

**The University of Texas at Tyler**  
**Soules College of Business**  
**Spring 2026**

<b>FINA 3315- Personal Finance (Section 062)</b>	
<b>Instructor Name:</b>	<b>Dr. Chialing Hsieh (Pronounce: Charlene Shay)</b>
<b>Office Location:</b>	<b>Soules College of Business 350.14</b>
<b>Email Address:</b>	<b><a href="mailto:chsieh@uttyler.edu">chsieh@uttyler.edu</a> (Best Contact Method)</b>
<b>Office Hours:</b>	<p><b>The instructor will conduct Office hours:</b>  <b>Tuesdays: 9:20am-12:30pm and 1:50pm-3:30pm; Thursdays: 9:20am–12:30pm and 1:50pm–3:50pm. A personal meeting may be scheduled by appointment.</b>            Contact will also be via e-mail. You can expect a response within 24 hours except for those sent on Saturday and Sunday as well as those sent after 5 pm on Friday, when you can expect a response within 48 hours.</p>
<b>Location:</b>	Full Distance Learning/Online
<b>Required Text:</b>	<p>The required text book is <b>Personal Finance</b> by E. Thomas Garman and Raymond E. Forgue, 14th Edition, Cengage Learning, ISBN 9780357901625.</p> <p><i>Note: The 14<sup>th</sup> edition of Garman and Forgue is only slightly different from the 13<sup>th</sup> edition used for this course in previous semesters, so if you cannot obtain a copy of the 14<sup>th</sup> edition, the 13<sup>th</sup> edition is a perfectly acceptable substitute. But you must figure out the relevant chapter readings on your own because the course calendar is designed with the 14<sup>th</sup> edition in mind. It may be cheaper to “rent” the text as an e-book for the semester but you will lose access to the text after the course ends. As always, shop around for the best deal before making your decision.</i></p>
<b>Internet Access</b>	<ul style="list-style-type: none"> <li>• Students should have basic Internet, word-processing, spreadsheet, and email skills. Frequent checking of Canvas announcements and postings is strongly encouraged.</li> </ul>

### **Course Description**

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 use of credit to purchase houses and cars, insurance basics, credit cards, investments in stocks and bonds, cash management, tax as well as retirement planning.

**Learning Objectives:** By the end of this course, students should be able to:

- Explain basic process of financial planning.
- Perform personal budgeting and cash management.
- Be able to move cash flows through time using calculators.
- Understand the role of credit in financing purchases of cars and houses.
- Explain purpose and types of insurance.
- Explain the basics of investments.
- Explain the basics of tax and retirement planning.

## Course Structure:

The course begins with a general overview of personal financial planning and how to manage cash. Then, it explores how to obtain credit to finance assets such as houses and autos. Finally, it introduces investments in financial securities such as stocks and bonds. Thus, this course is divided into three segments that correspond with the course objectives; personal financial planning, role of credit in financing large purchases and investments. To achieve these goals, students will be required to:

1. Watch video lectures and read PowerPoint course slides and textbook chapters.
2. Visit course on Canvas regularly.
3. Take required quizzes.

## Course Evaluation Methods

This course will utilize the following instruments to determine student grades and proficiency of the learning outcomes for the course.

**1. (Mandatory) Course Information Quiz (10 bonus points):** This is a 20-minute true-false quiz designed to test your knowledge of the course requirements as explained in the syllabus. As an example, you may be asked how many tests are available in this class or other course policies. The deadline to complete this required bonus quiz is **Wednesday, January 21 at midnight**.

### 2. Six Quizzes

There are six quizzes in this class. You are required to complete the first five quizzes. Each of these quizzes is worth 100 points. The sixth quiz is optional and may be taken for extra credit; it is worth up to 50 bonus points. You will have 75 minutes to complete each quiz.

You will complete the material at your own pace and take the quizzes at any time **between Monday, January 12, 2026 at noon and Thursday, April 30, 2026 at midnight**. You may also take the quizzes in any order although it is recommended you follow the sequence of chapters shown in the course calendar at the end of this syllabus. Note that Thursday, April 30, 2026 is the deadline for all quizzes and exams, no extension of the deadline can be given.

You are allowed **two attempts** per quiz (the questions on the two attempts will be different), and **the highest score** will be counted. Note that only one question will be shown at a time and you cannot go back and change the answer of a previous question. Please make sure you study the chapter material thoroughly before you begin and can devote sufficient time to complete the quiz. All material covered in the readings, slides, and video lectures are considered fair game. You are advised to begin each chapter by watching the video lectures introducing the topic and then read the PowerPoint slides and assigned chapter(s) in the course text for a more in-depth understanding of the topic. But video lectures and PowerPoint slides are no substitute for reading the text.

### Grading Matrix:

Instrument	Value (points or percentages)	Total
Course Information Bonus Quiz		10 points
5 Required quizzes	5 quizzes with 100 points each	500 points
1 Bonus quiz		50 points
<b>Total possible points:</b>		<b>500</b>

To determine your course grade percentage, take the total number of points that you earned from the Course Information quiz and all quizzes taken, then divide that number by the number of total possible points, i.e. 500 to obtain a percentage. The percentage obtained will be converted into a letter grade according to the grading scale shown below.

