

FIN-3300-110, Introduction to Financial Planning

CRN: 81128

Class: This is an online class!

Fall 2021

Texas A&M University-Central Texas

INSTRUCTOR AND CONTACT INFORMATION

Instructor: Wei Sun

Office: Founder's Hall, 323E

Email: wsun@tamuct.edu

Office Hours: By appointment

Mode of instruction and course access:

This is an online course with materials made available online via the [A&M-Central Texas Canvas Learning Management System](#) [<https://tamuct.instructure.com>].

Student-instructor interaction:

My preferred communication method is via the TAMUCT email system. I check email regularly on weekdays and a couple of times a day on weekends. You will receive all official course correspondence at your TAMUCT email account, and you are responsible for the content of all course emails.

I highly recommend that you take the time to communicate with me by email or come to my office hours, and this will be beneficial to both of us. **Don't be afraid to ask for help!**

WARRIOR SHIELD

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

Warrior Shield 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 Warrior Shield through their myCT email account.

Connect to [Warrior Shield by 911Cellular](https://www.tamuct.edu/police/911cellular.html) [<https://www.tamuct.edu/police/911cellular.html>] to change where you receive your alerts or to opt out. By staying enrolled in Warrior Shield, university officials can quickly pass on safety-related information, regardless of your location.

COURSE INFORMATION

Course Overview and Description: This course covers the personal financial planning process including areas of personal budgeting, borrowing and credit, insurance, home ownership, investment, taxes, entrepreneurship, and family financial planning.

Course Objective: Student Learning Outcomes ("SLOs") are the following SLOs will be assessed during the course through Modules 1-6 as outlined in a later section in this Syllabus.

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. individuals.
6. Compare key long-term investments available to individuals.
7. Understand and perform time value of money calculations related to personal financial planning.

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:

Required Text: PFIN 7th Edition (6th edition is also acceptable. Coursemate access or additional codes purchase are NOT required), Billingsley, Gitman and Joehnk. Cengage, 2019. [Publisher Website](#)

Recommended Materials: Excel should suffice for all calculations. You may also consider a financial calculator or financial calculator app if you choose, but all calculations can be accomplished using Excel.

COURSE REQUIREMENTS

Grading

The grade weights and a discussion of each of the grade categories are provided below. We will be utilizing the grade book within the Canvas system; frequent feedback can help to diagnose and correct deficiencies.

<i>Module Quizzes</i>	60%
<i>Financial Plan Project</i>	15%
<i>Module Assignments</i>	15%
<i>Discussion</i>	10%

Module Quizzes

There will be a quiz for each module (one module usually covers two to three chapters). This will allow many, smaller points of feedback throughout the course and provide you an opportunity to assess and correct problems early. Quizzes will be administered through Canvas and you will have two attempts at each quiz (the higher score of the two will be recorded).

These quizzes are 25 questions each and timed for 50 minutes. Therefore, you should not expect to have time to look up a lot of questions in the text, or “google” search very much. You may use your notes and textbook. However, if you try to look up every answer you will find that you do not have time to finish! Therefore, take good notes as you study and approach the tests and final exam as if you were taking a traditional on-campus course. Be prepared before you start! The tests have specified available and due dates and will not be available after the due date! Do not collaborate with any other person on tests. Teamwork is not permitted on quizzes.

Term Project: Personal Financial Plan

Students will create a personal financial plan, showing an application of various topics covered in this course. Detailed instructions are available within Canvas and the project is due at the end of the term.

Module Assignments

There will be three homework problems assigned throughout the semester. These problems will allow you an opportunity to practice the concepts from the chapter with the aim of improving the retention of the material covered. These might include a practical assignment or be related to supplemental reading. They may require some extracurricular research.

Discussions

Attendance and class participation/interaction are very important parts of the learning process. We will use discussion forums located in Canvas that will largely consist of chapter specific discussions. 0.5 points are available for each discussion question from Modules 1 through 6 and a total of 10 points for the course. To receive credit for your discussion, your posts must be made by midnight on the due date of the Module of material. Discussion grades will be determined by the quality but not the quantity. Because it is worth 10% of your grade, please do not take this part of the course lightly, as it can be the difference between two letter grades. Rather, you should plan on spending time dedicated to reading your colleagues’ posts and responding in the discussion forum.

Forums will not only be used for discussion, but I will also use the forums to cover questions about the subject material.

Bonus Point

There are opportunities to gain bonus points in this course. Your final grade will be computed based on your work on the formal/assessed activities previously described in this syllabus and the bonus points.

