Instructor: Dr. Chen (Ken) Wu  
Office: BUS-138  
Email: cwu@uttyler.edu (Best contact method)  
Telephone: (903) 566-7354  
Office Hours: Mondays-Thursdays, 2-3 PM except for holidays or posted otherwise on blackboard. 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,
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 Blackboard 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numbers regarding income tax brackets and retirement contributions, (which are subject to annual changes) are out of date.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 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 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 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 daylight savings time) on Friday, May 5, 2017, the due date for all module quizzes. Claims of Blackboard 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 Blackboard-related issues are regarded as personal-level access issues except for cases of system-wide Blackboard 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 standard time) on Tuesday, January 17, 2017 and noon (central daylight savings time) on Friday, May 5, 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 May 5, 2017 is the last day of finals for the Spring 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) May 5, 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, Blackboard 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 Blackboard 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 module 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 standard time) Tuesday, January 17, 2017 and noon (central standard time) Tuesday, January 24, 2017. You may earn up to 50 points on this quiz and anything above 25 is counted as extra credit.

All module quiz policies as described above apply to the Course Information Quiz. In particular, you are only allowed two attempts 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>25</td>
<td>Course Information Quiz</td>
</tr>
<tr>
<td>800</td>
<td>10 Module Quizzes (Only 8 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 blackboard.

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, please follow this link: http://www.utzt Tyler.edu/wellness/rightsresponsibilities.php

Campus Carry
We respect the right and privacy of students 21 and over 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.uttyler.edu/about/campus-carry/index.php

**UT Tyler a Tobacco-Free University**

All forms of tobacco will not be permitted on the UT Tyler main campus, branch campuses, and any property owned by UT Tyler. This applies to all members of the University community, including students, faculty, staff, University affiliates, contractors, and visitors. Forms of tobacco not permitted include cigarettes, cigars, pipes, water pipes (hookah), bidis, kreteks, electronic cigarettes, smokeless tobacco, snuff, chewing tobacco, and all other tobacco products.

There are several cessation programs available to students looking to quit smoking, including counseling, quitlines, and group support. For more information on cessation programs please visit www.uttyler.edu/tobacco-free.

**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. (For Fall, the Census Date is Sept. 12.) 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 (Sept. 12th) 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.

Student Accessibility and Resources

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 (SAR) 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.

**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.

**Student Standards of Academic Conduct**

Disciplinary proceedings may be initiated against any student who engages in scholastic dishonesty, including, but not limited to, cheating, plagiarism, collusion, the submission for credit of any work or materials that are attributable in whole or in part to another person, taking an examination for another person, any act designed to give unfair advantage to a student or the attempt to commit such acts.

i. “Cheating” includes, but is not limited to:
   - copying from another student’s test paper;
   - using, during a test, materials not authorized by the person giving the test;
   - failure to comply with instructions given by the person administering the test;
   - possession during a test of materials which are not authorized by the person giving the test, such as class notes or specifically designed “crib notes”. The presence of textbooks constitutes a violation if they have been specifically prohibited by the person administering the test;
   - using, buying, stealing, transporting, or soliciting in whole or part the contents of an unadministered test, test key, homework solution, or computer program;
   - collaborating with or seeking aid from another student during a test or other assignment without authority;
   - discussing the contents of an examination with another student who will take the examination;
   - divulging the contents of an examination, for the purpose of preserving questions for use by another, when the instructors has designated that the examination is not to be removed from the examination room or not to be returned or to be kept by the student;
   - substituting for another person, or permitting another person to substitute for oneself to take a course, a test, or any course-related assignment;
   - paying or offering money or other valuable thing to, or coercing another person to obtain an unadministered test, test key, homework solution, or computer program or information about an unadministered test, test key, home solution or computer program;
   - falsifying research data, laboratory reports, and/or other academic work offered for credit;
   - taking, keeping, misplacing, or damaging the property of The University of Texas at Tyler, or of another, if the student knows or reasonably should know that an unfair academic advantage would be gained by such conduct; and
misrepresenting facts, including providing false grades or resumes, for the purpose of obtaining an academic or financial benefit or injuring another student academically or financially.

ii. “Plagiarism” includes, but is not limited to, the appropriation, buying, receiving as a gift, or obtaining by any means another’s work and the submission of it as one’s own academic work offered for credit.

iii. “Collusion” includes, but is not limited to, the unauthorized collaboration with another person in preparing academic assignments offered for credit or collaboration with another person to commit a violation of any section of the rules on scholastic dishonesty.

iv. All written work that is submitted will be subject to review by SafeAssignTM, available on Blackboard.

**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 blackboard with adequate time for students to make the necessary coursework adjustments.
# Tentative Fin 3315 Course Calendar

## Spring 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>1/16</td>
<td>1</td>
<td>Syllabus/Course Info Quiz</td>
<td></td>
<td>MLK Day Holiday (1/16)</td>
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<tr>
<td>2</td>
<td>1/23</td>
<td>1</td>
<td>Overview of Personal Finance</td>
<td>K Ch. 2</td>
<td>Course Info Quiz (1/17 - 1/24)</td>
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<tr>
<td>3</td>
<td>1/30</td>
<td>2</td>
<td>Debt Management</td>
<td>K Ch. 3</td>
<td>Census Date (1/30)</td>
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<tr>
<td>4</td>
<td>2/6</td>
<td>2</td>
<td>Debt Management</td>
<td>K Ch. 3</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>2/13</td>
<td>3</td>
<td>Cash Management/Banking</td>
<td>K Ch. 4</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>2/20</td>
<td>4</td>
<td>Investing</td>
<td>K Ch. 5</td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>2/27</td>
<td>4</td>
<td>Investing</td>
<td>K Ch. 5</td>
<td></td>
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<tr>
<td>8</td>
<td>3/6</td>
<td>5</td>
<td>Retirement Planning</td>
<td>K Ch. 6</td>
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<tr>
<td>9</td>
<td>3/13</td>
<td>5</td>
<td>Spring Break</td>
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<td></td>
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<tr>
<td>10</td>
<td>3/20</td>
<td>6</td>
<td>Buying House/Renting Apt.</td>
<td>K Ch. 7</td>
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<td>12</td>
<td>4/3</td>
<td>7</td>
<td>Insurance</td>
<td>K Ch. 8</td>
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<td>4/10</td>
<td>7</td>
<td>Insurance</td>
<td>K Ch. 8</td>
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<tr>
<td>14</td>
<td>4/17</td>
<td>8</td>
<td>Income Tax</td>
<td>K Ch. 9</td>
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<tr>
<td>15</td>
<td>4/24</td>
<td>9</td>
<td>Fixed Income</td>
<td>E Part III</td>
<td>Deadline for all Module Quizzes:</td>
</tr>
<tr>
<td>16</td>
<td>5/1</td>
<td>10</td>
<td>Equities</td>
<td>E Part IV</td>
<td>Noon (5/5)</td>
</tr>
</tbody>
</table>

**Note 1:** All module quizzes must be taken between noon (1/17) and noon (5/5)

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