the unit. Note that you are allowed only **two** attempt per unit quiz so please make sure you study the unit material thoroughly before you begin and can devote sufficient time to complete the quiz using a stable Internet connection. Please note that each unit quiz will be only available for a limited time so check the course calendar and plan accordingly. Please make sure you study the unit material thoroughly before you begin and can devote sufficient time to complete the quiz because you will not be able to save a quiz and resume it later so you must finish each quiz in one sitting. Note that only one question will be shown at a time and you cannot go back and change the answer of a previous question. You will be able to see the answers you chose at the end of the quiz.

You are allowed two attempts for each module quiz. However, keep in mind that if you take a quiz more than once, the score used to compute your course grade will be the **higher** of the two scores. As an example, if you received scores of 80 and 70, respectively on the two attempts for a module quiz, then the quiz score used to compute the course grade will be 80. Also remember that the questions on the two attempts will be different because each time you try to take a quiz, Canvas will randomly select the questions for your quiz from a pool of questions the instructor uploaded for that particular module. **No one will be allowed to take any module quiz more than twice for any reason except for cases of Canvas system-wide outage as reported and documented by the University's IT Support staff affecting both of the first two quiz attempts. Only then will a third attempt be allowed by the instructor, on a case-by-case basis. All other requests for more module quiz attempts will be rejected.**

When seeking email assistance from the instructor on a module quiz for any reason, you must clearly state (1) the course/section you are enrolled in, (2) the module quiz where you encountered difficulties and (3) a brief description of the difficulty. Any email missing any of the three items listed above will be ignored. You will be asked to provide the missing information by the instructor and no action will be taken until it is received.

Applications

To put into practice the concepts covered in certain modules in a realistic setting, you will be given a chance to complete quantitative applications worth 25 points each. There will be four such applications (one for Modules 1 and 2; one for Modules 3 and 4; one for Modules 5 and 6; one for Modules 7 and 8) and all are required. Credit will only be given if you follow the directions given on the top of each application carefully, use the format shown in the Application Answer Template provided and have your answers submitted to Canvas by noon on the due date (always a Tuesday) shown at the top of each application and also in the course calendar at the end of this syllabus or in the To Do List for each unit.

Note: NO WORK NEED TO BE SHOWN as only the letter of your answer choice will be graded. No late submissions will be accepted. The only way to receive credit for this assignment is to directly enter your letter choice of the best answer for each problem in Canvas using the format shown in the Homework Answer Template by the deadline indicated below. No physical (paper), email or uploaded Word (or equivalent word processing) document submissions are accepted. The solution will generally be posted on Canvas for your reference shortly after the assignment is due and graded.

Course Information Quiz

This is a **mandatory** 15-minute multiple-choice quiz designed to test your knowledge of the course requirements as explained in the syllabus. As an example, you may be asked how many module quizzes are available and how many points they are worth as well as other course policies. It will be given via Canvas using the Respondus Lockdown browser **only** between **12:01 AM** Monday, Jan. 12, 2026 and **11:59 PM** (both central standard time) Sunday, Jan. 18, 2026. There are ten questions worth 5 points each for a total of 50 points with any score over 25 counting as extra credit. Note the rules governing the Course Information Quiz are identical to those for module quizzes except the time limit is 15 instead of 60 minutes.

Grading

Points Possible	Assignment
25	Course Information Quiz (worth 50 points; scores over 25 count as extra credit)
100	Applications (Four required; 25 points each)
<u>900</u>	<u>Module Quizzes</u> (9 are required; 10 th is extra credit)
1,025	Total

90.00% or above	→ A
80.00% to 89.99%	→ B
70.00% to 79.99%	→ C
60.00% to 69.99%	→ D
59.99% or below	→ F

Total points available: 50 from Course Information Quiz; 100 from the four applications and 1,000 from the ten module quizzes or a total of 1,150 which implies that there are 125 points of extra credit to be earned by completing all activities available in this course.

Your course grade is computed using the following procedure (so you can use it to monitor your performance in the course at any time): (1) Add up all points earned from Course Information Quiz and all module quizzes taken and applications completed, (2) The total number of points earned as computed in previous step will be divided by total points possible as shown above to obtain a percentage, (3) The percentage obtained in previous step will be converted into a letter grade according to the grading scale shown above.

Note: You can always estimate your grade following the procedure outlined above and ALL (EMAIL, TELEPHONE or IN-PERSON) request to confirm or verify grades will be REFUSED..