Reporting Illness or Absence

Due dates and deadlines have been established for each graded assignment. In this course,

deadlines are taken very seriously. Please do not wait until the last day to submit assignments or to take quizzes and exams. If an emergency should arise, it is the student's responsibility to contact the instructor prior to the deadline to discuss the matter. A deadline extension will be considered only if all of the following conditions are met: (1) Extreme emergency and (2) Instructor contacted prior to the due date.

Grading Distribution:

>= 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 an 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.

Modules and Schedule

Module Number	Chapters	Topics	Dates
1	1, 2, & 3	Foundations of Financial Planning: Statements, Budgets, and Taxes	8/23-9/12
2	4 & 5	Managing Basic Assets and Making Auto & Home Decisions	9/10-9/29
3	6 & 7	Managing Credit: Using Credit and Consumer Loans	9/27-10/16
4	8, 9, & 10	Managing Insurance Needs: Life, Health, Auto & Home	10/14-11/3
5	11, 12, & 13	Managing Investments: Stocks, Bonds, Real Estate	11/1-11/20
6	14 & 15	Retirement and Estate Planning	11/18-12/10

Important University Dates:

Date	Description
23-Aug-21	Add, Drop, and Late Registration Begins for 16- and First 8-week Classes \$25 Fee assessed for late registrants
23-Aug-21	Classes Begin for Fall Semester
25-Aug-21	Deadline for Add, Drop, and Late Registration for 16- and First 8-Week Classes
30-Aug-21	Deadline to Drop First 8-week Classes with No Record
6-Sep-21	Labor Day (University open and classes will be held)
7-Sep-21	Deadline to drop 16-week Classes with No Record
4-Oct-21	Deadline for Teacher Education Program Applications
1-Oct-21	Deadline to Drop First 8-week Classes with a Quit (Q) or Withdraw (W)
15-Oct-21	Deadline for Clinical Teaching/Practicum Applications
15-Oct-21	Classes End for First 8-week Session
15-Oct-21	Deadline to Withdraw from University for First 8-Week Classes (WF)
18-Oct-21	Add, Drop, and Late Registration Begins for Second 8-Week Classes \$25 Fee assessed for late registrants
18-Oct-21	Classes Begin for Second 8-Week Session
18-Oct-21	Class Schedule Published for Spring Semester
19-Oct-21	Deadline for Faculty Submission of First 8-Week Class Final Grades (due by 3pm)
20-Oct-21	Deadline for Add, Drop, and Late Registration for Second 8-Week Classes
25-Oct-21	Deadline to Drop Second 8-Week Classes with No Record
19-Oct-21	Deadline for Graduation Application for Fall Ceremony Participation
1-Nov-21	Deadline for GRE/GMAT Scores to Graduate School Office
1-Nov-21	Registration Opens for Spring Semester
5-Nov-21	Deadline to Drop 16-Week Classes with a Quit (Q) or Withdraw (W)
11-Nov-21	Veteran's Day (University Closed)
20-Nov-21	Deadline for Final Committee-Edited Theses Fall Semester with Committee Approval Signatures to Graduate School Office
November 25-26, 2021	Thanksgiving (University Closed)
29-Nov-21	Deadline to Drop Second 8-Week Classes with a Quit (Q) or Withdraw (W)
10-Dec-21	Deadline to Withdraw from University for 16- and Second 8-Week Classes
10-Dec-21	Fall Semester Ends

TECHNOLOGY REQUIREMENTS AND SUPPORT

Technology Requirements

This course will use the A&M-Central Texas Instructure Canvas learning management system. **We strongly recommend the latest versions of Chrome or Firefox browsers. Canvas no longer supports any version of Internet Explorer.**

Logon to [A&M-Central Texas Canvas \[https://tamuct.instructure.com/\]](https://tamuct.instructure.com/) or access Canvas through the [TAMUCT Online link in myCT \[https://tamuct.onecampus.com/\]](https://tamuct.onecampus.com/). You will log in through our Microsoft portal.

Username: Your MyCT email 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.

Online Proctored Testing

A&M-Central Texas uses Proctorio for online identity verification and proctored testing. This service is provided at no direct cost to students. If the course requires identity verification or proctored testing, the technology requirements are: Any computer meeting the minimum computing requirements, plus web camera, speaker, and microphone (or headset). Proctorio also requires the Chrome web browser with their custom plug in.

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

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 the [Drop Request](#) Dynamic Form through Warrior Web.

[\[https://dynamicforms.ngwebsolutions.com/casAuthentication.ashx?InstID=eaed95b9-f2be-45f3-a37d-46928168bc10&targetUrl=https%3A%2F%2Fdynamicforms.ngwebsolutions.com%2FSubmit%2FForm%2FStart%2F53b8369e-0502-4f36-be43-f02a4202f612\]](https://dynamicforms.ngwebsolutions.com/casAuthentication.ashx?InstID=eaed95b9-f2be-45f3-a37d-46928168bc10&targetUrl=https%3A%2F%2Fdynamicforms.ngwebsolutions.com%2FSubmit%2FForm%2FStart%2F53b8369e-0502-4f36-be43-f02a4202f612).

