Texas A&M University-Corpus Christi
College of Business
Course Syllabus

Course number: FINA 1307 (Personal Finance)
Instructor: William Johnson
Location: online
Office: tamucc.webex.com/join/wjohnson7
Semester: Spring 2019
Office Hours: By appointment
Office Telephone: 361-825-3184
Email: william.johnson@tamucc.edu

Course Prerequisites:
None.

Course Description:
Personal Finance covers the foundations of financial planning, managing basic assets, managing credit, managing insurance needs, managing investments, and retirement and estate planning.

Required or Supplemental Readings
Students are responsible for checking updated materials and reading articles posted on the course BlackBoard and within the Ebook.

The course consists of the interactive course module and the eNest Egg financial Simulation
1. Moodle: website to come - Students will be provided username and passwords.
2. eNest Egg Simulation: website to come

Important Notice:
Courses may require the use of exam-proctoring involving third party charges. Exam-proctoring charges may range from $1 - $50.00 per exam. Students may be required to schedule exams at least 24-hours in advance or incur late scheduling charges. All costs for exams are the responsibility of the student. Students may also be responsible for providing webcams to be used in test proctoring.

Learning Objectives:
By the end of this course, the students will be able to:
• Students will understand the financial planning process
• Students will know the primary financial institutions related to personal financial issues
• Students will be able to prepare and interpret personal financial statements for financial planning purposes
• Students will know how to utilize the different personal insurance products in their financial plan
• Students will understand how to utilize different investment products including stocks, bonds, and mutual funds in their financial plan
• Students will understand the importance of estate planning and strategies that should be incorporated in their financial plan
Major Field Test (MFT):
The MFT is required for all students pursuing the Bachelor of Business Administration degree. Students register for the MFT in BUSI0088, Major Field Test in Business. To prepare for this test, business majors are advised to retain their class notes, textbooks, and other relevant materials from their business core courses in the areas referenced below. Completion of all College of Business core courses except MGMT 4388 is required. BUSI 0088 is CR/NC.

As an integral part of the College of Business’ Assurance of Learning program, the MFT is a nationally-normed, standardized multiple-choice test developed by the Educational Testing Service and administered to senior-level business students at many AACSB International accredited institutions in the United States. It is designed to measure students’ academic achievement through demonstration of their basic knowledge and understanding of key concepts, theories, and analytical methods in the functional areas of business. This test covers the areas of accounting, economics, finance, international issues, legal and social environment of business, management, marketing, quantitative business analysis, and information systems.

Websites Used:
Blackboard https://bb9.tamucc.edu/
All exams will be on Blackboard unless otherwise mentioned via Blackboard.

Electronic Device Usage:
Computers or tablets are required to complete the course.

Relationship to Other Coursework:
This course provides an initial introduction to personal financial planning including insurance, investments, retirement and estate planning topics.

Instructional Methodologies:
Instructional methodology includes reading the text, Powerpoint slides, LearnSmart modules, online discussions and chats, completing online exercises, problems and tests.

Students are responsible for checking updated materials and reading articles as mentioned by the professor in class or online via Blackboard.

Performance Evaluation, Grading, and Course Policies:
Student success in this course is a function of their willingness to work. Those students that take the initiative to attend class on a regular basis, do all required assignments, and study a reasonable length of time for exams will do very well.

Unless there is a university-approved absence, I do not accept late work, so be sure to keep up with the due dates that are posted within the eBook and announcements. You will have a 48-hour window for each exam. There will be no extensions even if there are technical difficulties so use a LAN line (no wifi or hot spots) and plan ahead and do not schedule it for the last minute. If you miss an exam without prior approval, you will have to take the comprehensive final instead of the missed exam. The final will only be able to replace 1 exam grade.
I expect all assignments to be completed on your own. This will be more beneficial to you. Using solutions in order to complete any assignment (whether you receive it from a former student or some other source) is not allowed and will be considered cheating. Ask me if you need help – that is my job and gives me a better idea of what I need to address.

If you have any questions about any assignment grades, you must ask about them within 48 hours of them being posted either within BlackBoard or the e-book (wherever they were posted first).

