

FIN-3300-120, Introduction to Financial Planning

Class 9:30 pm - 10:45 pm MW Founder's Hall Room 312

Fall 2018

Texas A&M University-Central Texas

INSTRUCTOR AND CONTACT INFORMATION

Instructor: Marty Hanby, Assistant Professor of Finance

Office: Founder's Hall, 323Q

Phone: 254-519-5772

Email: m.hanby@tamuct.edu

Office Hours: 2:00 pm to 3:00 pm Monday and Wednesday or by Appointment

Mode of instruction and course access:

This course meets face-to-face, with supplemental materials made available online via the A&M-Central Texas Canvas Learning Management System [<https://tamuct.instructure.com>].

Student-instructor interaction:

I highly recommend that you take the time to come to my office hours, this will be beneficial to both of us. This gives me the opportunity to understand both your strengths and weaknesses, students that take the time to get to know me usually do much better in my class. My preferred communication method is via email, I check email regularly during the week and a couple of times a day on weekends. If my office hours don't work for you, please email me and we will schedule a time that works for both of us.

911 Cellular:

Emergency Warning System for Texas A&M University – Central Texas

911Cellular is an emergency notification service that gives Texas A&M University-Central Texas the ability to communicate health and safety emergency information quickly via email, text message, and social media. All students are automatically enrolled in 911 Cellular through their myCT email account.

Connect at [911Cellular](https://portal.publicsafetycloud.net/Texas-AM-Central/alert-management) [<https://portal.publicsafetycloud.net/Texas-AM-Central/alert-management>] to change where you receive your alerts or to opt out. By staying enrolled in 911Cellular, university officials can quickly pass on safety-related information, regardless of your location.

COURSE INFORMATION

Course Overview and description: Catalog Description: This course presents a broad coverage of personal financial decisions, including basic financial planning. tax issues. managing savings and demand deposit accounts. buying real assets, the use of credit. insurance, managing investments and saving for retirement.

Course Objective: Student Learning Outcomes ("SLOs") are the following SLOs will be assessed during the course as outlined in a later section of this Syllabus called "Course Calendar."

1. Demonstrate ability to make sound decisions relating to a personal financial plan.
2. Describe budgeting, savings alternatives, and tax planning as they relate to individuals.
3. Describe the use of credit and purchasing decisions as they relate to individuals.
4. Explain the importance of insurance and the various types of insurance plans available to individuals.
5. Compare key long-term investments available to individuals.

Course Prerequisites: None

Competency Goals:

Upon completion of this course students are expected to be able to do the following:

- Set financial goals and develop a financial plan
- Prepare a personal budget
- Choose a financial institution and types of accounts for personal needs
- Understand personal taxes and how to minimize them
- Manage cash and savings
- Use credit wisely
- Select appropriate types of insurance policies
- Plan for home ownership and understand types of mortgages
- Plan for big ticket item purchases
- Develop an investment plan for the future
- Develop a plan to save for retirement while minimizing taxes

Course Materials and Textbook: Personal Finance 12th Edition Garman and Forgue. Cengage, 2015

APLIA ACCESS IS NOT REQUIRED FOR THIS FACE TO FACE CLASS!

You will need a financial calculator. I prefer that you have the TI BAII Professional financial calculator. This is because I can show you examples in class using these calculators. If you prefer to use a HP business calculator or a graphics calculator that has financial functions, that is fine but do not expect me to tutor you on how to use your own calculator.

COURSE REQUIREMENTS

Assignments (200 points) - There will be end of chapter homework assignments throughout the semester. All homework assignments combined will be worth 200 points. I will not accept late homework. Let me repeat. I WILL NOT ACCEPT LATE HOMEWORK!

Exams (300 points) - You will have 3 exams in this class. Each exam is worth 100 points. All exams will cover material from the chapters that were covered after the previous exam. This means that the exams are not comprehensive...technically. However; since much of the material

builds on itself you must understand earlier chapters to be able to show your understanding of later chapters. **The optional final exam is comprehensive and if you elect to take the final it will replace your lowest exam grade.**

Grading:

$\geq 90\%$	A
80 - 89.99%	B
70 - 79.99%	C
60 - 69.99%	D
$< 60\%$	F

NOTE: Requests for Incomplete Grades: Incompletes will only be given in emergency or other extreme circumstances. Any request for an incomplete grade in this course must be approved by the professor prior to the last week of classes. Requests should be submitted in written form. include a detailed explanation and documentation. and must include an address and/or telephone number where you may be contacted throughout the following semester. There is a university requirement that a substantial portion of the course work must have been completed by the student prior to receiving and incomplete. Also. students will be required to enter into a contract with the professor to finish the course within some set time frame to be determined by the professor. Students will no longer be able to get an IC after doing 5% of the class and then get an extra semester to complete their work.