Canvas has a grade calculation feature that produces percentages which differ from what is shown above. In particular, extra credit assignments are factored in consideration of total number of points possible. The instructor has no control over how this feature does the grade calculations so you generally CANNOT rely on the grade shown in Canvas but must use the procedure described above to estimate your grade because they are unlikely to be the same except under some rare circumstances.

Extra Credit

WARNING: Since only nine of the ten module quizzes are required (so the last one is extra credit) attempts to change your grade at the end of the semester by asking the instructor to “round up” or by asking for further extra credit **will be ignored.**

Student Resources:

Faculty can update student resources to provide additional supports appropriate for each course.

Resources to assist you in the course

- [UT Tyler Student Accessibility and Resource \(SAR\) Office](#) (provides needed accommodations to students with document needs related to access and learning)
- [UT Tyler Writing Center](#)
- [The Mathematics Learning Center](#)
- [UT Tyler PASS Tutoring Center](#)
- [UT Tyler Supplemental Instruction](#)
- [Upswing \(24/7 online tutoring\) - covers nearly all undergraduate course areas](#)

- [Robert Muntz Library](#) and [Library Liaison](#)
- [Canvas 101](#) (learn to use Canvas, proctoring, Unicheck, and other software)
- Digital Support Toolkit (for supported courses only. Students are automatically enrolled in the toolkit for supported courses)
- LIB 422 -- Computer Lab where students can take a proctored exam
- [The Career Success Center](#)
- [UT Tyler Testing Center](#)
- [Office of Research & Scholarship Design and Data Analysis Lab](#)

Resources available to UT Tyler Students

- [UT Tyler Counseling Center](#) (available to all students)
- [MySSP App](#) (24/7 access to Student Support Program counseling through phone or chat and online wellness resources available in a variety of languages)
- [Student Assistance and Advocacy Center](#)
- [Military and Veterans Success Center](#) (supports for our military-affiliated students)
- [UT Tyler Patriot Food Pantry](#)
- [UT Tyler Financial Aid and Scholarships](#)
- [UT Tyler Student Business Services](#) (pay or set up payment plans, etc.)
- [UT Tyler Registrar's Office](#)
- [Office of International Programs](#)
- [Title IX Reporting](#)
- [Patriots Engage](#) (available to all students. Get engaged at UT Tyler.)

University Policies and Information

Withdrawing from Class

Students may [withdraw](#) (drop) from this course using the [Withdrawal Portal](#). Withdrawing (dropping) this course can impact your Financial Aid, Scholarships, Veteran Benefits, Exemptions, Waivers, International Student Status, housing, and degree progress. Please speak with your instructors, consider your options, speak with your advisor, and visit the One-Stop Service Center (STE 230) or email enroll@uttyler.edu to get a complete review of your student account and the possible impacts to withdrawing. We want you to make an informed decision. UT Tyler faculty and staff are here for you and often can provide additional support options or assistance. Make sure to carefully [read the implications for withdrawing from a course and the instructions](#) on using the [Withdrawal portal](#).

Texas law prohibits students from dropping more than six courses during their entire undergraduate career*. The six courses dropped includes those from other 2-year or 4-year Texas public colleges and universities. Consider the impact withdrawing from this class has on your academic progress and other areas, such as financial implications. We encourage you to consult your advisor(s) and Enrollment Services for additional guidance. **CAUTION #1:** Withdrawing before census day does not mean you get a full refund. Please see the [Tuition and Fee Refund Schedule](#). **CAUTION #2:** All international students must check with the [Office of International Programs](#) before withdrawing. All international students are required to enroll full-time for fall and spring terms. **CAUTION #3:** All UT Tyler Athletes must check with the Athletic Academic Coordinator before withdrawing from a course. **CAUTION #4:** All veterans or military-affiliated students should consult with the [Military and Veterans Success Center](#).

* Students who began college for the first time before 2007 are exempt from this law.