<table>
<thead>
<tr>
<th>Grades may be assigned based on the following weights:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Exam 1</td>
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<tr>
<td>Exam 2</td>
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<tr>
<td>Exam 3</td>
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<tr>
<td>Exam 4</td>
</tr>
<tr>
<td>Final Exam</td>
</tr>
<tr>
<td>Exercises and Participation</td>
</tr>
<tr>
<td>Quizzes</td>
</tr>
<tr>
<td>e-Nest Egg Simulation</td>
</tr>
</tbody>
</table>

The standard alphabetical grading scale is employed:  A: 90-100%;  B: 80-89%;  C: 70-79%;  D: 60-69%;  F: 0-59%

**Oral and Written Content:**
Students are expected to read assigned material prior to class and to contribute to team analyses and class discussions.

**Preferred methods of scholarly citations:**
APA style is the only accepted method used for citations and referencing during this class. All work should be paraphrased rather than copied directly. Material used from sources other than the text should use APA style citations and references.

**Technology Applications:**
Students will use electronic research applications during the course. Students should be comfortable with producing quality word-processed reports and with at least one spreadsheet application. All students should have a student computer account and access to e-mail and the internet. Students may be required to submit certain assignments via e-mail and e-mail attachments.

**Attendance Policy:**
The class is fully online and no classroom attendance is required or expected.

**Code of Ethics**
This course, and all other courses offered by the College of Business (COB), requires all of its students to abide by the COB Student Code of Ethics (available online at www.cob.tamucc.edu). Provisions and stipulations in the code are applicable to all students taking College of Business courses regardless of whether or not they are pursuing a degree awarded by the COB.

**Academic Integrity/Plagiarism:**
University students are expected to conduct themselves in accordance with the highest standards of academic honesty. Academic misconduct for which a student is subject to penalty includes all forms of cheating, such as illicit possession of examinations or examination materials, falsification, forgery, complicity or plagiarism. (Plagiarism is the presentation of the work of another as one’s own work.) In this class, academic misconduct or complicity in an act of academic misconduct on an assignment or test will result in (a zero for the first time and failing the course for any additional offence).

**Dropping a Class:**
I hope that you never find it necessary to drop this or any other class. However, events can sometimes occur that make dropping a course necessary or wise. Please consult with me before you decide to drop to be sure it is the best thing to do. Should dropping the course be the best course of action, you must initiate the process to drop the course by going to the Student Services Center and filling out a course drop form. Just stopping attendance and participation WILL NOT automatically result in your being dropped from the class. April 5th is the last day to drop a class with an automatic grade of “W” this term.

**Classroom/Professional Behavior:**
Texas A&M University-Corpus Christi, as an academic community, requires that each individual respect the needs of others to study and learn in a peaceful atmosphere. Under Article III of the Student Code of Conduct, classroom behavior that interferes with either (a) the instructor’s ability to conduct the class or (b) the ability of other students to profit from the instructional program may be considered a breach of the peace and is subject to disciplinary sanction outlined in article VII of the Student Code of Conduct. Students engaging in unacceptable behavior may be instructed to leave the classroom. This prohibition applies to all instructional forums, including classrooms, electronic classrooms, labs, discussion groups, field trips, etc.

**Grade Appeals:**
As stated in University Rule 13.00.02.99.C2, Student Grade Appeals, a student who believes that he or she has not been held to appropriate academic standards as outlined in the class syllabus, equitable evaluation procedures, or appropriate grading, may appeal the final grade given in the course. The burden of proof is upon the student to demonstrate the appropriateness of the appeal. A student with a complaint about a grade is encouraged to first discuss the matter with the instructor. For complete details, including the responsibilities of the parties involved in the process and the number of days allowed for completing the steps in the process, see University Rule 13.00.02.99.C2, Student Grade Appeals, and University Procedure 13.00.02.99.C2.01, Student Grade Appeal Procedures. These documents are accessible through the University Rules Web site at http://www.tamucc.edu/provost/university_rules/index.html. For assistance and/or guidance in the grade appeal process, students may contact the Dean’s office in the college in which the course is taught or the Office of the Provost.

**Disability Accommodations:**
The Americans with Disabilities Act (ADA) is a federal anti-discrimination statute that provides comprehensive civil rights protection for persons with disabilities. Among other things, this
legislation requires that all students with disabilities be guaranteed a learning environment that provides for reasonable accommodation of their disabilities. If you believe you have a disability requiring an accommodation, please call or visit Disability Services at (361) 825-5816 in Corpus Christi Hall 116.

If you are a returning veteran and are experiencing cognitive and/or physical access issues in the classroom or on campus, please contact the Disability Services office for assistance at (361) 825-5816.

