

FINC 3501, SECTION E01, PERSONAL FINANCIAL MANAGEMENT

SPRING 2019, 3 CREDIT HOURS, JANUARY 5, 2019- MAY 7, 2019

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WOLF PACT

Protecting the integrity of a degree from the Richards College of Business at the University of West Georgia is the responsibility of the administration, faculty, staff, and students of the college. Our mission is “To become a globally recognized college of business preparing forward-thinking, responsible leaders.” Responsible leaders are ethical leaders, and this behavior begins in the classroom. One of our Strategic Goals is to demonstrate “...commitment to the principles of honesty and integrity in interactions and undertakings, [and] accountability for personal behavior...”. As such, we have developed the Wolf Pact in an effort to promote and maintain the highest standards of integrity, professional behavior, ethical actions, and personal conduct.

The purpose of this pact is to maintain that a degree from the Richards College of Business at the University of West Georgia is held in high regard by all internal and external constituents, and that a degree from the University of West Georgia is as meaningful in the future as it is today.

I have reviewed the information in this syllabus, and I agree to abide by the policies stated. I will conduct myself in accordance with the RCOB Wolf Pact to protect the integrity of my degree and all those others who receive a degree from the Richards College.

Signature: _____

917#: _____

Date: _____



INSTRUCTOR INFORMATION

NAME:

Dr. Heather R. Bono, PhD

OFFICE LOCATION:

Adamson 209

OFFICE HOURS:

Tuesdays and Thursdays 7:30am-9:30am and 10:45am-1:45pm and by appointment

CONTACT INFORMATION:

Phone: 678-839-5244

Email: hrichard@westga.edu

I will hold office hours as stated above; no appointment is necessary during these times. If you would like to make an appointment outside of regular office hours, please email me at least 48 hours before to schedule an appointment. I will return emails within 24-48 hours. Please send all email to my UWG account, hrichard@westga.edu. The University has provided you with a mywestga.edu email account. Only emails from this account will receive a response. Emails from personal email accounts will not receive a response.

COURSE INFORMATION

CATALOG DESCRIPTION

A nontechnical 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 planning.

EXPANDED DESCRIPTION OF THE COURSE

This course is primarily self-paced and examines personal financial problems and their feasible solutions. Budgeting techniques and savings are examined as a means of achieving financial independence. This course also covers the basics of tax preparation, credit management, insurance, investments, and retirement planning. Upon successful completion of this course, students should be able to: construct a cash budget and use it to monitor and control spending; prepare a basic tax return using the appropriate tax forms and rate schedules; evaluate the benefits and costs of home ownership and estimate how much you can afford for a home; avoid credit problems; differentiate among the major types of health insurance plans; select the right homeowner's insurance and personal automobile policy; become familiar with the various

measures of performance and use them in placing a value on securities; explain the eligibility requirements and benefits of the Social Security program; and, chose the right type of annuity for your retirement plan.

PREREQUISITES

- Prerequisite: none
- General Education (Core) Contribution: The course uses the writing skills developed in English courses, and mathematical methods and critical thinking acquired in mathematics courses.

DELIVERY METHODS

- This class is entirely online and has no required face-to-face attendance.
- Lecture and Problem Solving: Topics in personal financial management are presented in the textbook materials and/or lectures presented by the instructor and other presenters.
- Internet Materials: Various materials are available on the instructor's home page and the CourseDen course site.
- Outside Assignments: Students are required to complete a series of personal financial analysis exercises. CourseDen housed quizzes and exams must be completed.

LEARNING GOALS

A complete list of expected learning goals (LG) for the Richards College of Business can be found [here](#).

LEARNING GOAL 1

Communicate effectively

LEARNING GOAL 2

Apply basic quantitative skills to personal finance

LEARNING GOAL 3

Use information technology to research and analyze personal finance problems

LEARNING GOALS 4 AND 6

Develop ability to use financial information to make informed personal financial decisions

LEARNING GOAL 5

Understand how ethical decision-making and globalization affect financial decisions

TEXTBOOKS AND MATERIALS

TEXTBOOK

PFIN5 by Gitman, Joehnk, and Billingsley, Cengage Learning, 2016

OTHER NECESSARY COURSE MATERIALS

A basic calculator, access to an internet connected computer, and library reference resources are needed.

