Syllabus: FINA 3315 Personal Finance, Section 061, Fall 2019

Instructor: Chris C Hazelip, CFP, CLU, AAMS (Adjunct*)
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Office Hours: By appointment only; online course
Course Dates: begins August 26, 2019; ends December 6, 2019

* Note, the course and chapter discussions will be led by Instructor, Chris Hazelip. Overview content and quiz questions were created and provided by Dr Chen (Ken) Wu, UTT faculty.

Communications with the Instructor
Email should be used as the primary method of direct communication. A response can be expected within 24-48 hours. As mandated by the University, all communication will occur via Patriot email accounts and Canvas portal.

Required Textbook
“Get a Financial Life: Personal Finance in Your Twenties and Thirties”

Course Objective
This is an introductory course in personal finance. It is designed to provide students with a foundation and assumes no prior subject knowledge. Accordingly, the course book will begin with basic financial guidance then go into depth on each topic. The goal is to give students fundamental insight into making good financial decisions for their future. It is recommended to consider the book as an ongoing life reference source at any age.

Topics covered include personal budgeting, managing cash flow, handling debt, saving and investing, owning vs renting, various insurance coverage, tax knowledge, and more. Refer to Table of Contents, Introduction, and Chapter 1 to get a feel of what to expect.

Course Structure
To complete this course successfully, students should (1) read each Module Chapter <the Overviews are supplemental as additional information when needed>, (2) complete each Module Quiz, and (3) participate in Discussion. Course is presented 100% online and required textbook is the primary source of information.
NOTE: Some figures in the textbook will be out of date (most recent publish date 2017). This will be numbers/amounts related to income tax, retirement contributions, and others. Some are naturally designed to increase each year to keep pace with anticipated inflation. Others change due to our country’s policy makers with no defined schedule. When there is a conflict between the time-based information presented in the book versus what is currently accurate, please refer to the Module Overview and/or seek out the correct information for self-knowledge from a credible Internet source. Additionally, please ask the instructor for clarification and insight as needed.

Canvas Access
All course material is posted on Canvas. Your Canvas account 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, you will be asked to contact UT Tyler’s IT Support staff immediately (even on weekends) for further assistance and get a ticket number. You must do so by Noon (Central Time) of course end date. 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 will be 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.

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. All modules will be based on the required course textbook. You will complete the material in each module at your own pace and may take each module quiz at any time between the beginning and ending course dates. 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.

You are strongly advised to complete all module quizzes at least three days before course end-date deadline. No extension of the deadline to complete module quizzes can be given. 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; 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. 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 module quiz 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.

Every module quiz will consist of questions randomly selected from a pool of questions EXCLUSIVELY based on the reading of the textbook so it is crucial you read the chapters assigned carefully and study accordingly. 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. When seeking email assistance from the instructor on a module quiz for any reason, please 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.

Grading

Assignment & Possible Points:
Module Overviews – 0 (supplemental information only; no grade)
Module Quizzes – 900 (9 Quizzes x 100 possible points)
Discussions – 0 (student engagement to enhance the course experience; not graded)

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

The course grade is computed using the total number of points earned by the student from Module Quizzes divided by 900 possible points to obtain a percentage (ex. 828 earned points divided by 900 possible points equals 92% or letter grade A). The percentage obtained in previous step will be converted into a letter grade according to the grading scale shown above.

Required University Notices to Students
See link https://www.utttyler.edu/academicaffairs/files/syllabuspolicy.pdf