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. Attend every class.
2. Visit course Blackboard regularly.
3. Take every unit quiz.

Required Textbook and Internet Access


**NOTE:** Some of the figures in the textbook, especially numbers regarding income tax brackets and retirement contributions (which are subject to annual changes) are out of date. So when there is a conflict between information presented in the textbook and the Powerpoint slides on a module quiz, rely on the slides because they contain more up-to-date information.

• Students should have basic Internet, word-processing, spreadsheet, and email skills. Frequent checking of Blackboard 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.

Blackboard Access

All course materials, grades, and announcements will be posted by Blackboard. Your account on the Blackboard has already been created automatically by the Blackboard administrator. The Blackboard identification is the one you use for UT Tyler student email and UT Tyler library student login accounts. For more detailed information, please visit blackboard.utyler.edu. 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 inform the instructor immediately. If the issue cannot be resolved by the instructor, he will ask you to contact UT Tyler’s IT Support staff immediately (even on weekends) for further assistance and get a ticket number. You must do so BEFORE the due date for the assignment or quiz. Claims of blackboard access problems reported to the instructor after the passing of the deadline or without a ticket number from UT Tyler’s IT Support Staff when you have been asked to obtain one will be dismissed without any further consideration. Deadlines may be extended only in case of system-wide blackboard 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 or make-up work.

Eight Unit Quizzes

Eight unit quizzes consisting of 25 multiple choice and true/false questions will be given on the date shown in the course calendar at the end of this syllabus. Each unit quiz is worth 125 points. You will have the entire lecture period (1 hour and 20 minutes) to complete each quiz. Study guides will be posted on course blackboard prior to each quiz (except for the Course Information Quiz) and a certain amount of class time may be devoted to reviewing for them. All material covered in readings, lectures and assignments is fair game. You are required to bring a #2 pencil and a half-sheet scantron form (Form 882-E) for each quiz. You may use all materials including your textbook and lecture notes during the quiz. You will be allowed to use a calculator but the use of electronic devices such as laptop or tablet computers like the iPad and e-readers such as the nook or kindle is prohibited. Nor is the use of cell phones of any kind allowed. You may not share calculators with classmates during quizzes. Please learn to use your calculator before taking the quizzes. Since one unit quiz will be dropped and you will be given plenty of opportunities to earn extra credit, NO make-up unit quizzes will be given except for students who must miss unit quizzes as a result of university-sanctioned activities such as athletics. Your quizzes will generally be returned to you at the next class meeting. To prevent changing of answers, your scantron forms will not be returned to you but they are available for review. However, to save precious class time for matters that are of concern to all students present and to protect your privacy, reviews will only be conducted in the presence of the instructor outside of class (ie after class, during office hours or at other times by appointment).

Course Information Quiz

This is a 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 unit quizzes are available and how many points they are worth as well as other course policies. It will be given via blackboard only between noon (central daylight savings time) Monday, August 29, 2016 and noon (central daylight savings time) Monday, September 5, 2016. You may earn up to 50 points on this quiz and anything above 25 is counted as extra credit.

Note that you are allowed to take the Course Information Quiz twice and the higher of the two scores (if you choose to take it more than once) will count. Third attempts will only be allowed if system-wide Blackboard issues interrupted both quiz attempts.

Grading

<table>
<thead>
<tr>
<th>Points Possible</th>
<th>Assignment</th>
</tr>
</thead>
<tbody>
<tr>
<td>875</td>
<td>7 Unit Quizzes (Each worth 125 points but lowest one is dropped)</td>
</tr>
<tr>
<td>25</td>
<td>Course Information Quiz</td>
</tr>
<tr>
<td>900</td>
<td>Total</td>
</tr>
</tbody>
</table>
90.00% or above  \(\rightarrow\) A
80.00% to 89.99%  \(\rightarrow\) B
70.00% to 79.99%  \(\rightarrow\) C
60.00% to 69.99%  \(\rightarrow\) D
59.99% or below  \(\rightarrow\) F

**Extra Credit**

Students *will* be given opportunities to earn extra credit at instructor’s discretion. Some possible sources of extra credit include attendance and completion of optional online exercises designed to enhance understanding of related course material.

**WARNING:** Since you will be given many opportunities to earn extra credit throughout the course, 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*. If you *promptly* inform the instructor of extenuating circumstance such as documented major illnesses, injuries or deaths in the immediate family etc, the instructor will attempt to work out arrangements with you to make up the credit lost but only if the instructor is notified *before* the deadline.

**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.

**Academic Dishonesty Statement**

The faculty expects from 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 require the instructor to report all suspected cases of academic dishonesty to the Dean of Students for disciplinary action. 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.

Appeal

Quizzes can only be reviewed with the instructor in his office by appointment. You may request to see the correct answers of questions you missed on quizzes by email only if coming to the instructor’s office poses a hardship. This is to ensure the integrity of the quizzes since quiz questions for all students are drawn from a common pool and to prevent sharing of answers by students who took quizzes earlier than others.