Statement of Academic Continuity
In the event of an unforeseen adverse event, such as a major hurricane and classes could not be held on the campus of Texas A&M University–Corpus Christi; this course would continue through the use of Blackboard and/or email. In addition, the syllabus and class activities may be modified to allow continuation of the course. Ideally, University facilities (i.e., emails, web sites, and Blackboard) will be operational within two days of the closing of the physical campus. However, students need to make certain that the course instructor has a primary and a secondary means of contacting each student.

FINA 1307 Preliminary Schedule ***

<table>
<thead>
<tr>
<th>MODULE</th>
<th>CONTENT</th>
<th>HOURS</th>
<th>DUE DATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 Part I: Foundation</td>
<td></td>
<td>45.00</td>
<td></td>
</tr>
<tr>
<td>1 Syllabus, Moodle and e-nest egg registration</td>
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<td></td>
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<tr>
<td>2 Introduction to Personal Finance</td>
<td></td>
<td>1.00</td>
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<tr>
<td>Literacy Quiz Screenshot Submission</td>
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<td>06/04/2019</td>
</tr>
<tr>
<td>Financial Life Cycle</td>
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<td>06/05/2019</td>
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<tr>
<td>3 Opportunity Cost</td>
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<td>1.00</td>
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<tr>
<td>Career Planning / Time Value of Money</td>
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<td>1.00</td>
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<tr>
<td>Career Worksheet</td>
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<td>06/06/2019</td>
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<tr>
<td>4 Time Value of Money</td>
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<td>1.00</td>
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<tr>
<td>e-Nest Egg</td>
<td>e-Nest Egg Registration Due</td>
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<td>06/06/2019</td>
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<tr>
<td>5 Personal Financial Statements</td>
<td></td>
<td>1.00</td>
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<tr>
<td>6 Goals</td>
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<td>1.00</td>
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<tr>
<td>Assignment Submission: Polishing Your SMART Goals</td>
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<td>06/11/2019</td>
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<tr>
<td>7 Budgeting</td>
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<td>Budgeting Assignments</td>
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<td>06/12/2019</td>
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<tr>
<td>8 Tax Basics</td>
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<td>1.00</td>
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<tr>
<td>Examity</td>
<td>Exam 1 Needs Scheduling</td>
<td></td>
<td></td>
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<tr>
<td>9 Federal Income Tax</td>
<td></td>
<td>1.00</td>
<td></td>
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<tr>
<td>Tax Return Assignment</td>
<td></td>
<td>1.00</td>
<td>06/13/2019</td>
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<tr>
<td>e-Nest Egg</td>
<td>Training, Training +, and Practice simulations</td>
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<td>2.50</td>
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<td>Quizzes</td>
<td>Modules 1-9 Quizzes</td>
<td>06/13/2019</td>
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<tr>
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<td>Exam 1</td>
<td>Modules 1-9</td>
<td>1.00</td>
<td>06/13/2019</td>
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**PART III: INVESTMENTS AND RETIREMENT PLANNING**

<table>
<thead>
<tr>
<th>Module</th>
<th>Title</th>
<th>Score</th>
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<tbody>
<tr>
<td>10</td>
<td>Financial Intermediaries</td>
<td>1.00</td>
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<tr>
<td>11</td>
<td>Financial Services – Savings and Payments</td>
<td>1.00</td>
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</tr>
<tr>
<td>12</td>
<td>Investment Basics</td>
<td>1.00</td>
<td></td>
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<tr>
<td>13</td>
<td>Bonds</td>
<td>1.00</td>
<td></td>
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<tr>
<td>14</td>
<td>Stocks</td>
<td>1.00</td>
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**Examity**

<table>
<thead>
<tr>
<th>Examity</th>
<th>Exam 2 Needs Scheduling</th>
<th>06/18/2019</th>
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<table>
<thead>
<tr>
<th>Module</th>
<th>Title</th>
<th>Score</th>
<th>Due Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>15</td>
<td>Mutual Funds</td>
<td>1.00</td>
<td></td>
</tr>
<tr>
<td>16</td>
<td>Retirement Planning</td>
<td>1.00</td>
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<tr>
<td>e-Nest Egg</td>
<td>Long, Short, and Good Simulations</td>
<td>2.50</td>
<td>06/20/2019</td>
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**Quizzes**

<table>
<thead>
<tr>
<th>Quizzes</th>
<th>Modules 10-16 Quizzes Due</th>
<th>06/25/2019</th>
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</table>

