

The University of Texas at Tyler
Soules College of Business
Summer 2024

Course Title: Personal Finance

Course Number: FINA 3315_061

Instructor: Hui James

Class Meeting Time: online

Office Number & E-mail: COB 350.06, (903) 565-6282, hjames@uttyler.edu.

Course Description:

This course provides students with skills to solve real-world problems. It focuses on problems and applications related to personal finance, including financial planning, personal financial statements, financial budgeting process, tax planning, real estate financing, and personal investing.

Required Text:

Personal Finance 4th edition (2023); Author: Rachel S. Siegel, ISBN 978-1-4533-4193-3.

The book can be purchased from the bookstore or online using the following link <https://students.flatworldknowledge.com/course/2607319>. You can purchase online access only, which comes with online access to the homework and the ebook. You may also purchase other options that come with online access to homework and downloadable books (loose leaf, hard copy, colored, etc.). The ebook text is embedded in each corresponding chapter, which can be accessed in your "Modules" on Canvas.

The following link includes the support documentation that may guide you in creating a FlatWorld account to purchase/redeem your book:

<https://support.flatworldknowledge.com/en/collections/461458-students>.

Supplemental Materials:

There are a lot of online free materials that teach personal financial planning and home economics. Here are a few:

<http://money.usnews.com/money/personal-finance>

<http://finance.yahoo.com/personal-finance/>

<http://www.kiplinger.com/>

Course Topic outline

Week 1		
06/03/2024-06/09/2024	Chapter 1	Personal Financial Planning Basic Ideas of Finance
	Chapter 2	
Week 2		
06/10/2024-06/16/2024	Chapter 3	Financial Statements

	Chapter 4	Evaluating Choices: Time, Risk, and Value Exam 1: Chapters 1, 2, 3, & 4
Week 3 06/17/2024-06/23/2024	Chapter 5 Chapter 6	Financial Plans: Budgets Taxes and Tax Planning
Week 4 06/24/2024-06/30/2024	Chapter 9 Chapter 12	Buying a Home Investing Exam 2: Chapters 5, 6, 9&12
Week 5 07/01/2024-07/06/2024	Chapter 14 Chapter 15	The Practice of Investment Owning Stocks
07/06/2024-07/07/2024		Exam 3: Chapters 14 & 15

Exam:

Three non-cumulative exams will be given throughout the semester.

Homework:

Telve homework assignments will be assigned through FlatWorld. Late submissions and make-up homework are allowed with a 5% penalty each day. The final submission date is July 6th.

You can access your homework using the "Assignments" tab on the left side of the navigation bar on your course homepage.

Make-Up Policy:

If you must miss an exam, you must contact me BEFORE the exam.

Evidence for the unavoidable absence is required. Failure to do so may result in a zero for that exam.

Evaluation

A student's grade for the class will be based on performance in exams, assignments, and class participation. Below is the grading scale with the corresponding weights for each component:

1. Exam 1	100 pts.
2. Exam 2	100 pts.
3. Exam 3	100 pts.
4. Homework	150 pts.
 TOTAL	 450 pts.

The grade scale is as follows:

$\geq 90\%$:	A
$\leq 80\%$	$< 90\%$	B
$\leq 70\%$	$< 80\%$	C
$\leq 60\%$	$< 70\%$	D
$< 60\%$		F

To find your final letter grade, use the total points earned (3 exams + assignments)/total points (450) to get the percentage, then match it with the above scale.

The percentage of the grade on Canvas may not be accurate if you have missed any assignments during the semester because the percentage is calculated based only on the completed assignments.

UT Tyler Honor Code

Every member of the UT Tyler community joins together to embrace: Honor and integrity that will not allow me to lie, cheat, or steal, nor to accept the actions of those who do.

Grade Replacement/Forgiveness and Census Date Policies

Students repeating a course for grade forgiveness (grade replacement) must file a Grade Replacement Contract with the Enrollment Services Center (ADM 230) on or before the Census Date of the semester in which the course will be repeated. Grade Replacement Contracts are available in the Enrollment Services Center or at <http://www.uttyler.edu/registrar>. Each semester's Census Date can be found on the Contract itself, on the Academic Calendar, or in the information pamphlets published each semester by the Office of the Registrar.

Failure to file a Grade Replacement Contract will result in both the original and repeated grade being used to calculate your overall grade point average. Undergraduates are eligible to exercise grade replacement for only three course repeats during their career at UT Tyler; graduates are eligible for two grade replacements. Full policy details are printed on each Grade Replacement Contract.

The Census Date is the deadline for many forms and enrollment actions of which students need to be aware. These include:

- Submitting Grade Replacement Contracts, Transient Forms, requests to withhold directory information, approvals for taking courses as Audit, Pass/Fail or Credit/No Credit.
- Receiving 100% refunds for partial withdrawals. (There is no refund for these after the Census Date)
- Schedule adjustments (section changes, adding a new class, dropping without a "W" grade)
- Being reinstated or re-enrolled in classes after being dropped for non-payment
- Completing the process for tuition exemptions or waivers through Financial Aid

State-Mandated Course Drop Policy

Texas law prohibits a student who began college for the first time in Fall 2007 or thereafter from dropping more than six courses during their entire undergraduate career. This includes courses dropped at another 2-year or 4-year Texas public college or university. For purposes of this rule, a dropped course is any course that is dropped after the census date (See Academic Calendar for the specific date).

Exceptions to the 6-drop rule may be found in the catalog. Petitions for exemptions must be submitted to the Enrollment Services Center and must be accompanied by documentation of the extenuating circumstance. Please contact the Enrollment Services Center if you have any questions.

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 you have 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 Cynthia Lowery, Assistant Director of Student Services/ADA Coordinator. For more information, including filling out an application for services, please visit the SAR webpage at <http://www.uttyler.edu/disabilityservices>, the SAR office located in the University Center, # 3150 or call 903.566.7079.

Student Absence due to Religious Observance

Students who anticipate being absent from class due to a religious observance are requested to inform the instructor of such absences by the second class meeting of the semester.

Student Absence for University-Sponsored Events and Activities

If you intend to be absent for a university-sponsored event or activity, you (or the event sponsor) must notify the instructor at least two weeks prior to the date of the planned absence. At that time the instructor will set a date and time when make-up assignments will be completed.

UT Tyler Resources for Students

- UT Tyler Writing Center (903.565.5995), writingcenter@uttyler.edu
- UT Tyler Tutoring Center (903.565.5964), tutoring@uttyler.edu
- The Mathematics Learning Center, RBN 4021, this is the open access computer lab for math students, with tutors on duty to assist students who are enrolled in early-career courses.
- UT Tyler Counseling Center (903.566.7254)