Faculty 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.

Once you submit the completed 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. Any deviation by students from this expectation may result in a failing grade for the assignment and potentially a failing grade for the course. All academic misconduct concerns will be referred to the Office of Student Conduct. When in doubt on collaboration, citation, or any issue, please contact your instructor before taking a course of action.

For more [information regarding the Student Conduct process](https://www.tamuct.edu/student-affairs/student-conduct.html), [<https://www.tamuct.edu/student-affairs/student-conduct.html>].

If you know of potential honor violations by other students, you may [submit a report](https://cm.maxient.com/reportingform.php?TAMUCentralTexas&layout_id=0), [https://cm.maxient.com/reportingform.php?TAMUCentralTexas&layout_id=0].

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 Office 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 Office of Access and Inclusion, WH-212; or call (254) 501-5836. Any information you provide is private and confidential and will be treated as such.

For more information, please visit our [Access & Inclusion](https://tamuct.instructure.com/courses/717) Canvas page (log-in required) [<https://tamuct.instructure.com/courses/717>]

Important information for Pregnant and/or Parenting Students

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 [Student Affairs](https://www.tamuct.edu/student-affairs/pregnant-and-parenting-students.html) [<https://www.tamuct.edu/student-affairs/pregnant-and-parenting-students.html>]. Students may also contact the institution's Title IX Coordinator. If you would like to read more about these [requirements and guidelines](http://www2.ed.gov/about/offices/list/ocr/docs/pregnancy.pdf) 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 Associate Dean in 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, on a remote online basis. Visit the Academic Support Community in Canvas to view schedules and contact information. Subjects tutored on campus include Accounting, Advanced Math, Biology, Finance, Statistics, Mathematics, and Study Skills. Student success coaching is available online upon request.

If you have a question regarding tutor schedules, need to schedule a tutoring session, are interested in becoming a tutor, success coaching, or have any other question, contact Academic Support Programs at (254) 501-5836, visit the Office of Student Success at 212F Warrior Hall, or by emailing studentsuccess@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 online tutoring support at no additional cost. This tool provides tutoring in over 40 subject areas except writing support. Access Tutor.com through Canvas.

University Writing Center

University Writing Center: The University Writing Center (UWC) at Texas A&M University–Central Texas (TAMUCT) is a free service open to all TAMUCT students. For the Spring 2021 semester, all services will be online as a result of the COVID-19 pandemic. The hours of operation are from 10:00 a.m.-4:00 p.m. Monday thru Thursday with satellite hours Monday thru Thursday from 6:00-9:00 p.m. The UWC is also offering hours from 12:00-3:00 p.m. on Saturdays.

Tutors are prepared to help writers of all levels and abilities at any stage of the writing process. 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. While tutors will not write, edit, or grade papers, they will assist students in developing more effective composing practices. Whether you need help brainstorming ideas, organizing an essay, proofreading, understanding proper citation practices, or just want a quiet place to work, the UWC is here to help!

Students may arrange a one-to-one session with a trained and experienced writing tutor by making an appointment via [WOnline](https://tamuct.mywconline.com/) [https://tamuct.mywconline.com/]. In addition, you can email Dr. Bruce Bowles Jr. at bruce.bowles@tamuct.edu if you have any questions about the UWC and/or need any assistance with scheduling.

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 400,000 eBooks and 82,000 journals, in addition to the 96,000 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 virtually through WebEx, Microsoft Teams 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/compliance/titleix.html) [<https://www.tamuct.edu/compliance/titleix.html>].

Behavioral Intervention

Texas A&M University-Central Texas cares about the safety, health, and well-being of its students, faculty, staff, and community. If you are aware of individuals for whom you have a concern, who are exhibiting concerning behaviors, or individuals causing a significant disruption to our community, please make a referral to the Behavioral Intervention Team. Referring your concern shows you care. You can complete the [referral](https://cm.maxient.com/reportingform.php?TAMUCentralTexas&layout_id=2) online [https://cm.maxient.com/reportingform.php?TAMUCentralTexas&layout_id=2].

Anonymous referrals are accepted. Please see the [Behavioral Intervention Team](https://www.tamuct.edu/student-affairs/bat.html) website for more information [<https://www.tamuct.edu/student-affairs/bat.html>]. If a person's behavior poses an imminent threat to you or another, contact 911 or A&M-Central Texas University Police at 254-501-5800.

INSTRUCTOR POLICIES.

I do not accept late assignments.

Copyright Notice.

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