FINC 3501- PERSONAL FINANCE
Expanded Course Outline
FALL, 2012
Mostly Online

Professor: Rong Guo
Telephone: (678) 839-5301
E-Mail: rguo@westga.edu

Office: ADAMSON Hall - 216
Office Hours: M,W 11:00 - 12:00 noon
M,W 1:30 - 3:30 PM
R 1:00 - 5:00 PM

I. Catalog Description

A non-technical course of general application stressing personal financial planning, budgeting, savings and investments, small business ownership, estate planning, and retirement income.

II. Required Background or Experience

A. Prerequisite: None

B. General Education (Core) Contribution: The course uses the writing skills developed in English courses, oral skills developed in speech courses, mathematical methods and critical thinking acquired in mathematics courses.

III. Expected Outcomes: (http://www.westga.edu/rcob/index_10607.php)

A. Communicate effectively in writing - LG1 (Learning Goal 1).

B. Apply basic quantitative skills to personal finance problems – LG2.

C. Use computer resources to research and analyze personal finance problems – LG3.

D. Understand the financial planning process from college to retirement – LG6.

E. Have an understanding of legal and ethical considerations that affect financial decision-making – LG4.

IV. Text and References

Get a Financial Life: Personal Finance in Your Twenties and Thirties by Beth Kobliner. (copyright 2009). (This is available in paperback at a suggested retail price of $16.00 U.S. ($18.99 Canada). Various on-line handouts and Internet links will also be used.

V. Special or Unique Student Material:

A basic calculator is needed.

VI. Special or Unique University Facilities:

None. However, access to an Internet connected computer is required to complete the course.
VII. Expanded Description of the Course and Instructional Method:

A. Expanded Description of the Course: This self-paced course examines the financial problems and feasible solutions over the student’s life time. The life time cycle approach begins with graduation from college and ends with preparation for retirement and after. Budgeting techniques and savings are examined as a means of achieving financial independence. This course covers the basics of investments, retirement planning, insurance, and estate planning.

B. Instructional Methods:
   a. Video Lectures and Problem Solving: Topics in personal financial management are discussed in lectures presented by the instructor. Students then apply these topics via the course project, quizzes, and Final Exam.
   b. Internet Materials: Various materials are available on the instructor’s home page and the CourseDen course site that supplement video presentations.
   c. Outside Assignments: Students are required to complete personal financial analyses. The projects are intended to introduce students to various sources of financial data. A substantial portion of the data and analysis must be completed using computer programs and Internet.

VIII. Methods of Evaluating the Outcomes:

A. Evaluation tools: Your overall grade is based on online quizzes, online Final Exam and a large, multi-part project. Weights are shown below. (See Scheduled Exams policy.)

<table>
<thead>
<tr>
<th>GRADING WEIGHTS</th>
<th>GRADING SCALE</th>
</tr>
</thead>
<tbody>
<tr>
<td>CourseDen Quizzes</td>
<td>35%</td>
</tr>
<tr>
<td>CourseDen Final Exam</td>
<td>35%</td>
</tr>
<tr>
<td>Project</td>
<td>30%</td>
</tr>
</tbody>
</table>

Letter Grade | Final Grade
A            | 90
B            | 80
C            | 70
D            | 60
F            | Below 60

I reserve the right to “curve” grades, but given the relative ease of this course, you should not expect a “curve.”

B. Administrative Policies
   a. As this is a mostly online course, the primary method of communication will be E-mail. You may use either your westga.edu email address or the CourseDen email associated with the course section. I will send most information via CourseDen email and CourseDen announcements.
   b. Grades are posted in CourseDen. As much of the project and quizzes must be hand graded, there may be a several day delay between your submission of work and the recording of your grades in CourseDen. Your grade will show as “partial” until handgrading is completed.
   c. Due to major changes in the economy, I am revising many aspects of the course. As such, it is possible that the study modules, including project and quizzes, may differ depending upon when you complete the module. Students completing the original version of a module will not be required to complete the revised version of a module.
Requests for exam score adjustments must be made in writing within ONE WEEK of the scores being posted in CourseDen. Only WRITTEN (Email is accepted) requests will be considered.

e. **Attendance Policy and Required Work:**

i. **Regular Class Meetings:** This is a mostly online class. I will be holding a voluntary help session each Thursday that is tentatively scheduled for 2:00-4:00 in Room 216 of Adamson Hall.