**Exam 2**

<table>
<thead>
<tr>
<th>Modules 10-16</th>
<th>1.00</th>
<th>07/01/2019</th>
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**PART IV: INSURANCE**

<table>
<thead>
<tr>
<th>Module</th>
<th>Title</th>
<th>Score</th>
<th>Due Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>17</td>
<td>Introduction to Insurance and Liability Insurance</td>
<td>1.00</td>
<td></td>
</tr>
<tr>
<td>18</td>
<td>Property and Casualty Insurance</td>
<td>1.00</td>
<td></td>
</tr>
<tr>
<td>19</td>
<td>Life Insurance</td>
<td>1.00</td>
<td></td>
</tr>
<tr>
<td>20</td>
<td>Health Insurance</td>
<td>1.00</td>
<td></td>
</tr>
<tr>
<td>21</td>
<td>Disability and Long-Term Care Insurance</td>
<td>1.00</td>
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**Examity**

<table>
<thead>
<tr>
<th>Examity</th>
<th>Exam 3 Needs Scheduling</th>
<th>07/09/2019</th>
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<table>
<thead>
<tr>
<th>Module</th>
<th>Title</th>
<th>Score</th>
<th>Due Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>22</td>
<td>Estate Planning</td>
<td>1.00</td>
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</tr>
<tr>
<td>e-Nest Egg</td>
<td>Ideal, Quality, and Test Simulations</td>
<td>2.50</td>
<td>07/11/2019</td>
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**Quizzes**

<table>
<thead>
<tr>
<th>Modules 17-22 Quizzes Due</th>
<th>07/16/2019</th>
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**Exam 3**

<table>
<thead>
<tr>
<th>Modules 17-22</th>
<th>1.00</th>
<th>07/18/2019</th>
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**PART V: CREDIT**

<table>
<thead>
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<th>Module</th>
<th>Title</th>
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<th>Due Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>23</td>
<td>Credit Advantages, Disadvantages, Sources</td>
<td>1.00</td>
<td></td>
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<tr>
<td>24</td>
<td>Meaning of Credit Scores</td>
<td>1.00</td>
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<tr>
<td>25</td>
<td>Student Loans</td>
<td>1.00</td>
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<tr>
<td></td>
<td>Student Loan Assignment #1</td>
<td></td>
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<tr>
<td></td>
<td>Student Loan Assignment #2</td>
<td></td>
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<tr>
<td>26</td>
<td>Debt</td>
<td>1.00</td>
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**PART VI: CONSUMER PURCHASE**

<table>
<thead>
<tr>
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<th>Title</th>
<th>Score</th>
<th>Due Date</th>
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<tbody>
<tr>
<td>27</td>
<td>Making Smart Purchases</td>
<td>1.00</td>
<td></td>
</tr>
<tr>
<td>28</td>
<td>Purchasing a Car</td>
<td>1.00</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Buying or Leasing a Car</td>
<td></td>
<td>07/30/2019</td>
</tr>
<tr>
<td>29</td>
<td>Rent or Buy?</td>
<td>1.00</td>
<td></td>
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</table>

**Examity**

<table>
<thead>
<tr>
<th>Examity</th>
<th>Exam 4 Needs Scheduling</th>
<th>07/25/2019</th>
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<table>
<thead>
<tr>
<th>Module</th>
<th>Title</th>
<th>Score</th>
<th>Due Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>30</td>
<td>Buying a House</td>
<td>1.00</td>
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**e-Nest Egg**

| Insurance, Loans, Test 2 Simulations | 2.50  | 08/01/2019 |

**Quizzes**

<table>
<thead>
<tr>
<th>Modules 23-30 Quizzes Due</th>
<th>08/05/2019</th>
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<tbody>
<tr>
<td>Exam</td>
<td>Modules</td>
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<tr>
<td>------</td>
<td>---------------</td>
</tr>
<tr>
<td>Exam 4</td>
<td>Modules 23-30</td>
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<tr>
<td>Examity</td>
<td>Final Exam Needs Scheduling</td>
</tr>
<tr>
<td>Final Exam</td>
<td>Optional; Comprehensive</td>
</tr>
</tbody>
</table>

***All module quizzes are due by 11:59pm on the corresponding exam day, but assignments under each module are due by 11:59pm on the date listed. Don’t wait until exam day to read the text or complete the quizzes or your grade will suffer!