Artificial Intelligence Statement

UT Tyler is committed to exploring and using artificial intelligence (AI) tools as appropriate for the discipline and task undertaken. We encourage discussing AI tools' ethical, societal, philosophical, and disciplinary implications. All uses of AI should be acknowledged as this aligns with our commitment to honor and integrity, as noted in UT Tyler's Honor Code. Faculty and students must not use protected information, data, or copyrighted materials when using any AI tool. Additionally, users should be aware that AI tools rely on predictive models to generate content that may appear correct but is sometimes shown to be incomplete, inaccurate, taken without attribution from other sources, and/or biased. Consequently, an AI tool should not be considered a substitute for traditional approaches to research. You are ultimately responsible for the quality and content of the information you submit. Misusing AI tools that violate the guidelines specified for this course is considered a breach of academic integrity. The student will be subject to disciplinary actions as outlined in UT Tyler's Academic Integrity Policy. [Refer to the About This Course section of the UT Tyler Syllabus Module for specific information on appropriate use of AI in your course\(s\).](#)

Final Exam Policy

Final examinations are administered as scheduled. If unusual circumstances require that special arrangements be made for an individual student or class, the Dean of the appropriate college, after consultation with the faculty member involved, may authorize an exception to the schedule. Faculty members must maintain student final examination papers for a minimum of three months following the examination date.

Incomplete Grade Policy

If a student, because of extenuating circumstances, is unable to complete all of the requirements for a course by the end of the semester, then the instructor may recommend an Incomplete (I) for the course. The "I" may be assigned in place of a grade *only when all of the following conditions are met:* (a) the student has been making satisfactory progress in the course; (b) the student is unable to complete all coursework or final exam due to unusual circumstances that are beyond personal control and are acceptable to the instructor, and (c) the student presents these reasons before the time that the final grade roster is due. The semester credit hours for an Incomplete will not be used to calculate the grade point average.

The student and the instructor must submit an Incomplete Form detailing the work required and the time by which the work must be completed to their respective department chair or college dean for approval. The time limit established must not exceed one year. Should the student fail to meet all of the work for the course within the time limit, then the instructor may assign zeros to the unfinished work, compute the course average for the student, and assign the appropriate grade. If a grade has yet to be assigned within one year, then the Incomplete will be changed to an F, or NC. If the course was initially taken under the CR/NC grading basis, this may adversely affect the student's academic standing.

Grade Appeal Policy

Disputes regarding grades must be initiated within sixty (60) days from the date of receiving the final course grade by filing a Grade Appeal Form with the instructor who assigned the grade. A

grade appeal should be used when the student thinks the final course grade awarded does not reflect the grades earned on assessments or follow the grading scale as documented in the syllabus. The student should provide the rationale for the grade appeal and attach supporting document about the grades earned. The form should be sent via email to the faculty member who assigned the grade. The faculty member reviews the rationale and supporting documentation and completes the instruction section of the form. The instructor should return the form to the student, even if a grade change is made at this level. If the student is not satisfied with the decision, the student may appeal in writing to the Chairperson of the department from which the grade was issued. In situations where there is an allegation of capricious grading, discrimination, or unlawful actions, appeals may go beyond the Chairperson to the Dean or the Dean's designee of the college from which the grade was issued, with that decision being final. The Grade Appeal form is found in the [Registrar's Form Library](#).

NOTE: The Grade Appeal Form is different from the Application for Appeal form submitted to the Student Appeals Committee, which does not rule on grade disputes as described in this policy.

Disability/Accessibility Services

In accordance with Section 504 of the Rehabilitation Act, Americans with Disabilities Act (ADA) and the ADA Amendments Act (ADAAA), the University of Texas at Tyler offers accommodations to students with learning, physical, and/or psychological disabilities. If you have a disability, including a non-visible diagnosis such as a learning disorder, chronic illness, TBI, PTSD, ADHD, or a history of modifications or accommodations in a previous educational environment, you are encouraged to visit <https://hood.accessiblelearning.com/UTTyler/> and fill out the New Student application. The Student Accessibility and Resources (SAR) office will contact you when your application has been submitted and an appointment with the Assistant Director Student Accessibility and Resources/ADA Coordinator. For more information, including filling out an application for services, please visit the SAR webpage at <https://www.uttyler.edu/disability-services>, the SAR office located in the Robert Muntz Library, LIB 460, email saroffice@uttyler.edu, or call 903.566.7079."

Military Affiliated Students

UT Tyler honors the service and sacrifices of our military-affiliated students. If you are a student who is a veteran, on active duty, in the reserves or National Guard, or a military spouse or dependent, please stay in contact with your faculty member if any aspect of your present or prior service or family situation makes it difficult for you to fulfill the requirements of a course or creates disruption in your academic progress. It is important to make your faculty member aware of any complications as far in advance as possible. Your faculty member is willing to work with you and, if needed, put you in contact with university staff who are trained to assist you.