ii. **Scheduled Quizzes and Final Exam:** All modules and quizzes are available in CourseDen. Modules 1, which includes the syllabus and orientation video, must be completed by Sept. 3rd. Modules 2-4, which includes three quizzes and three parts of the class project, must be completed by Oct. 1st. The Final Exam is available from December 1 to December 7. It is up to you to decide when to complete the quizzes and Final Exam. The only requirements are that: 1) you complete all quizzes before taking the Final Exam, 2) your complete the first four modules by Oct 1st, 3) you complete all course work by the 11 pm on November 30, and 4) you complete the Final Exam by 11 P.M. on December 7. Project Surveys and Quizzes not completed by December 1 will receive a grade of 0. You are allowed one attempt on the Final Exam. You are allowed one attempt on each quiz. You may use any resource (books, internet, etc.), except direct human assistance, for quizzes and exams. There are 13 quizzes; I use all 13 scores in computing your quiz average.

iii. **Project requires Face to Face Meetings for Full Credit:** The course project is the heart of the course. You should keep a hardcopy of the project in a separate file or notebook. You must meet with me at least 1 time during the course. This meeting will occur after you have completed the first four parts of the course, to show me the hardcopy of the project. This first meeting must be completed by October 1. If you fail to attend this meeting, within the deadlines, your project grade will be reduced by 30 points. If the hardcopy of your project is missing material, then the grade of your project score will be lowered by retracting credit for WEBCT project modules (e.g. missing budgets mean no credit for budget module of project).

f. **General:** You are responsible for knowledge of any administrative announcements (test information, schedule changes, etc.) that are distributed via email, video, or CourseDen announcements. It is recommended that you make a reciprocal agreement with a classmate to share missed notes and other class information.

g. **Code of Conduct:** Honesty and integrity are necessary to the academic and professional functions of business. Dishonesty undermines the foundation of the academic environment. Improper academic conduct shall be interpreted to mean the obtaining and using of information during an examination by means other than those permitted by the instructor, including supplying such information to other students. All forms of academic dishonesty, including cheating, plagiarism, and falsification of academic records are subject to disciplinary action.

C. **Learning Domains:**

a. **Cognitive:** Knowledge, Comprehension, Analysis, Synthesis, Evaluation.

b. **Affective:** Receiving, Responding, Valuing, Organization, Characterization.
IX. **TENTATIVE SCHEDULE**

1. Course Introduction, you must complete this module before August 30.
2. Self-Identification (Double Weight Project Segment and Quiz due), you must complete this module before September 27.
3. Goal Setting (Double Weight Project Segment and Quiz due), you must complete this module before September 27.
4. Budgeting (Double Weight Project Segment and Quiz due), you must complete this module before September 27.
5. Banking and Use of Credit (Project Segment and Quiz due)
6. Wise Purchasing (Quiz due)
7. Basics of Savings and Investing (Project Segment and Quiz due)
8. Terms of Savings and Investing (Quiz due)
9. Basics of Insurance (Double Weight Project Segment and Quiz due)
10. Taxes (Quiz due)
11. Transportation (Project Segment and Quiz due)
12. Housing (Project Segment and Quiz due)
13. The Cycle of Life (Project Segment and Quiz due)
14. Budget Reconciliation and Face to Face Meeting (Project Segment due)
15. Who Am I and Goal Setting (Project Segment due)

The **ONLINE FINAL EXAM** is available on December 3. There are 13 quizzes (including Course Introduction Quiz); I use all 13 scores in computing your Quiz average. There are 8 parts of the project; four parts of the project have double weighting, meaning these parts count twice as much as a normal weight part of the project. I use all 12 scores in computing your Project average.

**NOTE 1:** This course covers the following AACSB perspectives: influence of legal and regulatory issues; ethical issues; written and oral communication; and social issues

**NOTE 2:** This course covers the following teaching objectives: developing oral communication skills; developing analytical/critical thinking; and encouraging social responsibility.

*Addendum to Course Syllabi for the Dept. of Accounting & Finance*

**MY.WESTGA.EDU**

The policy of the University of West Georgia is that each student is responsible for checking his/her my.westga.edu e-mail account on a regular basis.

**EXTRA CREDIT**

There is no extra credit in this course beyond that explicitly stated in the course syllabus.

**WORK FROM OTHER COURSES**

Work submitted for credit in other courses will not be accepted for credit in this course.