The University of Texas at Tyler  
College of Business and Technology  
Spring 2016  

FINA 3315- Personal Finance (Section 061)  

<table>
<thead>
<tr>
<th>Instructor Name:</th>
<th>Dr. Chialing Hsieh</th>
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<tbody>
<tr>
<td>Office Location:</td>
<td>Business Bldg Room 137</td>
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<tr>
<td>Telephone:</td>
<td>(903) 566-7213</td>
</tr>
<tr>
<td>Email Address:</td>
<td><a href="mailto:chsieh@uttyler.edu">chsieh@uttyler.edu</a> (Best Contact Method)</td>
</tr>
</tbody>
</table>

**Office Hours:** 11:00 am–1:20 pm Monday and Wednesday except for holidays or posted otherwise on blackboard. If you plan to be on campus, feel free to stop by my office during office hours.

I check email frequently during office hours posted above and will usually be in my office then except for breaks. If you want to meet me for any reason outside of these hours, please email for an appointment. For all emails sent outside office hours, 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.

**Location:** Full Distance Learning/Online

*Note: The 12th edition of Garman and Forgue is only slightly different from the 11th edition used for this course in previous semesters, so if you cannot obtain a copy of the 12th edition, the 11th 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 12th 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.*

**Internet Access**  
- Students should have basic Internet, word-processing, spreadsheet, and email skills. Frequent checking of Blackboard announcements and postings is strongly encouraged.  
- Some class materials have embedded Word, PowerPoint and pdf files as attachments. Students can download Word Viewer or PowerPoint Viewer if they do not have Microsoft Word or PowerPoint installed on their computer. Adobe Acrobat Reader is needed to read pdf files.

**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 Tegrity lectures and read Powerpoint course slides and textbook chapters.
2. Visit course Blackboard regularly.
3. Take every module quiz.

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

Six Module Quizzes
A quiz will be given for each module or set of modules that cover related topics. Each quiz will be worth 100 points and you will have 75 minutes to complete it. The lowest quiz score will be dropped from the computation of your course grade. Note there will be no other quizzes or exams in this course. You will complete the material in each module at your own pace and take the module quiz during the quiz period. Once you begin a quiz, you will be given a certain amount of time, depending on its length, to complete it. You can take the quiz at any time during the quiz period. Note that you are allowed only ONE attempt per module quiz so please make sure you study the module material thoroughly before you begin and can devote sufficient time to complete the quiz. Unless specified otherwise, each quiz period generally begins at noon on Sunday and ends at midnight on Thursday. Please note that each module and its quiz will be only available for a limited time so check the course calendar and plan accordingly. If you cannot finish a quiz because of factors outside of your control such as a blackout or computer crash, you may ask the instructor for only one other chance to take the quiz only if fewer than 50% of the questions have been answered. For all other cases, including situations where the instructor is not able to re-set your quiz (because the request came too close to the deadline) your grade will be prorated based on your performance on the portion of the quiz completed. As an example, if you manage to complete 60% of the quiz when something prevents you from going any further and you got 70% on the questions you answered, your score will be 70% on the entire quiz. All material covered in readings, slides and Tegrity classes are considered fair game for module quizzes. You are advised to begin each module by watching the Tegrity class introducing the topic and then read the Powerpoint slides and the assigned chapter(s) in course text for a more in-depth understanding of the topic. But Tegrity classes and Powerpoint slides are no substitute for reading the text. In fact, module quiz questions will (mostly) be randomly selected from the textbook publisher’s test bank so it is crucial you read the chapter(s) assigned very
carefully and study accordingly.

Grading Matrix:

<table>
<thead>
<tr>
<th>Instrument</th>
<th>Value (points or percentages)</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>6 quizzes</td>
<td>6 quizzes with 100 points each</td>
<td>500</td>
</tr>
<tr>
<td></td>
<td>(only 5 of the 6 quizzes will count)</td>
<td></td>
</tr>
<tr>
<td>Total:</td>
<td></td>
<td>500</td>
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</table>

Grade Determination:
A = 90% or better
B = 80 – 89 %
C = 70 – 79 %
D = 60 – 69 %
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: Since the lowest quiz score will be dropped from the computation of your course grade, 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.

