

FIN-1060 *Personal Finance*



Instructor Contact Information

(Insert instructor name here)

Email: (Insert preferred email address here)

Phone: (Insert preferred contact number if applicable)

Course Description

Designed as credit toward a business degree and for individuals interested in acquiring personal financial planning skills. It covers personal financial management with emphasis on decision making, budgeting, financial institutions, personal and family risk management, credit management, and estate planning. Upon successful completion of this course, students should be able to prepare complete personal budgets and other family financial planning instruments.

Course Outcomes

Upon successful completion of this course, students will be able to:

- Describe the basic issues and concepts associated with personal financial planning specific to the individual and family
- Examine basic issues related to career paths, income opportunities, resource management, and management of family and personal resources
- Describe the challenges and opportunities associated with the use of personal and family credit management issues
- Apply financial planning processes in managing resources including making major purchases, managing budgets, and handling day-to-day financial issues

Prerequisites and Needed Skills



Technology Expectations

- Ability to use word processing and visual software in the MS Office suite

Materials, Fees and Technology Tools

Required materials, fees and technology

- Financial Calculator: TI BA-II (or comparable with TVM capabilities)
- Textbook: (Insert textbook details here)
 - *If using McGraw-Hill publisher materials, textbook is:*
 - *Focus on Personal Finance; 2024 Release by Jack R. Kapoor, Les R. Dlabay, Robert J. Hughes, & Melissa M. Hart*
 - *A printed textbook is not required for this course. The class will use an electronic text and electronic course content that will be accessed through the Canvas system for the course.*
 - *(Pricing details can be confirmed and requested from the McGraw-Hill team, contact CE FIN 1060 liason at UVU for information if needed)*
- Access to a computer and reliable internet connection
- Financial Calculator: TI BA-II (or website/equivalent resource with comparable time value of money calculation capabilities)

How This Course Works

Course Mode / Attendance: (Insert course modality here)

(Insert modality details here)

- *If an online course, you may use this language:*
 - *This is a fully online course--No livestream component.*
 - *Online learning offers the convenience of continuing your education regardless of your access to the physical classroom. Be aware that online courses at UVU have regular due dates and must be completed within the term you register. You are expected to attend class online each week and participate in all activities. Absence from our online class makes it extremely difficult to be a successful student.*

Description of how course works (make changes where necessary):

For each lesson, students will read the outlined chapters from the online text, participate in publisher activities, discuss topics from the module, take a quiz, and in some modules also take a major




Over the semester, students will also complete several components of a Personal Financial Planning (PFP) Project as outlined in the PFP Project Guide.

As a student you can expect this course to challenge and engage you as a learner. You will be expected to work in groups, engage in class discussions, complete projects and papers as required, and succeed as a student in this course.

- **Submission and Grading Procedures:**

- All work for this course will be turned in electronically through Canvas. If you have technical difficulties, contact Support Services at 801-863-8888, or email support@instructure.com (<mailto:support@instructure.com>).
- I will make every attempt to respond to student emails within 48 hours. Please contact me with any questions throughout the semester through the Canvas Inbox. Additionally, I will make every attempt to have all assignments for each week graded within a week and will send an announcement in the course room when the grading is complete.


- **Cheating:** Any form of cheating or plagiarism will not be tolerated in my class and students will receive a failing grade for the course "E" in addition to being reported to the Student Conduct and Dispute Resolution office for recommendation of removal from the institution (<http://www.uvu.edu/studentconduct/faculty/cheating.html>  (<http://www.uvu.edu/studentconduct/faculty/cheating.html>)).

- **Late Policy:** Please note, I do not accept late work UNLESS you have a medically documented illness and there are extenuating circumstances beyond the specified and assigned due dates. Documentation will need to be provided to your instructor in this instance. Working ahead on your assignments is highly encouraged to keep pace with the course.

- **Course Policies:**

- You are expected to participate on a regular basis and complete all assignments.
 - Should you miss more than 20% of the class, you will receive an "E" grade for the course.
 - Should you miss 18-19% of class you will receive a letter grade drop for the course.
 - A missed class is defined as the student not participating and/or turning in assignments for a one-week time period.
 - There are 14 weeks in this course—all coursework is available online through Canvas.
 - Should you miss 2 weeks, you will automatically receive a letter grade drop.
 - Should you miss 3 or more weeks you will receive an "E" grade for the course.