Posting of Grades

Grades will be posted in Canvas, in most cases they will be posted prior to the next class after an exam.

TENTATIVE COURSE OUTLINE AND CALENDAR

Date	Topic	Chapter	Assignment Due
8/27	Introduction		
8/29	Understanding Personal Finance	1	
9/3	Labor Day		
9/5	Understanding Personal Finance	1	
9/10	Managing Income Taxes	4	
9/12	Managing Income Taxes	4	
9/17	Managing Checking and Savings Accounts	5	
9/19	Managing Checking and Savings Accounts	5	
9/24	Building and Maintaining Good Credit	6	
9/26	Review		Personal Budget
10/1	Exam 1		
10/3	Credit Cards and Consumer Loans	7	
10/8	Credit Cards and Consumer Loans	7	
10/10	Vehicle and Other Major Purchases	8	
10/15	Vehicle and Other Major Purchases	8	
10/17	Obtaining Affordable Housing	9	
10/22	Obtaining Affordable Housing	9	
10/24	Managing Property and Liability Risk	10	
10/29	Managing Property and Liability Risk	10	
10/31	Review		Credit Report
11/5	Exam 2		
11/7	Life Insurance Planning	12	
11/12	Veterans Day		
11/14	Life Insurance Planning	12	
11/19	Investment Fundamentals	13	
11/21	Investment Fundamentals	13	
11/26	Retirement Planning	17	
11/28	Retirement Planning	17	
12/3	Review		Retirement Plan
12/5	Exam 3		
12/10	Optional Comprehensive Final		

Important University Dates:

August 27	Classes Begin for Fall Semester
August 29	Deadline for Add, Drop, and Late Registration for 16- and First 8-Week Classes
September 3	Labor Day
September 4	Deadline to Drop First 8-Week Classes with No Record
September 12	Deadline to drop 16-Week Classes with No Record
October 1	Deadline for Teacher Education and Professional Certification Applications (i.e. Principal, Reading Specialist, etc.)
October 5	Deadline to Drop First 8-Week Classes with a Quit (Q) or Withdraw (W)
October 5	Deadline for Graduation Application for Ceremony Participation
October 5	Student End of Course Survey Opens (First 8-Week Classes)
October 12	Deadline for Fall Admissions Applications
October 15	Deadline for Clinical Teaching Applications
October 19	Classes End for First 8-Week Session
October 19	Deadline for Tuition and Fee Payments (Second 8-Week Classes)
October 19	Deadline to Withdraw from University for First 8-Week Classes (WF)
October 22	Add, Drop, and Late Registration Begins for Second 8-Week Classes. \$25 fee assessed for late registrants
October 22	Classes Begin for Second 8-Week Session
October 22	Student End of Course Survey Closes (First 8-Week Classes)
October 23	Deadline for Faculty Submission of First 8-Week Class Final Grades (due by 3pm)
October 24	Deadline for Add, Drop, and Late Registration for Second 8-Week Classes
October 29	Deadline to Drop Second 8-Week Classes with No Record
November 1	Deadline for GRE/GMAT Scores to Office of Graduate Studies
November 9	Deadline to Drop 16-Week Classes with a Quit (Q) or Withdraw (W)
November 12	Veterans Day (Observed) - No Class
November 16	Deadline for Final Committee-Edited Theses with Committee Approval Signatures to Office of Graduate Studies for Fall Semester
November 22	Thanksgiving
November 23	Thanksgiving
November 30	Deadline to Drop Second 8-Week Classes with a Quit (Q) or Withdraw (W)
December 1	Student End of Course Survey Opens (16- and Second 8-Week Classes)
December 14	Commencement Ceremony Bell County Expo Center 7:00 p.m.

TECHNOLOGY REQUIREMENTS AND SUPPORT

Technology Requirements.

This course will use the A&M-Central Texas Instructure Canvas learning management system. Logon to A&M-Central Texas Canvas [<https://tamuct.instructure.com>].