The [Military and Veterans Success Center \(MVSC\)](#) has campus resources for military-affiliated students. The MVSC can be reached at MVSC@uttyler.edu or via phone at 903.565.5972.

Students on an F-1 Visa

To remain in compliance with Federal Regulations requirements you must do the following:

- Traditional face-to-face classes: Attend classes on the regular meeting days/times.
- Hybrid Classes: Attend all face-to-face classes convened by the instructor according to the schedule set for your specific course.

- Online course: Only one online course can count toward your full-time enrollment. Students are expected to be fully engaged and meet all requirements for the online course.

Academic Honesty and Academic Misconduct

The UT Tyler commoduley comes together to pledge that "Honor and integrity will not allow me to lie, cheat, or steal, nor to accept the actions of those who do." Therefore, we enforce the [Student Conduct and Discipline policy](#) in the Student Manual Of Operating Procedures (Section 8).

FERPA

UT Tyler follows the Family Educational Rights and Privacy Act (FERPA) as noted in [University Policy 5.2.3](#). The course instructor will follow all requirements to protect your confidential information.

Absence for Official University Events or Activities

This course follows the practices related to [Excused Absences for University Events or Activities](#) as noted in the Catalog.

Absence for Religious Holidays

This course follows the practices related to [Excused Absences for Religious Holy Days as noted in the Catalog](#).

Absence for Pregnant Students

This course follows the requirements of Texas Laws SB 412, SB 459, SB 597/HB 1361 to meet the needs of pregnant and parenting students. Part of the supports afforded pregnant students includes excused absences. Faculty who are informed by a student of needing this support should make a referral to the Parenting Student Liaison. NOTE: Students must work with the Parenting Student Liaison in order to receive these supports. Students should reach out to the Parenting Student Liaison at parents@uttyler.edu and also complete the [Pregnant and Parenting Self-Reporting Form](#).

Campus Carry

We respect the right and privacy of students who are duly licensed to carry concealed weapons in this class. License holders are expected to behave responsibly and keep a handgun secure and concealed. More information is available at <http://www.uttyler.edu/about/campus-carry/index.php>.

Tentative FINA 3315 Course Calendar
Spring 2026

Note: T refers to the required course textbook by Tyson. For example, T Chs. 1,2 means the assigned reading is Chapters 1 and 2 from the Tyson book.

Week	Date	Module	Topic	Reading	Key Dates
1	1/12		Syllabus/Course Info Quiz		Course Info Quiz (1/12- 1/18)
2	1/19	1	Getting Started	T Chs. 1,2	Census Date (1/26); Modules 1/2 Quizzes: Start 1/12
3	1/26	2	Credit and Debt	T Chs. 3,4	App 1 Due Tue., 1/27
4	2/2	3	Saving and Banking	T Chs. 5,11	Modules 1/2 Quizzes: End 2/1
5	2/9	3	Saving and Banking	T Chs. 5,11	Modules 3/4 Quizzes: Start 2/2
6	2/16	4	Investing	T Chs. 10,12	App 2 Due Tue., 2/17; Modules 3/4 Quizzes: End 2/22
7	2/23	5	Federal Income Tax	T Ch. 6	Modules 5/6 Quizzes: Start 2/23
8	3/2	6	Housing	T Ch. 7	App 3 Due Tue., 3/17
9	3/9		Spring Break		
10	3/16	6	Housing	T Ch. 7	Modules 5/6 Quizzes: End 3/22
11	3/23	7	Insurance	T Chs 14,15,16	Modules 7/8 Quizzes: Start 3/23
12	3/30	7	Insurance	T Chs 14,15,16	Last Day to Withdraw (3/30)
13	4/6	8	Automobiles	T Ch. 19	App 4 Due Tue., 4/7; Modules 7/8 Quizzes: End 4/12
14	4/13	9	Your Career & Real Estate Investing	T Chs. 9,13	Module 9/10 Quizzes: Start 4/13
15	4/20	10	Hiring Professionals & Estate Planning	U 10 Slides & T Ch. 18	Module 10 Quiz: End 4/26
Note: All times are Central Standard				or Central	Daylight Savings Time
Note: All apps are due at noon on date shown					
Note: All module quizzes open at 12:01 AM on date shown				shown and close at	11:59 PM on date shown