

**FIN-3300-115****Analysis of Personal Finance**

Class - Online Only

Summer 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](mailto:m.hanby@tamuct.edu)**

**Office Hours: By Appointment, I am available online or we can meet on campus if necessary.**

**Mode of instruction and course access:**

*This is a 100% online course.* This course uses 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 communicate with me, this will be beneficial to both of us. Communicating and/or actually meeting you 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 but only 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 911Cellular 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:**

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 and understand the time value of money
- 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 12<sup>th</sup> Edition Garman and Forgue. Cengage, 2015

**APLIA ACCESS IS NOT REQUIRED FOR THIS CLASS!**

You will need a financial calculator. I prefer that you have the TI BAII Plus Professional financial calculator. This is because I can show you examples in online using this calculator. If you prefer to use another 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

Homework (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! (Unless there are some extenuating circumstances but that will be a case by case determination)

Exams (300 points) - You will have 3 exams in this class. Each exam is worth 1/3<sup>rd</sup> of 300 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:

900+	A
800 - 899.99	B
700 - 799.99	C
600 - 699.99	D
0 - 599.99	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 during the week following the assignment deadline.

## COURSE OUTLINE AND CALENDAR

Week of	Topic	Chapter	Assignment Due
June 4th	Understanding Personal Finance	1	
	Managing Income Taxes	4	
June 11th	Managing Checking and Savings Accounts	5	
	Building and Maintaining Good Credit	6	
June 18th	Credit Cards and Consumer Loans	7	Personal Budget
	<b>Exam 1</b>	<b>1,4,5&amp;6</b>	
	Vehicle and Other Major Purchases	8	
June 25th	Obtaining Affordable Housing	9	
	Managing Property and Liability Risk	10	
July 2nd	Life Insurance Planning	12	
	<b>Exam 2</b>	<b>7-10</b>	
July 9th	Investment Fundamentals	13	Credit Report
	Investing in Stocks and Bonds	14	
July 16th	Retirement Planning	17	
	<b>Exam 3</b>	12,13,14&17	
July 23rd	<b>Optional Comprehensive Final</b>		Retirement Plan

### Important University Dates:

## June 2018

- Fri, 1st | Priority Deadline to Submit Graduation Application
- Fri, 1st | Tuition and Fee Payment Deadline (10-week, 8-week, 1st 5 week sessions)
- Mon, 4th | Class begins (1st 5 week, 10 week and 8 week)
- Mon, 4th | ADD/DROP/LATE REGISTRATION BEGINS (10-week, 8-week, & 1st 5-week sessions) (\$25 fee assessed for late registrants)
- Thu, 7th | Last day to drop 1st 5-week classes with no record
- Mon, 11th | Last day to drop 8-week classes with no record
- Tue, 12th | Last day to drop 10-week classes with no record
- Fri, 22nd | Last day to drop a 1st 5-week class with a Q or withdraw with a W
- Fri, 22nd | Student End of Course Survey Opens ( 1st 5-Week Classes)
- Fri, 29th | Deadline for Admissions applications
- Fri, 29th | Deadline for submission of final committee-edited theses with committee approval signatures to Office of Graduate Studies
- Fri, 29th | Last day to drop a 8-week class with a Q or withdraw with a W

## July 2018

- 2nd-6th | Finals Week First 5 week session
- Mon, 2nd | Deadline to submit application to Teacher Education Program

- Wed, 4th | Independence Day
- Thu, 5th | Last day to withdraw from the university (1st 5- weeks session students)
- Fri, 6th | 1st 5 week classes end
- Fri, 6th | Deadline to Submit Graduation Application for Ceremony Participation
- Sun, 8th | Student End of Course Survey Opens (1st 5-Week Classes)
- Mon, 9th | 2nd 5 week classes begin
- Mon, 9th | Grades due from faculty by 3pm (1st 5 week classes)
- Mon, 9th | ADD/DROP/LATE REGISTRATION (2nd 5-week sessions) (\$25 fee assessed for late registrants)
- Thu, 12th | Last day to drop 2nd 5-week classes with no record
- Fri, 13th | Student End of Course Survey Open ( 8-Week Classes)
- Fri, 20th | Last day to drop a 10-week class with a Q or withdraw with a W
- 23rd-27th | Finals Week - Summer 8 week session
- Fri, 27th | Last day to drop a 2nd 5-week class with a Q or withdraw with a W
- Fri, 27th | Last day to withdraw from the University (8 weeks session students)
- Fri, 27th | 8 week classes end

## **TECHNOLOGY REQUIREMENTS AND SUPPORT**

*If you are teaching an online or blended course, or if you are using Canvas to augment your on-campus course, you need to include information about Technology Requirements and Support. In addition, include a statement on the technology requirements for the successful completion of the course and when applicable, information on how to access these resources (for example, how to obtain a certain software through University site license).*

### **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

### **Canvas Support**

Use the Canvas Help link, located at the bottom of the left-hand menu, for issues with Canvas. You can select "Chat with Canvas Support," submit a support request through "Report a Problem," or call the Canvas support line: 1-844-757-0953.

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

### **Other Technology Support**

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

24 hours a day, 7 days a week:

Email: [helpdesk@tamu.edu](mailto: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.*

---

## **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](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 Academic 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) web page [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 related 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. Students should seek out assistance as early in the pregnancy as possible. For more information, please visit the [Student Affairs](https://www.tamuct.edu/student-affairs/index.html) web page [https://www.tamuct.edu/student-affairs/index.html]. Students may also contact the institution's Title IX Coordinator. If you would like to read more about these [requirements and guidelines online](#), please visit the website

[<http://www2.ed.gov/about/offices/list/ocr/docs/pregnancy.pdf>].

Title IX of the Education Amendments Act of 1972 prohibits discrimination on the basis of sex and gender—including pregnancy, parenting, and all related conditions. A&M-Central Texas is able to provide flexible and individualized reasonable accommodation to pregnant and parenting students. All pregnant and parenting students should contact the Division of Student Affairs at (254) 501-5909 to seek out assistance. Students may also contact the University's Title IX Coordinator.

### **Tutoring.**

Tutoring is available to all A&M-Central Texas students, both on-campus and online. Subjects tutored on campus 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 have any other question, contact Academic Support Programs at (254) 519-5796, or by emailing Dr. DeEadra Albert-Green at [deeadra.albertgreen@tamuct.edu](mailto:deeadra.albertgreen@tamuct.edu).

Chat live with a tutor 24/7 for almost any subject from 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 40 subject areas. Access Tutor.com through Canvas.

**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-4pm Monday-Thursday during the summer with online hours available Monday-Thursday 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 [WOnline](https://tamuct.mywconline.com/) at [<https://tamuct.mywconline.com/>]. In addition, you can email Dr. Bruce Bowles Jr. at [bruce.bowles@tamuct.edu](mailto: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](mailto: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 85,000 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 24 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](http://tamuct.libguides.com/index) [http://tamuct.libguides.com/index].

---

### **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 TAMUCT, 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 Student Counseling (254-501-5955) located on the second floor of Warrior Hall (207L).

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.**

*If you have any instructor policies list them here – for example, your policy regarding late work.*

*If you have concerns about copyright protection of your syllabus or course materials, consider adding the following notice:*

#### **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.

Copyright. (*YEAR*) by (*FACULTY NAME*) at Texas A&M University-Central Texas, (*FACULTY COLLEGE*); 1001 Leadership Place, Killeen, TX 76549; 254-(*FACULTY COLLEGE PHONE*); Fax 254-(*FACULTY COLLEGE FAX*); (*FACULTY EMAIL*)