Username: Your MyCT username (xx123 or everything before the "@" in your MyCT e-mail address)

Password: Your MyCT password

Technology Support.

For log-in problems, students should contact Help Desk Central.

24 hours a day, 7 days a week:

Email: helpdesk@tamu.edu

Phone: (254) 519-5466

[Web Chat](http://hdc.tamu.edu): [<http://hdc.tamu.edu>]

Please let the support technician know you are an A&M-Central Texas student.

For issues with **Canvas**, select “chat with Canvas support,” submit a support request to Canvas Tier 1, or call the Canvas support line: 1-844-757-0953, links to all are found inside of Canvas using the “Help” link.

For issues related to course content and requirements, contact your instructor.

UNIVERSITY RESOURCES, PROCEDURES, AND GUIDELINES

Drop Policy.

If you discover that you need to drop this class, you must complete a [Drop Request Form](https://www.tamuct.edu/registrar/docs/Drop_Request_Form.pdf) [https://www.tamuct.edu/registrar/docs/Drop_Request_Form.pdf].

Professors cannot drop students; this is always the responsibility of the student. The Registrar’s Office will provide a deadline on the University Calendar for which the form must be completed, signed and returned. Once you return the signed form to the Registrar’s Office, you must go into Warrior Web and confirm that you are no longer enrolled. If you still show as enrolled, FOLLOW-UP with the Registrar’s Office immediately. You are to attend class until the procedure is complete to avoid penalty for absence. Should you miss the drop deadline or fail to follow the procedure, you will receive an F in the course, which may affect your financial aid and/or VA educational benefits.

Academic Integrity.

Texas A&M University -Central Texas values the integrity of the academic enterprise and strives for the highest standards of academic conduct. A&M-Central Texas expects its students, faculty, and staff to support the adherence to high standards of personal and scholarly conduct to preserve the honor and integrity of the creative community. Academic integrity is defined as a commitment to honesty, trust, fairness, respect, and responsibility. Any deviation by students from this expectation may result in a failing grade for the assignment and potentially a failing grade for the course. Academic misconduct is any act that improperly affects a true and honest evaluation of a student’s academic performance and includes, but is not limited to, cheating on an examination or other academic work, plagiarism and improper citation of sources, using another student’s work, collusion, and the abuse of resource materials. All academic misconduct concerns will be reported to the university’s Office of Student Conduct. Ignorance of the university’s standards and expectations is never an excuse to act with a lack of integrity. When in doubt on collaboration, citation, or any issue, please contact your instructor before taking a course of action.

Academic Accommodations.

At Texas A&M University-Central Texas, we value an inclusive learning environment where every student has an equal chance to succeed and has the right to a barrier free education. The Department of Access and Inclusion is responsible for ensuring that students with a disability receive equal access to the University's programs, services and activities. If you believe you have a disability requiring reasonable accommodations please contact the Department of Access and Inclusion at (254) 501-5831. Any information you provide is private and confidential and will be treated as such.

For more information please visit our [Access & Inclusion](https://www.tamuct.edu/student-affairs/access-inclusion.html) webpage [https://www.tamuct.edu/student-affairs/access-inclusion.html].

Texas A&M University-Central Texas supports students who are pregnant and/or parenting. In accordance with requirements of Title IX and guidance from US Department of Education's Office of Civil Rights, the Dean of Student Affairs' Office can assist students who are pregnant and/or parenting in seeking accommodations related to pregnancy and/or parenting. For more information, please visit <https://www.tamuct.departments/index.php>. Students may also contact the institution's Title IX Coordinator. If you would like to read more about these [requirements and guidelines online](http://www2.ed.gov/about/offices/list/ocr/docs/pregnancy.pdf), please visit the website [http://www2.ed.gov/about/offices/list/ocr/docs/pregnancy.pdf].

Tutoring.

Tutoring is available to all A&M-Central Texas students, both on-campus and online. On-campus subjects tutored include Accounting, Advanced Math, Biology, Finance, Statistics, Mathematics, and Study Skills. Tutors are available at the Tutoring Center in Warrior Hall, Suite 111.

If you have a question regarding tutor schedules, need to schedule a tutoring session, are interested in becoming a tutor, or any other question, contact Academic Support Programs at 254-519-5796, or by emailing Larry Davis at lmDavis@tamuct.edu.