- It is your responsibility to participate on a good-faith basis that demonstrates your desire to be a genuine partner in your own education. I will keep an accurate record of participation. It is your responsibility to know the policy and adhere to it.
- **Student Responsibilities:**
 - *Start class the first week of the term.*
 - ***Be accountable by setting aside regular time each week to complete course activities and assignments on time as noted per the due dates.***
 - *Learn how to use Canvas including communication tools (e.g. discussion, Canvas inbox, etc.). If you have technology-related problems contact the [Service Desk](https://www.uvu.edu/servicedesk)  (<https://www.uvu.edu/servicedesk>).*
 - *Abide by ethical standards. Your work must be your own.*
 - *Contact your instructor as early as possible if an emergency arises. Do NOT wait until the last minute to ask for an extension.*
- **Instructor Responsibilities:**
 - *Respond to emails within ONE business day. If multiple emails are received regarding the same question or concern, they may be responded to with an announcement to the entire class.*
 - *Provide timely, meaningful and constructive feedback on assignments.*
 - *Facilitate an effective learning experience.*
 - *Refer students to appropriate services for issues that are non-course content specific. For instance, technical issue, writing labs, accessibility services, etc.*
 - *Mentor students through the course.*
- **Inclusion Statement**
 - My intent for this class is to create a space where students feel included, heard, and respected, and that students diverse identities and backgrounds are valued and viewed as an asset to our shared learning community. We all come to this course with unique life experiences, and there will be diversity of perspectives in our discussions. This diversity is our strength as we strive to communicate and connect across difference, and build an inclusive and equitable learning environment. If you have a conflict with a class or assignment and a religious/cultural/spiritual event, please notify me as soon as possible and we will discuss.



Grading Scale (Recommended Scale Below):

The following grading standards will be used in this class:

Grade	Percent
A	94-100
A-	90-93
B+	87-89
B	83-86
B-	80-82
C+	77-79
C	73-76
C-	70-72
D+	67-69
D	63-66



D-	60-62
E	0-59

Assignment Categories

Activity	Percent
Assignments	5
Adaptive Readings	20
Discussions	5
Quizzes	10
PFP Project	25
PFP Journal	5
Major Exams	30

Assignment and Assessment Descriptions

(Please make adjustments where necessary for your specific class)

• Assignments

One of your first assignments is to complete the syllabus quiz. It is important that you familiarize yourself with the syllabus (this document) and all of the information in the Course Orientation module. This quiz is multiple/choice, true/false and must be taken as many times as necessary to receive a perfect score. This will ensure that course expectations are clear.



Other assignments consist of acclimating to the course and getting to know other class members.

- **Adaptive Readings**

Adaptive/"Smartbook" readings are given directly through the textbook publisher and correspond with your text chapter readings and are located online. The percentage of your grade will be based solely on completion of the reading (not on percent of correct answers to the questions). You will have unlimited access to repeat/practice each activity.

- **Discussions**

Discussions will be opportunities to explore personal financial planning topics together. Posts to the discussion should add significantly to the conversation and support your point of view. *Comments that do not add significantly to a discussion will receive **no credit**.* It is okay to disagree in a discussion. In fact much learning happens when we disagree. However we need to be respectful and keep our online classroom a safe place to learn.

Discussions are due on **Thursdays (due date)**. Follow up comments are due by Sunday. Follow up posts are expected to be after the due date and are NOT marked late. Discussions conclude by the **Sunday (until date)**. After this, you will be unable to post.

- **Personal Financial Planning (PFP) Project**

The PFP project is a series of assignments that build on one another and help you understand the various practices, tools, and strategies that go along with financial management. The assignments are due shortly after related topics are covered in the course. See the "PFP Project Guide" for full details.

- **PFP Journal**

Each week you will reflect on your learning in a PFP Journal. Serious effort on these assignments will help you complete your final project reflection (outlined in the "PFP Project Guide").

- **Assessments (Quizzes & Exams)**

Each module has a chapter quiz consisting of true-false and multiple choice questions. You will have three opportunities to take each quiz and your highest score will be recorded. Quiz questions are



randomly delivered from a larger pool of questions so every student will get a unique quiz. Quizzes are timed so you will need to come prepared. You may have time to look up some but not all answers.

Major exams cover particular chapters as indicated and again are true-false and multiple choice style questions from the module quizzes. In addition to the Exams, there is one Time Value Money (TVM) Exam that consists of problem questions asking you to calculate TVM and define certain terms.

Course Schedule

(Recommended schedule below (based on chapters from the McGraw-Hill textbook). While topics below must be included in the course, the order of each lesson may be adjusted by the instructor if necessary. Please update accordingly for your specific class. Reach out to your UVU CE FIN 1060 Liason with questions or for additional details.)

