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

**Required Textbook and Internet Access**


**NOTE:** Some of the figures in the textbooks, 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numbers regarding income tax brackets and retirement contributions, (which are subject to annual changes) are out of date.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 textbooks 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 class materials, course grades, and class announcements will be posted by Canvas. Your account on Canvas has already been created automatically by the Canvas administrator. The Canvas 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 Canvas. 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 module quizzes, you must inform the instructor by email 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 noon (central standard time) on Friday, December 15, 2017, the due date for all module quizzes. Claims of Canvas access problems reported to the instructor after the passing of this deadline or without a ticket number from UT Tyler’s IT Support staff when you have been asked to obtain one will be immediately dismissed. All Canvas-related issues are regarded as personal-level access issues except for cases of system-wide Canvas issues reported by the university and you must get them resolved without letting them interfere with your coursework.

Ten Module Quizzes

A quiz will be given for each module that covers related topics. Each quiz will contain 20 multiple choice and/or true-or-false questions worth five points each and you will have 60 minutes (1 hour) to complete it. You are only required to complete any eight of the ten module quizzes. In particular, eight of the modules will be based on the required Kobliner book while the other two will be based on the (recommended) Edelman book. You may take more than eight module quizzes if you wish and the points earned this way will be counted as extra credit. Note there will be no other quizzes, exams or assignments in this course. You will complete the material in each module at your own pace and may take each module quiz at any time between noon (central daylight savings time) on Monday, August 28, 2017 and noon (central standard time) on Friday, December 15, 2017. You may do so from any place with a secure and stable internet connection. You may also take the quizzes in any order although it is recommended you follow the sequence of modules shown in the course calendar at the end of this syllabus. Note as December 15, 2017 is the last day of finals for the Fall 2017 semester, no extension of the deadline to complete module quizzes can be given. You are strongly advised to complete all module quizzes you wish to take at least three days before the noon (central daylight savings time) December 15, 2017 deadline. Please make sure you study the module material thoroughly before you begin and can devote sufficient time to complete the quiz because you must finish each quiz in one sitting so you will not be able to save a quiz and resume it later. Note that only one question will be shown at a time and you cannot go back and change the answer of a previous question. You will be able to see the answers you provided at the end of the quiz.

You are allowed two attempts for each module quiz. However, keep in mind that if you take a quiz more than once, the score used to compute your course grade will be the higher of the two scores. As an example, if you received scores of 80 and 70, respectively on the two attempts for a module quiz, then the quiz score used to compute the course grade will be 80. Also remember that the questions on the two attempts will be different because each time you try to take a quiz, Canvas will randomly select the questions for your quiz from a pool of questions the instructor uploaded for that particular module. No one will be allowed to take any of the module quizzes more than twice for any reason except for cases of Canvas system-wide outage as reported and documented by the University’s IT Support staff affecting both of the first two quiz attempts. Only then will a third attempt be allowed.
by the instructor, on a case-by-case basis, by clearing one of the first two attempts. All other requests to clear module quiz attempts will be rejected.

All material covered in readings, Powerpoint slides and Tegrity classes are considered fair game for module quizzes. You are advised to begin each module by watching the brief 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, every module quiz will consist of questions randomly selected from a pool of questions primarily based on the reading of the textbooks so it is crucial you read the chapter(s) assigned very carefully and study accordingly. Note that because students take module quizzes at different times, each student will face a different set of questions drawn randomly from the pool of quiz questions created for each module. Note that the extra credit modules from the Edelman book are strictly based on only the assigned chapters from that book so there is no other material in the form of Powerpoint slides or Tegrity classes for these modules.

When seeking email assistance from the instructor on a module quiz for any reason, you must clearly state (1) the course/section you are enrolled in, (2) the module quiz where you encountered difficulties and (3) a brief description of the difficulty. Any email missing any of the three items listed above will be ignored. You will be asked to provide the missing information by the instructor and no action will be taken until it is received.

See the section below titled “Appeal” to understand how to appeal when you suspect a grading error has taken place or when you seek explanations of questions you missed on a quiz.