Chat live with a tutor 24/7 for almost any subject on your computer! Tutor.com is an online tutoring platform that enables A&M-Central Texas students to log-in and receive FREE online tutoring and writing support. This tool provides tutoring in over forty subject areas. Access Tutor.com through Canvas.

The University Writing Center.

Located in 416 Warrior Hall, the University Writing Center (UWC) at Texas A&M University-Central Texas is a free workspace open to all TAMUCT students from 10am-5pm Monday-Thursday with satellite hours in the University Library on Mondays from 6:00-9:00pm. Students may arrange a one-on-one session with a trained and experienced writing tutor by visiting the UWC during normal operating hours (both half-hour and hour sessions are available) or by making an appointment via [WConline](https://tamuct.mywconline.com/) [https://tamuct.mywconline.com/]. In addition, you can email Dr. Bruce Bowles Jr. at bruce.bowles@tamuct.edu to schedule an online tutoring session. Tutors are prepared to help writers of all levels and abilities at any stage of the writing process.

While tutors will not write, edit, or grade papers, they will assist students in developing more effective composing practices. By providing a practice audience for students' ideas and writing, our tutors highlight the ways in which they read and interpret students' texts, offering guidance and support throughout the various stages of the writing process. In addition, students may work independently in the UWC by checking out a laptop that runs the Microsoft Office suite and connects to WIFI, or by consulting our resources on writing, including all of the relevant style guides. Whether you need help brainstorming ideas, organizing an essay, proofreading, understanding proper citation practices, or just want a quiet place to work, the University Writing Center is here to help!

If you have any questions about the University Writing Center, please do not hesitate to contact Dr. Bruce Bowles Jr. at bruce.bowles@tamuct.edu.

University Library.

The University Library provides many services in support of research across campus and at a distance. We offer over 200 electronic databases containing approximately 250,000 eBooks and 82,000 journals, in addition to the 72,000 items in our print collection, which can be mailed to students who live more than 50 miles from campus. Research guides for each subject taught at A&M-Central Texas are available through our website to help students navigate these resources. On-campus, the library offers technology including cameras, laptops, microphones, webcams, and digital sound recorders.

Research assistance from a librarian is also available twenty-four hours a day through our online chat service, and at the reference desk when the library is open. Research sessions can be scheduled for more comprehensive assistance, and may take place on Skype or in-person at the library. Assistance may cover many topics, including how to find articles in peer-reviewed journals, how to cite resources, and how to piece together research for written assignments.

Our 27,000-square-foot facility on the A&M-Central Texas main campus includes student lounges, private study rooms, group work spaces, computer labs, family areas suitable for all ages, and many other features. Services such as interlibrary loan, TexShare, binding, and laminating are available. The library frequently offers workshops, tours, readings, and other events. For more information, please visit our [Library website](https://tamuct.libguides.com/) [https://tamuct.libguides.com/].

OPTIONAL POLICY STATEMENTS:

A Note about Sexual Violence at A&M-Central Texas

Sexual violence is a serious safety, social justice, and public health issue. The university offers support for anyone struggling with these issues. University faculty are mandated reporters, so if someone discloses that they were sexually assaulted (or a victim of Domestic/Dating Violence or Stalking) while a student at A&M-Central Texas, faculty members are required to inform the Title IX Office. If you want to discuss any of these issues confidentially, you can do so through Counseling Services (254-501-5956) located on the second floor of Warrior Hall.

Sexual violence can occur on our campus because predators often feel emboldened, and victims often feel silenced or shamed. It is incumbent on ALL of us to find ways to actively create environments that tell predators we don't agree with their behaviors and tell survivors we will

support them. Your actions matter. Don't be a bystander; be an agent of change. For additional information on campus policy and resources visit the [Title IX webpage](https://www.tamuct.edu/departments/compliance/titleix.php) [https://www.tamuct.edu/departments/compliance/titleix.php].

INSTRUCTOR POLICIES.

I do not accept late assignments and any calculator with communication features is strictly prohibited. Electronic devices are permitted in class for note taking purposes only.

Copyright Notice.

Students should assume that all course material is copyrighted by the respective author(s). Reproduction of course material is prohibited without consent by the author and/or course instructor. Violation of copyright is against the law and Texas A&M University-Central Texas' Code of Academic Honesty. All alleged violations will be reported to the Office of Student Conduct.