FIN-3300-115, Introduction to Financial Planning  
CRN: 60430  
Class: This is an online class!  
Summer 2021  
Texas A&M University-Central Texas  

INSTRUCTOR AND CONTACT INFORMATION  
Instructor: Marty Hanby, Assistant Professor of Finance  
Office: Founder’s Hall, 323S  
Email: m.hanby@tamuct.edu  
Office Hours: By appointment via WebEx  

Mode of instruction and course access:  
This is a synchronous online course with materials made available online via the A&M-Central Texas Canvas Learning Management System [https://tamuct.instructure.com]. Exams will be given in online using Proctorio.  

Student-instructor interaction:  
My preferred communication method is via the TAMUCT email system, you are responsible for the content of all course emails. I check email regularly on weekdays and a couple of times a day on weekends.  
I highly recommend that you take the time to communicate with me or 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 perform better in the class. 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] 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: 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.
6. 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


APLIA ACCESS IS NOT REQUIRED FOR THIS CLASS!

You will need a financial calculator. I prefer that you have the TI BAII Plus 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 (100 points) - There three assignments throughout the semester and their due dates are included in the TENTATIVE COURSE OUTLINE AND CALENDAR. Instructions for each assignment are posted in Canvas, failure to follow instructions will result in a failing grade. All assignments combined will be worth 100 points. I DO NOT ACCEPT LATE ASSIGNMENTS!
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.**

All exams will be administered online!

**Exam Dates:**

<table>
<thead>
<tr>
<th>Exam</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Exam 1</td>
<td>June 23rd</td>
</tr>
<tr>
<td>Exam 2</td>
<td>July 7th</td>
</tr>
<tr>
<td>Exam 3</td>
<td>July 21st</td>
</tr>
<tr>
<td>Optional Final</td>
<td>July 28th</td>
</tr>
</tbody>
</table>

**Grading:**

<table>
<thead>
<tr>
<th>Grade</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>&gt;= 90%</td>
</tr>
<tr>
<td>B</td>
<td>80 - 89.99%</td>
</tr>
<tr>
<td>C</td>
<td>70 - 79.99%</td>
</tr>
<tr>
<td>D</td>
<td>60 - 69.99%</td>
</tr>
<tr>
<td>F</td>
<td>&lt; 60%</td>
</tr>
</tbody>
</table>

**Posting of Grades**

Grades will be posted in Canvas, in most cases they will be posted prior to the next class after an exam.
<table>
<thead>
<tr>
<th>Week of</th>
<th>Topic</th>
<th>Chapter</th>
<th>Assignment Due</th>
</tr>
</thead>
<tbody>
<tr>
<td>June 6th</td>
<td>Understanding Personal Finance</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Managing Income Taxes</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>June 14th</td>
<td>Managing Checking and Savings Accounts</td>
<td>5</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Building and Maintaining Good Credit</td>
<td>6</td>
<td></td>
</tr>
<tr>
<td>June 21st</td>
<td>Credit Cards and Consumer Loans</td>
<td>7</td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Exam 1</strong></td>
<td><strong>1,4,5&amp;6</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Vehicle and Other Major Purchases</td>
<td>8</td>
<td></td>
</tr>
<tr>
<td>June 28th</td>
<td>Obtaining Affordable Housing</td>
<td>9</td>
<td>Personal Budget</td>
</tr>
<tr>
<td></td>
<td>Managing Property and Liability Risk</td>
<td>10</td>
<td></td>
</tr>
<tr>
<td>July 5th</td>
<td><strong>Exam 2</strong></td>
<td><strong>7-10</strong></td>
<td></td>
</tr>
<tr>
<td>July 12th</td>
<td>Life Insurance Planning</td>
<td>12</td>
<td>Credit Report</td>
</tr>
<tr>
<td></td>
<td>Investment Fundamentals</td>
<td>13</td>
<td></td>
</tr>
<tr>
<td>July 19th</td>
<td>Retirement Planning</td>
<td>17</td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Exam 3</strong></td>
<td><strong>12,13&amp;17</strong></td>
<td></td>
</tr>
<tr>
<td>July 26th</td>
<td><strong>Optional Comprehensive Final</strong></td>
<td></td>
<td>Retirement Plan</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
## Important University Dates:

<table>
<thead>
<tr>
<th>Date</th>
<th>Event</th>
</tr>
</thead>
</table>
| June 7, 2021 | Add, Drop, and Late Registration Begins for 10-, 8-  
and First 5-Week Classes. $25 Fee assessed for late registrants |
| June 7, 2021 | Classes Begin for First 5-, 10-, and 8-Week Summer Session          |
| June 10, 2021 | Deadline to Drop First 5-Week Classes with No Record               |
| June 14, 2021 | Deadline to Drop 8-Week Classes with No Record                     |
| June 22, 2021 | Deadline to Drop 10-Week Classes with No Record                    |
| June 25, 2021 | Deadline to Drop First 5-Week Classes with a Quit (Q)  
or Withdraw (W)                                             |
| July 1, 2021  | Deadline for Teacher Education Program Applications                 |
| July 2, 2021  | Deadline for Summer Graduation Application                          |
| July 5, 2021  | Independence Day (University Closed)                                |
| July 9, 2021  | Classes End for First 5-Week Session                                |
| July 9, 2021  | Deadline to Withdraw from the University for First 5-  
Week Classes                                                   |
| July 12, 2021 | Add, Drop, and Late Registration Begins for Second 5-  
Week Classes. $25 Fee assessed for late registrants           |
| July 12, 2021 | Classes Begin Second 5-Week Summer Session                         |
| July 13, 2021 | Deadline for Faculty Submission of First 5-Week Final  
Class Grades (due by 3pm)                                       |
| July 15, 2021 | Deadline to Drop Second 5-Week Classes with No  
Record                                                       |
| July 15, 2021 | Deadline for Clinical Teaching/Practicum Applications             |
| July 23, 2021 | Deadline for Final Committee-Edited Theses with  
Committee Approval Signatures for Summer Semester to Graduate School Office |
| July 23, 2021 | Deadline to Drop 10-Week Classes with a Quit (Q)  
or Withdraw (W)                                             |
| July 30, 2021 | Classes End for 8-Week Session                                     |
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/] or access Canvas through the TAMUCT Online link in myCT [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]

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%2FFSubmit%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 Canvas page (log-in required) [https://tamuct.instructure.com/courses/717](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 online, please visit the website [http://www2.ed.gov/about/offices/list/ocr/docs/pregnancy.pdf](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 WCOnline [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].

---

**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].

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 online [https://cm.maxient.com/reportingform.php?TAMUCentralTexas&layout_id=2].

Anonymous referrals are accepted. Please see the Behavioral Intervention Team 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 and any calculator with communication features is strictly prohibited. This includes your cell phone and phone apps.

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.