ADDITIONAL SUPPORT FOR COURSES

[CourseDen D2L Home Page](#)

[D2L UWG Online Help](#) (8 AM – 5 PM)

Call: 678-839-6248 or 1-855-933-8946

or email: online@westga.edu

[24/7/365 D2L Help Center](#)

Call 1-855-772-0423

[University Bookstore](#)

[Student Services](#)

[Center for Academic Success](#)

678-839-6280

[Distance Learning Library Services](#)

[Ingram Library Services](#)

[Accessibility Services](#)

678-839-6428

counseling@westga.edu

COURSE POLICIES

ASSIGNMENT POLICIES

- Requests for quiz, exam, and assignment score adjustments must be made in writing (email is fine) within ONE WEEK of grade assignment.
- 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.
- If you miss an exam, you will receive a zero unless your reason for missing the exam is deemed valid by the instructor. You must contact your instructor regarding your excuse for missing an exam within one week of the closing time of the exam or you will receive a zero on the exam.
- There are no makeups for the financial planning exercises. If you miss an exercise, you will receive a grade of zero for that assignment. Any issues, technical or otherwise, concerning the financial planning exercises must be addressed no later than the day before the deadline for completion. You should keep in mind the communication policy for this course. Once the deadline has passed, any unattempted assignment will result in

a grade of zero. You will not receive an extension and the assignment will not be reopened.

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

ADMINISTRATIVE INFORMATION

- Information regarding course grades will not be given over the telephone. Grades will be posted in CourseDen.
- Code of Conduct: Honesty and integrity are necessary to the academic and professional functions of business. Dishonesty undermines the foundation for 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 which is found [here](#).
- Student Rights and Responsibilities: Common language for course syllabi review [here](#). Documents at this link contain 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 this information each semester.
- Campus Carry at UWG: Information concerning Georgia House Bill 280 may be found [here](#).
- Credit Hour Policy (3 credit hours): Students in this class will spend around 150 minutes per week with faculty instruction (either face-to-face or online). Generally, students can expect to spend at least an additional 300 minutes per week beyond instruction. This additional work may include, but is not limited to readings, assignments, projects, group work, research, and test preparation.
- Learning Domains
 - Cognitive: Knowledge, Comprehension, Analysis, Synthesis, and Evaluation
 - Affective: Receiving, Responding, Valuing, Organization, and Characterization

ASSIGNMENTS

FINANCIAL PLANNING EXERCISES (20 POINTS EACH, 100 POINTS TOTAL)

Five financial planning exercises will be posted in CourseDen. The assignments will focus on application of the learned material. Each assignment will be worth 20 points. If completed by

the due dates, you will receive full credit for your submissions or be told changes that need to be made for you to receive full credit.

EXAMS (100 POINTS EACH, 200 POINTS TOTAL)

Two exams, a midterm and a final, will be available in CourseDen. All exams are taken online. The midterm exam covers material from the beginning of the course until the midterm exam date. The final exam covers material starting after the midterm exam until the final exam date. Each exam will be worth 100 points. There are corresponding sample exams in CourseDen for both exams. Sample exams are provided as study aides. Sample exams can increase your exam scores, but cannot lower your scores. If your highest sample exam score is lower than your actual exam score, you keep your actual exam score. If your highest sample exam score is greater than your actual exam score, your adjusted exam score will be calculated as: Adjusted Exam score = $(0.25 * \text{sample exam score}) + (0.75 * \text{actual exam score})$.

QUIZZES (10 POINTS EACH, 100 POINTS TOTAL)

Twelve quizzes will be available in CourseDen. Each quiz will be worth 10 points. The two lowest of the twelve quiz scores are dropped. Each of the quizzes may be taken up to four times. The highest score for each quiz is retained for grading purposes. The quizzes change each time they are opened. Time limits are set at twice the time you are expected to need to complete the quizzes.

EXTRA CREDIT (2 POINTS)

The introduction discussion activity is worth two extra credit points.