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>25</td>
<td>Course Information Quiz</td>
</tr>
<tr>
<td>800</td>
<td>Module Quizzes (Only eight are required)</td>
</tr>
<tr>
<td>825</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

Your course grade is computed using the following procedure (so you can use it to monitor your performance in the course at any time): (1) Points earned from Course Information Quiz (see below) and all module quizzes (including extra credit ones) taken will be summed, (2) The total number of points earned as computed in previous step will be divided by 825 to obtain a percentage, (3) The percentage obtained in previous step will be converted into a letter grade according to the grading scale shown above.

Extra Credit

Students may be given opportunities to earn extra credit beyond extra module quizzes at the instructor’s discretion. Some possible sources of extra credit include online activities as well as other personal finance-related extracurricular activities to be announced on Canvas.

WARNING: Since you will be given ample 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.

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

- Academic Dishonesty
- Academic Grievances
- Alcohol, Tobacco and Other Drug Policies
  - Permission to Serve Alcoholic Beverages Form
- Athlete Conduct Policy
- Student Conduct
- Rules and Regulations of the Board of Regents
- Disciplinary Procedures – (Manual of Policies and Procedures for Student Affairs - Chapter 8)
- Family Educational Rights and Privacy Act (FERPA)
- Hazing
- Nondiscrimination Policy and Complaint Procedure
- Speech, Expression, and Assembly – (Manual of Policies & Procedures for Student Affairs - Chapter 6)
- Student Right-to-Know and Campus Security Act

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 and E refers to the recommended course textbook by Edelman.

<table>
<thead>
<tr>
<th>Week</th>
<th>Date</th>
<th>Module</th>
<th>Topic</th>
<th>Reading</th>
<th>Key Dates</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>8/28</td>
<td>1</td>
<td>Syllabus/Course Info Quiz</td>
<td></td>
<td>Course Info Quiz (8/28/17 - 9/5/17)</td>
</tr>
<tr>
<td>2</td>
<td>9/4</td>
<td>1</td>
<td>Overview of Personal Finance</td>
<td>K Ch. 2</td>
<td>Census Date (9/11/17)</td>
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<tr>
<td>3</td>
<td>9/11</td>
<td>2</td>
<td>Debt Management</td>
<td>K Ch. 3</td>
<td></td>
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<tr>
<td>4</td>
<td>9/18</td>
<td>2</td>
<td>Debt Management</td>
<td>K Ch. 3</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>9/25</td>
<td>3</td>
<td>Cash Management/Banking</td>
<td>K Ch. 4</td>
<td></td>
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<tr>
<td>6</td>
<td>10/2</td>
<td>4</td>
<td>Investing</td>
<td>K Ch. 5</td>
<td></td>
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<tr>
<td>7</td>
<td>10/9</td>
<td>4</td>
<td>Investing</td>
<td>K Ch. 5</td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>10/16</td>
<td>5</td>
<td>Retirement Planning</td>
<td>K Ch. 6</td>
<td></td>
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<tr>
<td>9</td>
<td>10/23</td>
<td>5</td>
<td>Retirement Planning</td>
<td>K Ch. 6</td>
<td></td>
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<tr>
<td>10</td>
<td>10/30</td>
<td>6</td>
<td>Buying House/Renting Apt.</td>
<td>K Ch. 7</td>
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<tr>
<td>11</td>
<td>11/6</td>
<td>6</td>
<td>Buying House/Renting Apt.</td>
<td>K Ch. 7</td>
<td>Last Day to Withdraw (11/6/17)</td>
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<tr>
<td>12</td>
<td>11/13</td>
<td>7</td>
<td>Insurance</td>
<td>K Ch. 8</td>
<td></td>
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<tr>
<td>13</td>
<td>11/20</td>
<td>7</td>
<td>Insurance</td>
<td>K Ch. 8</td>
<td></td>
</tr>
<tr>
<td>14</td>
<td>11/27</td>
<td>8</td>
<td>Income Tax</td>
<td>K Ch. 9</td>
<td></td>
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<tr>
<td>15</td>
<td>12/4</td>
<td>9</td>
<td>Buying and Owning Homes</td>
<td>E Part VIII</td>
<td>Deadline for all Module Quizzes: Noon (12/15/17)</td>
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<tr>
<td>16</td>
<td>12/11</td>
<td>10</td>
<td>Retirement Planning</td>
<td>E Part X</td>
<td>Noon (12/15/17)</td>
</tr>
</tbody>
</table>

Note 1: All module quizzes must be taken between noon (8/28/17) and noon (12/15/17)

Note 2: All times are Central Standard or Central Daylight Savings Time