Blackboard Access
All class materials, course grades, and class announcements will be posted by Blackboard. Your account on Blackboard has already been created automatically by the Blackboard administrator. The Blackboard 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 blackboard. Please contact the Blackboard administrator if you have any problem accessing Blackboard. Students are required to maintain their current e-mail address with Blackboard as it uses this address to send course-related electronic communications.

If you have issues with blackboard 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 blackboard 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 blackboard system-wide issues reported by the university. All other blackboard-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.
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 Blackboard.

<table>
<thead>
<tr>
<th>Timeline</th>
<th>Module</th>
<th>Topic</th>
<th>Reading</th>
<th>Quiz</th>
<th>Quiz Period (Central Time)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Week 1: 01/19/16</td>
<td>1</td>
<td>Understanding Personal Finance</td>
<td>GF Ch. 1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Week 2: 01/25/16</td>
<td>2</td>
<td>Financial Statements, Tools, and Budgets</td>
<td>GF Ch. 3</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Week 3: 02/01/16</td>
<td>3</td>
<td>Managing Income Taxes</td>
<td>GF Ch. 4</td>
<td>Quiz 1: Modules 1-2 (Ch. 1 &amp; 3)</td>
<td>2/07 noon – 2/11 midnight</td>
</tr>
<tr>
<td>Week 4: 02/08/16</td>
<td>4</td>
<td>Managing Checking and Savings Accounts</td>
<td>GF Ch. 5</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Week 5: 02/15/16</td>
<td>5</td>
<td>Building and Maintaining Good Credit</td>
<td>GF Ch. 6</td>
<td>Quiz 2: Modules 3-4 (Ch. 4 &amp; 5)</td>
<td>2/21 noon – 2/25 midnight</td>
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<tr>
<td>Week 6: 02/22/16</td>
<td>6</td>
<td>Credit Cards and Consumer Loans</td>
<td>GF Ch. 7</td>
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<tr>
<td>Week 7: 02/29/16</td>
<td>7</td>
<td>Spring break</td>
<td></td>
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<tr>
<td>Week 8: 03/07/16</td>
<td>8</td>
<td>Vehicle and Other Major Purchases</td>
<td>GF Ch. 8</td>
<td>Quiz 3: Modules 5-6 (Ch. 6 &amp; 7)</td>
<td>3/13 noon – 3/17 midnight</td>
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<tr>
<td>Week 9: 03/14/16</td>
<td>9</td>
<td>Obtaining Affordable Housing</td>
<td>GF Ch. 9</td>
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<tr>
<td>Week 10: 03/21/16</td>
<td>10</td>
<td>Managing Property and Liability Risk</td>
<td>GF Ch. 10</td>
<td>Quiz 4: Modules 7-8 (Ch. 8 &amp; 9)</td>
<td>3/27 noon – 3/31 midnight</td>
</tr>
<tr>
<td>Week 11: 03/28/16</td>
<td>11</td>
<td>Investment Fundamentals</td>
<td>GF Ch. 13</td>
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<tr>
<td>Week 12: 04/04/16</td>
<td>12</td>
<td>Investing in Stocks and Bonds</td>
<td>GF Ch. 14</td>
<td>Quiz 5: Modules 9-10 (Ch. 10 &amp; 13)</td>
<td>4/10 noon – 4/14 midnight</td>
</tr>
<tr>
<td>Week 13: 04/11/16</td>
<td>13</td>
<td>Investing Through Mutual Funds</td>
<td>GF Ch. 15</td>
<td></td>
<td></td>
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<tr>
<td>Week 14: 04/18/16</td>
<td>14</td>
<td>Investing Through Mutual Funds</td>
<td>GF Ch. 15</td>
<td></td>
<td></td>
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<tr>
<td>Week 15: 04/25/16</td>
<td>15</td>
<td>Investing Through Mutual Funds</td>
<td>GF Ch. 15</td>
<td></td>
<td></td>
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<tr>
<td>Week 16: 05/02/16</td>
<td>16</td>
<td>Investing Through Mutual Funds</td>
<td>GF Ch. 15</td>
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Note: GF refers to the required course text, “Personal Finance” 11th edition by Garman and Forgue.
COLLEGE OF BUSINESS STATEMENT OF ETHICS:
The ethical problems facing local, national and global business communities are an ever-increasing challenge. It is essential the College of Business and Technology help students prepare for lives of personal integrity, responsible citizenship, and public service. In order to accomplish these goals, both students and faculty of the College of Business and Technology at The University of Texas at Tyler will:

✓ Ensure honesty in all behavior, never cheating or knowingly giving false information.
✓ Create an atmosphere of mutual respect for all students and faculty regardless of race, creed, gender, age or religion.
✓ Develop an environment conducive to learning.
✓ Encourage and support student organizations and activities.
✓ Protect property and personal information from theft, damage and misuse.
✓ Conduct yourself in a professional manner both on and off campus.

SCHOLASTIC DISHONESTY
The faculty expects from its students a high level of responsibility and academic honesty. Because the value of an academic degree depends upon the absolute integrity of the work done by the student for that degree, it is imperative that a student demonstrates a high standard of individual honor in his or her scholastic work. Scholastic dishonesty includes, but is not limited to, statements, acts or omissions related to applications for enrollment of the award of a degree, and/or the submission, as one’s own work of material that is not one’s own. As a general rule, scholastic dishonesty involves one of the following acts: cheating, plagiarism, collusion and/or falsifying academic records. Students suspected of academic dishonesty are subject to disciplinary proceedings. University regulations regarding scholastic dishonesty are available at http://www.utttyler.edu/housing/ScholasticDishonesty.htm. In the event disciplinary measures are imposed on the student, it becomes part of the students’ official school records. Also, please note that the handbook obligates you to report all observed cases of academic dishonesty to the instructor.

STUDENTS RIGHTS AND RESPONSIBILITIES
To know and understand the policies that affect your rights and responsibilities as a student at UT Tyler, please follow this link: http://www.utttyler.edu/wellness/StudentRightsandResponsibilities.html

GRADE REPLACEMENT/FORGIVENESS
If you are repeating this course for a grade replacement, you must file an intent to receive grade forgiveness with the registrar by the 12th day of class. Failure to do so will result in both the original and repeated grade being used to calculate your overall grade point average. Undergraduates will receive grade forgiveness (grade replacement) for only three course repeats; graduates, for two course repeats during his/her career at UT Tyler.

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 12th day of class (See Schedule of Classes for the specific date). Exceptions to the 6-drop rule may be found in the catalog. Petitions for exemptions must be submitted to the Registrar's Office and must be accompanied by documentation of the extenuating circumstance. Please contact the Registrar's Office if you have any questions.

DISABILITY SERVICES
In accordance with federal law, a student requesting accommodation must provide documentation of his/her disability to the Disability Support Services counselor. If you have a disability, including a learning disability, for which you request an accommodation, please contact the Disability Support Services office in UC 282, or call (903) 566-7079. Additional information may also be obtained at the following UT Tyler Web address: http://www.utttyler.edu/disabilityservices.
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.

SOCIAL SECURITY AND FERPA STATEMENT:
It is the policy of The University of Texas at Tyler to protect the confidential nature of social security numbers. The University has changed its computer programming so that all students have an identification number. The electronic transmission of grades (e.g., via e-mail) risks violation of the Family Educational Rights and Privacy Act; grades will not be transmitted electronically.

EMERGENCY EXITS AND EVACUATION:
Everyone is required to exit the building when a fire alarm goes off. Follow your instructor’s directions regarding the appropriate exit. If you require assistance during an evacuation, inform your instructor in the first week of class. Do Not re-enter the building unless given permission by University Police, Fire department, or Fire Prevention Services.