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.

I. Catalog Description

A non-technical course of general application stressing personal financial planning, budgeting, savings and investments, preparing taxes, making automobile and housing decisions, health and property insurance, 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/accfin/index_16277.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

A. PFIN3 by Gitman, Joehnk, and Billingsley, Thomson South-Western, 2014.

V. Special or Unique Student Material:

A basic calculator is needed.

VI. Special or Unique University Facilities:

Access to internet connected computer, library resources, and RCOB computer lab.
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 tax preparing, credit management, insurance, investments and retirement planning.

B. Instructional Methods:
   a. Internet Materials: Various materials are available on CourseDen.
   b. Outside Assignments: Students are required to complete two critical thinking cases. CourseDen housed quizzes and exams must be completed.

VIII. Methods of Evaluating the Outcomes:

A. Evaluation tools: Grading weights are shown below. All quizzes and exams are taken online. The two lowest scores are dropped before your overall quiz score is calculated. Final exam is not cumulative.

<table>
<thead>
<tr>
<th>GRADING WEIGHTS</th>
<th>GRADING SCALE</th>
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<tbody>
<tr>
<td>Quizzes (10 highest)</td>
<td>30%*</td>
</tr>
<tr>
<td>Financial Planning Exercise</td>
<td>10% **</td>
</tr>
<tr>
<td>Case</td>
<td>10%</td>
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<tr>
<td>Mid-term Exam</td>
<td>25%</td>
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<tr>
<td>Final Exam</td>
<td>25%</td>
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<tr>
<td>Letter Grade</td>
<td>Final Grade</td>
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<tr>
<td>A</td>
<td>90</td>
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<tr>
<td>B</td>
<td>80</td>
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<td>C</td>
<td>70</td>
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<tr>
<td>D</td>
<td>60</td>
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<td>F</td>
<td>Below 60</td>
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*Each online quiz may be taken up to two times. The highest score is retained for grading purposes. The quizzes change each time they are opened. Quiz questions are randomly selected from the associated database.

**Financial planning exercises will be posted for each chapter on the Bulletin Board. Students are expected to apply what they have learned in the chapter to these real-life scenarios. The deadline to post answers is every Tuesday 11:59pm. The instructor is not going to give any comments on the students’ responses before the deadline. Every student that apply what he/she learned in the exercises and give a reasonable answer will get 1 point for that week, up to 10 points in the whole semester. These financial online exercises accounts for 10% of the overall grade. It is important that all students participate in these activities.

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 cases must be hand graded, there may be a several day delay between your submission of work and the recording of your grades in CourseDen.
c. Requests for quiz and exam score adjustments must be made in writing (email is fine) within ONE WEEK of grade assignment.

d. Attendance Policy and Required Work:
   i. **On Campus Help Session:** This is a mostly online class. I will be holding a voluntary help session each Monday that is tentatively scheduled for 10:30-11:30 am in Room 216 of Adamson Hall.

   ii. **Scheduled Quizzes and Final Exam:** No makeup quizzes will be given unless offered to the entire class. If you miss a quiz you will receive a grade of zero on that quiz. Your two lowest quiz grades will be dropped before the quiz average is calculated. Makeup exams are generally not given. You are encouraged to notify me in advance if you know you will be unable to take an exam at the scheduled time. In any event, you must notify me within one week of the missed exam, or you will receive a zero for the missed exam.

e. General: You are responsible for knowledge of any administrative announcements (test information, schedule changes, etc.) that are posted in CourseDen or sent to your official UWG email address.

f. 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. Please read and adhere to the UWG Honor Code: http://www.westga.edu/handbook/59.php.

C. Learning Domains:

   *Work submitted for credit in other courses will not be accepted for credit in this course. There is no extra credit in this course beyond that explicitly stated in the course syllabus or announced in CourseDen by the instructor. I reserve the right to “curve” grades, but given the relative ease of this course, you should not expect a “curve.”*

IX. **TENTATIVE SCHEDULE:**

NOTES:

- All quizzes open when the class begins. Quizzes close at 11:59 pm on the dates shown below.
- Do not attempt quizzes during the period from 10:00 pm on Fridays until 7:00 am on Saturdays due to CourseDen maintenance during this period.
## Important Dates:

- **Feb 23-25**: Midterm Exam
- **Feb 26**: Deadline to withdraw with a grade of W.
- **April 8**: Case (submit in CourseDen)
- **April 20-22**: Final Exam

### Week 1
- Introduction/Orientation, Chapter 1: Understanding the Financial Planning Process
  - **Online Quiz 1 - Syllabus** (closes 1/14)

### Week 2
- Chapter 2: Developing Your Financial Statements and Plans
  - **Online Quiz 2 – Chapters 1 and 2** (closes 1/21)

### Week 3
- Chapter 3: Preparing Your Taxes
  - **Online Quiz 3 - Chapter 3** (closes 1/28)

### Week 4
- Chapter 4: Managing Your Cash and Savings
  - **Online Quiz 4 - Chapter 4** (closes 2/4)

### Week 5
- Chapter 5: Making Automobile and Housing Decisions
  - **Online Quiz 5 - Chapter 5** (closes 2/11)

### Week 6
- Chapter 6: Using Credit
  - **Online Quiz 6 - Chapter 6** (closes 2/18)

### Week 7
- Midterm Exam (closes 2/25 11:59 pm)

### Week 8
- Chapter 9: Insuring Your Health
  - **Online Quiz 7 – Chapter 9** (closes 3/11)

### Week 9
- Chapter 10: Protecting Your Property
  - **Online Quiz 8 - Chapter 10** (closes 3/18)

### Week 10
- Spring Break; No Classes

### Week 11
- Chapter 11: Investment Planning
  - **Online Quiz 9 - Chapter 11** (closes 4/1)

### Week 12
- Chapter 12: Investing in Stocks and Bonds
  - **Online Quiz 10 - Chapter 12** (closes 4/8)
    - 4/8: Case Due – 11:59 pm (Submit in CourseDen)

### Week 13
- Chapter 13: Investing in Mutual Funds
  - **Online Quiz 11 - Chapter 13** (closes 4/15)

### Week 14
- Chapter 14: Planning for Retirement
  - **Online Quiz 12 - Chapter 14** (closes 4/22)

### Week 15
- Final Exam (closes 4/22 11:59 pm)
Student Rights and Responsibilities: Please carefully review the information at the following link: http://www.westga.edu/assetsDept/vpaa/Common_Language_for_Course_Syllabi.pdf
The document at this link contains important information pertaining to your rights and responsibilities in this class. Because these statements are updated as federal, state, university, and accreditation standards change, you should review the information each semester.

Credit Hour Policy (3 credit hours): Students in this class will spend 150 minutes per week with faculty instruction (either face-to-face or online). Generally, students can expect to spend about 450 minutes of class work outside of the classroom each week. This out-of-class work may include, but is not limited to, readings, assignments, projects, group work, research, and test preparation. The amount of out of class time required for a given outcome will vary by student.

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.