Week	Lesson
1	L01 - Personal Financial Planning in Action
2	L02 - Money Management Skills
3	L03 - Taxes in Your Financial Plan
4	L04 - Financial Services: Savings Plans and Payment Accounts
5	L05 - Consumer Credit: Advantages, Disadvantages, Sources, and Costs
6	L06 - Consumer Purchasing: Strategies and Wise Buying of Motor Vehicles
7	L07 - Selecting and Financing Housing
8	L08 - Home and Automobile Insurance
9	<i>Semester Break! (Spring or Thanksgiving depending on semester)</i>
10	L09 - Life, Health, and Disability Income Insurance
11	L10 - Investing Basics and Evaluating Bonds
12	L11 - Investing in Stocks
13	L12 - Investing in Mutual Funds
14	L13 - Retirement and Estate Planning
15	PFP - Prepare Final Project and Study for Final Exam
16	<i>Final Exam Week and Final PFP Project Due</i>



- **Further Instructions:**

- Detailed course schedule for assignments, discussions, quizzes, PFP projects, and exams will be provided on Canvas.
- *Note: The instructor reserves the right to make changes to this syllabus during the semester. Any changes will be announced in class and posted in Canvas.*

UVU Policies and Resources

Americans with Disabilities Act and Section 504 of the Rehabilitation Act

The Americans with Disabilities Act (ADA) and Section 504 of the Rehabilitation Act of 1973, as amended, prohibit Utah Valley University from engaging in discrimination on the basis of disability in any program or activity. Discrimination is also prohibited in all aspects of employment against persons with disabilities who, with reasonable accommodation, can perform the essential functions of a job.

Students who believe they have been denied program access or otherwise discriminated against because of a disability are encouraged to initiate a grievance by contacting the Accessibility Services Director, Sherry Page at 801-863-8747. Employees can contact the ADA Coordinator, Irene Whittier at 801-863-8389.

Upon request, this information is available in alternative formats, such as mp3, Braille, or large print. To request this format, email asd@uvu.edu (<mailto:asd@uvu.edu>).

Statement from Accessibility Services

Students needing accommodation due to a disability including temporary and pregnancy accommodations may contact the UVU Accessibility Services at accessibilityservices@uvu.edu (<mailto:accessibilityservices@uvu.edu>) or 801-863-8747. Accessibility Services is located on the Orem Campus in LC 312.

Academic Integrity

At Utah Valley University, faculty and students operate in an atmosphere of mutual trust. Maintaining an atmosphere of academic integrity allows for free exchange of ideas and enables all members of the community to achieve their highest potential. Our goal is to foster an intellectual atmosphere that produces scholars of integrity and imaginative thought. In all academic work, the ideas and contributions of others must be appropriately acknowledged and UVU students are expected to produce their own original academic work.



Faculty and students share the responsibility of ensuring the honesty and fairness of the intellectual environment at UVU. Students have a responsibility to promote academic integrity at the university by not participating in or facilitating others' participation in any act of academic dishonesty. As members of the academic community, students must become familiar with their [rights and responsibilities](https://policy.uvu.edu/getDisplayFile/5bedd0ef7b23736d542192e3). In each course, they are responsible for knowing the requirements and restrictions regarding research and writing, assessments, collaborative work, the use of study aids, the appropriateness of assistance, and other issues. Likewise, instructors are responsible to clearly state expectations and model best practices.

Further information on what constitutes academic dishonesty is detailed in [UVU Policy 541: Student Code of Conduct](https://policy.uvu.edu/getDisplayFile/5bedd0ef7b23736d542192e3).

Definitions and Examples:

▸ Academic Integrity

▸ Cheating

▸ Plagiarism

▸ Fabrication

We would like to acknowledge the following institutions: Northeastern University, University of Jamestown, Washington University in St. Louis, and UVU's Woodbury School of Business. This statement uses or adapts parts of their academic integrity statements or used them for inspiration.


Equity and Title IX Statement

Title IX states that no person in the United States shall, on the basis of sex, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any education program or activity receiving Federal financial assistance. Students who believe they have been excluded from participation in, denied the benefits of, or discriminated against because of their sex may contact the EO/AA office to make a report, ask questions, or share concerns by email at: titleix@uvu.edu, in-person at BA-203, or by phone at: (801) 863-7999. To learn more about the Equity and Title IX office please visit us online at: <https://www.uvu.edu/equityandtitleix>.



Religious Accommodations Syllabus Statement

UVU values and acknowledges a wide range of faiths and religions as part of our student body, and as such provides accommodations for students. Religious belief includes the student's faith or conscience as well as the student's participation in an organized activity conducted under the auspices of the student's religious tradition or religious organization. The accommodations include reasonable student absences from scheduled examinations or academic requirements if they create an undue hardship for sincerely held religious beliefs. For this to occur, the student must provide a written notice to the instructor of the course for which the student seeks said accommodation prior to the event.

The UVU campus has [a place for meditation, prayer, reflection, or other forms of individual religious expression](https://www.uvu.edu/interfaith/reflectioncenter/index.html)  (<https://www.uvu.edu/interfaith/reflectioncenter/index.html>) as is described on their website.

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Technology Support Services

 For 24/7 technical support contact [Instructure's Canvas Support Live Chat](https://cases.canvaslms.com/liveagentchat?chattype=student&sfid=001A00000085cNxIAI) 
(<https://cases.canvaslms.com/liveagentchat?chattype=student&sfid=001A00000085cNxIAI>)

 (385) 204-4930 (Available 24/7)