ADDITIONAL INFORMATION

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 class by the instructor. I reserve the right to “curve” grades; but any curve would only increase your score.

GRADING

GRADING WEIGHTS

Quizzes 1-12 (10 highest), 100 points
Financial Planning Exercises, 100 points
Midterm Exam, 100 points
Final Exam, 100 points

GRADING SCALE

360 and above points, Letter Grade A
320-359 points, Letter Grade B

280-319 points, Letter Grade C
240-279 points, Letter Grade D
Below 240 points, Letter Grade F

COURSE CALENDAR

BASIC INFORMATION

- All quizzes and exams open when the class starts. Quizzes, exams, and assignments close at 11:59pm on the due dates listed below.
- Do not attempt quizzes and exams during the period from 10:00pm on Fridays until 7:00am on Saturdays due to CourseDen maintenance during this period.
- The schedule may require modification as the semester progresses. Any changes will be noted in CourseDen.

IMPORTANT DUE DATES

- January 14: Introduction Discussion
- February 7: Financial Planning Exercise 1
- February 21: Financial Planning Exercise 2
- February 27: Quizzes 1 through 6; AND Midterm Exam
- February 27: Last day to withdraw with a grade of W.
- March 7: Financial Planning Exercise 3
- April 11: Financial Planning Exercise 4
- April 25: Financial Planning Exercise 5
- May 6: Quizzes 7 through 12; AND Final Exam

The suggested weekly schedule for completing the course can be found below:

WEEK OF 01/07

- Introduction/Orientation
- Chapter 1
- Introduction Discussion Activity (closes 01/14)
- **Quiz 1** – Covers Chapter 1 (closes 02/27)

WEEK OF 01/14

- Chapter 2
- **Introduction Discussion Activity** – Due 01/14
- **Quiz 2** – Covers Chapter 2 (closes 02/27)

WEEK OF 01/21

- MLK Day Holiday – Monday, January 21
- Chapter 3
- **Quiz 3** – Covers Chapter 3 (closes 02/27)

WEEK OF 01/28

- Chapter 4
- **Quiz 4** – Covers Chapter 4 (closes 02/27)

WEEK OF 02/04

- Chapter 5
- **Quiz 5** – Covers Chapter 5 (closes 02/27)
- **Financial Planning Exercise 1** – Due 02/07

WEEK OF 02/11

- Chapters 6 & 7

WEEK OF 02/18

- Chapters 6 & 7 continued
- **Financial Planning Exercise 2** – Due 02/21
- **Quiz 6** – Covers Chapters 6 & 7 (closes 02/27)

WEEK OF 02/25

- **Last day to withdraw with a grade of W is Wednesday, February 27**
- **Quizzes 1 through 6 AND the midterm exam are due by 11:59pm on Wednesday, February 27**
- **Midterm Exam** – Covers Chapters 1 through 7

WEEK OF 03/04

- Chapter 8
- **Financial Planning Exercise 3** – Due 03/07
- **Quiz 7** – Covers Chapter 8 (closes 05/06)

WEEK OF 03/11

- Chapter 9
- **Quiz 8** – Covers Chapter 9 (closes 05/06)

WEEK OF 03/18

- Spring Break

WEEK OF 03/25

- Chapter 10
- **Quiz 9** – Covers chapter 10 (closes 05/06)

WEEK OF 04/01

- Chapter 11

- **Quiz 10** – Covers Chapter 11 (closes 05/06)

WEEK OF 04/08

- Chapter 12
- **Financial Planning Exercise 4** – Due 04/11
- **Quiz 11** – Covers Chapter 12 (closes 05/06)

WEEK OF 04/15

- Chapter 13

WEEK OF 04/22

- Chapter 14
- **Financial Planning Exercise 5** – Due 04/25
- **Quiz 12** – Covers Chapters 13 & 14 (closes 05/06)

WEEK OF 04/29

- **Quizzes 7 through 12 AND the Final Exam** are due by 11:59pm on Monday, May 6
- **Final Exam** – Covers Chapters 8 through 14 (closes 05/06)