The University of Texas-Tyler  
College of Business & Technology  

FINA 3315: Personal Finance  
Fall 2017  
Section 001: HPC 2255, MW 2:30 – 3:50 PM, Course Number 80721

Instructor: Dr. Chen (Ken) Wu  
Office: BUS-138  
Email: cwu@uttyler.edu (Best contact method)  
Telephone: (903) 566-7354  
Office Hours: Monday-Thursday, 1:30-2:20PM except for holidays or posted otherwise on Canvas. Please email for appointments outside these posted hours.

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 Canvas 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 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 course materials, grades, and announcements will be posted by Canvas. Your account on the Canvas has already been created automatically by the Canvas administrator. The Canvas identification is the one you use for UT Tyler student email and UT Tyler library student login accounts. For more detailed information, please visit Canvas.uttyler.edu. 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.

*If you have issues with Canvas 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 Canvas 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 Canvas 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 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 Canvas 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 Canvas only between noon (central daylight savings time) Monday, August 28, 2017 and noon (central daylight savings time) Tuesday, September 5, 2017. 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 Canvas 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  → A
80.00% to 89.99%  → B
70.00% to 79.99%  → C
60.00% to 69.99%  → D
59.99% or below   → 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.

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.

**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.

**Students Rights and Responsibilities**

To know and understand the policies that affect your rights and responsibilities as a student at UT Tyler including the areas listed below, please follow this link: [http://www.uttyler.edu/wellness/rightsresponsibilities.php](http://www.uttyler.edu/wellness/rightsresponsibilities.php)

- Academic Dishonesty
- Academic Grievances
- Alcohol, Tobacco and Other Drug Policies
  - Permission to Serve Alcoholic Beverages Form
- Athlete Conduct Policy
- Student Conduct
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.

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)

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 Canvas with adequate time for students to make the necessary coursework adjustments.
Tentative Fin 3315 Course Calendar
Fall 2017

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>8/28</td>
<td>Overview of Personal Finance</td>
<td>K Ch. 2</td>
<td>Course Info Quiz Starts Noon (8/28/17)</td>
</tr>
<tr>
<td>2</td>
<td>2</td>
<td>8/30</td>
<td>Overview of Personal Finance</td>
<td>K Ch. 2</td>
<td>Course Info Quiz Ends Noon (9/5/17)</td>
</tr>
<tr>
<td>3</td>
<td>4</td>
<td>9/4</td>
<td>Labor Day Holiday</td>
<td>K Ch. 3</td>
<td>Census Date (9/11/17)</td>
</tr>
<tr>
<td>4</td>
<td>5</td>
<td>9/11</td>
<td>Debt Management</td>
<td>K Ch. 3</td>
<td>Census Date (9/11/17)</td>
</tr>
<tr>
<td>5</td>
<td>6</td>
<td>9/18</td>
<td>Debt Management</td>
<td>K Ch. 3</td>
<td>Census Date (9/11/17)</td>
</tr>
<tr>
<td>6</td>
<td>7</td>
<td>9/20</td>
<td>Cash Management/Banking</td>
<td>K Ch. 4</td>
<td>Extra Credit HW 1 Due Noon (9/21/17)</td>
</tr>
<tr>
<td>7</td>
<td>8</td>
<td>9/25</td>
<td>Cash Management/Banking</td>
<td>K Ch. 4</td>
<td>Extra Credit HW 1 Due Noon (9/21/17)</td>
</tr>
<tr>
<td>8</td>
<td>9</td>
<td>9/27</td>
<td>Unit Quiz 2</td>
<td>K Ch. 5</td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>10</td>
<td>10/2</td>
<td>Investing</td>
<td>K Ch. 5</td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>11</td>
<td>10/4</td>
<td>Investing</td>
<td>K Ch. 5</td>
<td></td>
</tr>
<tr>
<td>11</td>
<td>12</td>
<td>10/9</td>
<td>Investing</td>
<td>K Ch. 5</td>
<td></td>
</tr>
<tr>
<td>12</td>
<td>13</td>
<td>10/11</td>
<td>Unit Quiz 4</td>
<td>K Ch. 5</td>
<td></td>
</tr>
<tr>
<td>13</td>
<td>14</td>
<td>10/16</td>
<td>Retirement Planning</td>
<td>K Ch. 6</td>
<td></td>
</tr>
<tr>
<td>14</td>
<td>15</td>
<td>10/18</td>
<td>Retirement Planning</td>
<td>K Ch. 6</td>
<td></td>
</tr>
<tr>
<td>15</td>
<td>16</td>
<td>10/23</td>
<td>Unit Quiz 5</td>
<td>K Ch. 7</td>
<td></td>
</tr>
<tr>
<td>16</td>
<td>17</td>
<td>10/25</td>
<td>Buying House/Renting Apt.</td>
<td>K Ch. 7</td>
<td></td>
</tr>
<tr>
<td>17</td>
<td>18</td>
<td>10/30</td>
<td>Buying House/Renting Apt.</td>
<td>K Ch. 7</td>
<td></td>
</tr>
<tr>
<td>18</td>
<td>19</td>
<td>11/1</td>
<td>Unit Quiz 6</td>
<td>K Ch. 8</td>
<td>Extra Credit HW 2 Due Noon (11/2/17)</td>
</tr>
<tr>
<td>19</td>
<td>20</td>
<td>11/6</td>
<td>Insurance</td>
<td>K Ch. 8</td>
<td>Last Day to Withdraw (11/6/17)</td>
</tr>
<tr>
<td>20</td>
<td>21</td>
<td>11/8</td>
<td>Insurance</td>
<td>K Ch. 8</td>
<td>Last Day to Withdraw (11/6/17)</td>
</tr>
<tr>
<td>21</td>
<td>22</td>
<td>11/13</td>
<td>Unit Quiz 7</td>
<td>K Ch. 9</td>
<td></td>
</tr>
<tr>
<td>22</td>
<td>23</td>
<td>11/15</td>
<td>Income Tax</td>
<td>K Ch. 9</td>
<td></td>
</tr>
<tr>
<td>23</td>
<td>24</td>
<td>11/20</td>
<td>Thanksgiving Holiday</td>
<td>K Ch. 9</td>
<td></td>
</tr>
<tr>
<td>24</td>
<td>25</td>
<td>11/27</td>
<td>Income Tax</td>
<td>K Ch. 9</td>
<td></td>
</tr>
<tr>
<td>25</td>
<td>26</td>
<td>11/29</td>
<td>Unit Quiz 8</td>
<td>K Ch. 9</td>
<td></td>
</tr>
</tbody>
</table>

Note: Dates for holidays and important deadlines are approximate.