

**PERSONAL FINANCE FIN 2633 &
ADVANCED PERSONAL FINANCE FIN 3633**

Fall 2018

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Textbook:	PFIN6, Billingsley, Gitman and Joehnk, Cengage Learning, 2018. ISBN-10: 1337117005/ISBN-13: 9781337117005
Calculator:	A calculator with a cash flow register is required . Many problems discussed require complex arithmetic operations, and a financial calculator is necessary to solve these problems efficiently and quickly. The calculator used for illustrations in the class is the Texas Instruments BAI Plus . You can also buy its app from the App store for lower price.
Prerequisite:	None.
Library Website:	http://www.se.edu/lib/
Student Support Services:	http://www.se.edu/sss/

Course description: This course will introduce you to the basic principles of personal finance. We will begin with the basics of financial planning including budgeting and the time value of money and then progress to study the fundamental concepts of asset management while considering risk and return. We will discuss using credit and credit management, insurance, investing in stocks and bonds and conclude with retirement and estate planning.

Course/Learning objectives: To provide a basic understanding of personal finance and to introduce the concepts and tools available for sound financial planning. Upon completion of the course, the student should be able to:

1. Understand the financial planning process. Meets the JMSB goal of business knowledge.
2. Understand time value of money concepts. Meets the JMSB goal of problem solving.
3. Develop personal financial statements. Meets the JMSB goal of business knowledge.
4. Manage assets: cash, savings, automobiles, houses, etc. Meets the JMSB goal of problem solving.
5. Have knowledge of bonds and stocks and other investment choices. Meets the JMSB goal of problem solving.
6. Understand credit management. Meets the JMSB goal of problem solving.
7. Comprehend the need for insurance to protect family and assets. Meets the JMSB goal of problem solving.
8. Discuss long term financing decisions. Meets the JMSB goal of problem solving.

9. Comprehend the need for retirement and estate planning. Meets the JMSB goal of problem solving.

Course Outline and Schedule

Week	Chapter & Topic	Assignments
1 (8/27-9/2)	Ch1: Understanding the Financial Planning Ch2: Using Financial Statements and Budgets	<ul style="list-style-type: none"> Multiple Choice HW After-chapter Problem Blackboard Discussion
2 (9/3-9/9)	Ch4: Managing Your Cash and Savings Ch5: Making Automobile and Housing Decisions	<ul style="list-style-type: none"> Multiple Choice HW After-chapter Problem Blackboard Discussion
3 (9/10-9/16)	Ch6: Using Credit Ch7: Using Consumer Loans	<ul style="list-style-type: none"> Multiple Choice HW Blackboard Discussion Exam1
4 (9/17-9/23)	Ch8: Insurance Your Life Ch9: Insurance Your Health	<ul style="list-style-type: none"> Multiple Choice HW After-chapter Problem Blackboard Discussion
5 (9/24-9/30)	Ch10: Protect Your Property Ch11: Investment Planning	<ul style="list-style-type: none"> Multiple Choice HW Blackboard Discussion Exam2
6 (10/1-10/7)	Ch12: Investing in Stocks and Bonds Ch13: Investing in Mutual Funds, ETFs, and Real Estate Ch 3: Preparing Your Taxes	<ul style="list-style-type: none"> Multiple Choice HW After-chapter Problem Blackboard Discussion
7 (10/8-10/14)	Ch14: Planning for Retirement	<ul style="list-style-type: none"> Multiple Choice HW Blackboard Discussion Exam3

Important Dates:

August 27	Class Begins
August 31	Last Day to Drop a Class with No Grade Last Day to Drop a Class with a Refund/No Charges
October 2	Last Day to Drop a Class (Grade will be "W")
November 1	Deadline to Apply for Graduation

Note: The professor retains the right to make changes to this document if required. If changes are required, you will be notified as they occur.

COURSE POLICIES:

Materials: You are responsible for all material presented, including reading assignments and class notes. The class notes will be posted on the Blackboard before each session begins.

Engagement: All students are required to log into Blackboard and participate in threaded discussions. Participation in these discussions will count toward your final course grade.