Canvas has a grade calculation feature that produces percentages which differs from what is shown above. In particular, extra credit assignments are factored in consideration of total possible points. 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.*

### Grade Determination:

A = 90% or better

B = 80 – 89.99 %

C = 70 – 79.99 %

D = 60 – 69.99 %

F = less than 60%

### Exam and Assignment policy:

*Exams and quizzes should be taken as schedule; assignments should be submitted by the due date. **No makeup examinations, quizzes, or assignments will be allowed** except for documented emergencies (official evidence documents are required). The student should make every effort to contact the instructor prior to the exam. All requests for make-up or accommodation made after the due date for an assignment or deadline for a quiz will be rejected without any further consideration.*

**WARNING:** 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.

## Course Outline

This schedule is subject to change by the instructor. Over the course of the semester, activities and items may be added, removed, or rescheduled in order to provide more information, improve accuracy, enhance learning, or correct errors. Any changes to this schedule will be communicated by announcements in Canvas.

Week	Timeline	Topic	Reading	Quiz	Quiz Period (Central Time)
1	01/12/2026		Syllabus	Course Information Quiz	1/12 noon – 1/21 midnight
2	01/19/2026	Understanding Personal Finance	GF Ch. 1		
3	01/26/2026	Financial Statements, Tools, and Budgets	GF Ch. 3	Quiz 1: (Ch. 1 & 3)	1/12 noon – 4/30 midnight
4	02/02/2026	Managing Income Taxes	GF Ch. 4		
5	02/09/2026	Managing Checking and Savings Accounts	GF Ch. 5	Quiz 2: (Ch. 4 & 5)	1/12 noon – 4/30 midnight
6	02/16/2026	Building and Maintaining Good Credit	GF Ch. 6		
7	02/23/2026	Credit Cards and Consumer Loans	GF Ch. 7	Quiz 3: (Ch. 6 & 7)	1/12 noon – 4/30 midnight
8	03/02/2026	Vehicle and Other Major Purchases	GF Ch. 8		
9	03/09/2026	<i>Spring break</i>			
10	03/16/2026	Obtaining Affordable Housing	GF Ch. 9	Quiz 4: (Ch. 8 & 9)	1/12 noon – 4/30 midnight
11	03/23/2026	Managing Property and Liability Risk	GF Ch. 10		
12	03/30/2026	Investment Fundamentals	GF Ch. 13	Quiz 5: (Ch. 10 & 13)	1/12 noon – 4/30 midnight
13	04/06/2026	Investing in Stocks and Bonds	GF Ch. 14		
14	04/13/2026	Investing Through Mutual Funds	GF Ch. 15		
15	04/20/2026	Investing Through Mutual Funds	GF Ch. 15	Bonus Quiz 6: (Ch. 14, 15)	1/12 noon – 4/30 midnight
16	04/27/2026	Complete all quizzes by 4/30 at midnight			

**Note:** GF refers to the required course text, “Personal Finance” 14<sup>th</sup> edition by Garman and Forgue.

## Canvas Access and Online Test Policy

All class materials, course grades, and class announcements will be posted by Canvas. *To access our course, visit [uttyler.edu/canvas](https://uttyler.edu/canvas). You are encouraged to participate in [Canvas 101](#), a practice course designed specifically for UT Tyler students to learn and refine Canvas skills. You can practice submitting assignments, participating in quizzes, customize your profile and notifications, plus get collaboration and Canvas tips.*

*Important points when using Canvas:*

1. Login using UT Tyler credentials. Contact [itsupport@uttyler.edu](mailto:itsupport@uttyler.edu) for login assistance.
2. Use the HELP button at the bottom left corner of Canvas if you need assistance 24/7.
3. Reference your [Student Canvas Guide](#) for additional resources.

**If you have issues with Canvas access that may hinder your completion of course assignments or quizzes, you must contact UT Tyler's IT Support staff immediately (even on weekends) and get a ticket number. You must also inform the instructor of the issue BEFORE the due date for the assignment or quiz. Claims of Canvas access problems without a ticket number or ones reported to the instructor after the passing of the deadline will be dismissed without any further consideration. Deadlines may be extended only in case of Canvas system-wide issues reported by the university. All other Canvas-related issues are regarded as personal-level access issues and you must get them resolved without letting them interfere with your coursework. Personal-level access issues are not valid reasons to ask for deadline extension.**

**Ensure a stable internet connection before starting the test. Have a backup plan ready, such as access to a secondary internet source (e.g., a mobile hotspot). If Wi-Fi or technical issues occur during the test: If the platform allows, attempt to re-enter the test immediately. Take a screenshot or photo of the error message or issue, ensuring that a timestamp is included. Notify the instructor via email or the course communication platform within 30 minutes of the issue. Provide documentation, such as screenshots or internet outage reports, as these are required for consideration. The instructor reserves the right to evaluate the validity of reported issues and determine the appropriate course of action. Tests disrupted due to technical issues may be administered in a different format (e.g., in-person exam or alternate questions).**

### **Online Proctoring with Respondus**

Exams in this course require Respondus LockDown Browser and Monitor. These tools restrict access to other resources during testing and use your webcam/microphone to ensure exam integrity. Students are responsible for having a compatible computer, webcam, microphone, and stable internet connection. To find out more about the Respondus LockDown exam monitoring process, go to <https://www.uttyler.edu/offices/digital-learning/proctoring/> and review the training video.

### **University Policies & Student Resources:**

University policies and student resources are available on the University website and in Canvas under "Syllabus and Course Information" on the course homepage.

### **About this course:**

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 (see below) is considered a breach of academic integrity. The student will be subject to disciplinary actions as outlined in UT Tyler's Academic Integrity Policy.

For this course, AI is not permitted in this course at all. To best support your learning, you must complete all graded assignments by yourself to assist in your learning. This exclusion of other resources to help complete assignments includes artificial intelligence (AI). Refrain from using AI tools to generate any course context (e.g., text, video, audio, images, code, etc.) for an assignment or classroom assignment.