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://www2.uttler.edu/wellness/rightsresponsibilities.php

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.uttler.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 that students need to be aware of. 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
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 Services

In accordance with Section 504 of the Rehabilitation Act, Americans with Disabilities Act (ADA) and the ADA Amendments Act (ADAAA) the University offers accommodations to students with learning, physical and/or psychiatric disabilities. If you have a disability, including non-visible disabilities such as chronic diseases, learning disabilities, head injury, PTSD or ADHD, or you have a history of modifications or accommodations in a previous educational environment you are encouraged to contact the Student Accessibility and Resources office and schedule an interview with the Accessibility Case Manager/ADA Coordinator, Cynthia Lowery Staples. If you are unsure if the above criteria applies to you, but have questions or concerns please contact the SAR office. For more information or to set up an appointment please visit the SAR office located in the University Center, Room 3150 or call 903.566.7079. You may also send an email to cstaples@uttyler.edu.

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.

**Concealed Weapons**

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.TTYLER.edu/about/campus-carry/index.php](http://www.TTYLER.edu/about/campus-carry/index.php)

**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.

**Syllabus Revisions**

The standards and requirements set forth in this syllabus may be modified at any time by the course instructor. Notice of such changes will be by announcement via blackboard with adequate time for students to make the necessary coursework adjustments.
### Tentative Fin 3315 Course Calendar

**Fall 2016**

Note: K refers to the required course textbook by Kobliner.

<table>
<thead>
<tr>
<th>Week</th>
<th>Lecture</th>
<th>Date</th>
<th>Topic</th>
<th>Reading</th>
<th>Note</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>1</td>
<td>8/29</td>
<td>Overview of Personal Finance</td>
<td>K Ch. 2</td>
<td>Course Info Quiz Starts Noon (8/29/16)</td>
</tr>
<tr>
<td>2</td>
<td>2</td>
<td>8/31</td>
<td>Overview of Personal Finance</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>3</td>
<td>9/5</td>
<td>Labor Day Holiday</td>
<td></td>
<td>Course Info Quiz Ends Noon (9/5/16)</td>
</tr>
<tr>
<td>3</td>
<td>4</td>
<td>9/7</td>
<td>Unit Quiz 1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>5</td>
<td>9/12</td>
<td>Debt Management</td>
<td>K Ch. 3</td>
<td>Census Date (9/12/16)</td>
</tr>
<tr>
<td>4</td>
<td>6</td>
<td>9/14</td>
<td>Debt Management</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>7</td>
<td>9/19</td>
<td>Unit Quiz 2</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>8</td>
<td>9/21</td>
<td>Cash Management/Banking</td>
<td>K Ch. 4</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>9</td>
<td>9/26</td>
<td>Cash Management/Banking</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>10</td>
<td>9/28</td>
<td>Unit Quiz 3</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>11</td>
<td>10/3</td>
<td>Investing</td>
<td>K Ch. 5</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>12</td>
<td>10/10</td>
<td>Investing</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>13</td>
<td>10/12</td>
<td>Unit Quiz 4</td>
<td></td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>14</td>
<td>10/17</td>
<td>Retirement Planning</td>
<td>K Ch. 6</td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>15</td>
<td>10/19</td>
<td>Retirement Planning</td>
<td></td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>16</td>
<td>10/24</td>
<td>Unit Quiz 5</td>
<td></td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>17</td>
<td>10/26</td>
<td>Buying House/Renting Apt.</td>
<td>K Ch. 7</td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>18</td>
<td>10/31</td>
<td>Buying House/Renting Apt.</td>
<td></td>
<td>Last Day to Withdraw (10/31/16)</td>
</tr>
<tr>
<td>10</td>
<td>19</td>
<td>11/2</td>
<td>Unit Quiz 6</td>
<td></td>
<td></td>
</tr>
<tr>
<td>11</td>
<td>20</td>
<td>11/5</td>
<td>Insurance</td>
<td>K Ch. 8</td>
<td></td>
</tr>
<tr>
<td>11</td>
<td>21</td>
<td>11/9</td>
<td>Insurance</td>
<td></td>
<td></td>
</tr>
<tr>
<td>12</td>
<td>22</td>
<td>11/14</td>
<td>Unit Quiz 7</td>
<td></td>
<td></td>
</tr>
<tr>
<td>13</td>
<td>23</td>
<td>11/16</td>
<td>Income Tax</td>
<td>K Ch. 9</td>
<td></td>
</tr>
<tr>
<td>13</td>
<td>24</td>
<td>11/21</td>
<td>Thanksgiving Holiday</td>
<td></td>
<td></td>
</tr>
<tr>
<td>14</td>
<td>25</td>
<td>12/5</td>
<td>Income Tax</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>26</td>
<td>12/7</td>
<td>Unit Quiz 8</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>