Collaboration: ALL HOMEWORK ASSIGNMENTS ARE INDIVIDUAL WORKS UNLESS OTHERWISE SPECIFIED. However, students are allowed, in fact encouraged, to work together, but each student is still responsible for submitting, understanding, and being able to discuss the material on his or her own. I expect students to use the communications area of Blackboard to pose questions to other students before contacting me. I will monitor that threaded discussion and guide it as required to create student interaction and ensure correct information is shared. However, no collaboration is allowed during written exams (see the Academic Code of Conduct).

Homework Assignment: Please read the chapters and chapter notes posted in the syllabus and work the problems and questions posted in Blackboard each week. The purpose of the homework is to help you process the concepts and to further develop your critical thinking skills. You will need to use concepts, tools, and information from both the lecture notes and textbook to complete the assignments. These assignments are designed to make you think and are more than just plugging numbers into equations. You must know how to do all homework problems using your financial calculators for exam purposes. If you have questions about those questions/problems, post them to Blackboard in Homework Questions Discussion Board to start a threaded discussion. That will enable other students to answer your questions and generate a threaded discussion for class interaction. I will monitor the discussion at least once per day. **If you enroll in Fin 3633 advanced section, you will have MORE assignment questions to work.**

In general, each week's assignments contain: (1) Multiple choice questions and, and (2) Calculation and short answer problems. You are required to complete each multiple-choice assignment inside Blackboard and upload your detailed solutions for calculation/short problem assignment to Blackboard (typing or handwriting). After the deadline, answer keys will be posted in Blackboard. If you still get stuck after reviewing solutions, please let me know. Don't suffer in silence!

Late Assignments: A grade of zero will be assigned for any assignments not turned in on schedule or for missing an exam except for extenuating circumstances handled by the instructor on an individual basis. For the record, there are very few extenuating circumstances. Excuses such as "The system was down" and "I couldn't get to a computer" are NOT considered extenuating circumstances. Have a backup plan with at least one alternate location to complete the assignment or take the exam. Don't wait until the last minute to complete assignments or take exams and you will not encounter these types of problems.

No extra assignments will be given at any time during the semester to "bring up your grade!" Work diligently from the beginning and complete every assignment as if it is worth extra points that will raise your grade!

Makeup Exams: Make-up examinations will be allowed only under extremely unusual circumstances. If illness, injury, or serious personal problems arise contact me immediately.

Requests for make-up exams must be made in writing and explain the circumstances surrounding the request. Proper documentation must accompany the request (i.e., attending physician, supervisor, etc.).

Expectations of Instructor and Students:

Student Expectations of Instructor: During the semester, I will monitor and track your progress and performance closely. If I find you fall behind in class or do not complete assignments on time, you should expect to receive an email from me.

Students should expect a timely response to email questions and prompt grading and posting of assignments. If you send an email, I will typically respond within 24 hours. In rare cases where there is circumstances out of my control, such as email server interruption, the 24-hour response time may not be guaranteed, but I will do everything possible to get back to you as early as possible. Grading of and posting of scores for all assignments and exams will be completed within **3 days** after the due day. For example, the first week assignments are due on Sunday and students should expect to see their grade no later than Wednesday.

I will check and respond to questions/comments posted on the discussion board every day. The discussion board is mainly for students to share their insights and there benefit from each other's wisdom. I may join the discussion, as deemed appropriate, but will keep my involvement on the forum to the minimum. But if you have any questions about the discussion topics and posts and you want my input in detail, please let me know.

Instructor Expectations of Students: All students are required to produce their own work unless the activity has been designed as a group project. Evidence of cheating will result in at least a zero for that activity. Students are expected to complete all assignments by the due date, participate in class discussions, and when difficulties arise, contact the instructor.

The online learning is essentially a space for written communication. It is the only way for us to work together. To make it work efficiently, I expect you to log in Blackboard and check SE emails at least **twice a day** to avoid missing any course-related activity and guidance.

Other Course Policies: The instructor reserves the right to make adjustments to the syllabus and/or grading policy as needed in order to meet the instructional needs and goals of the class. Students will be notified of any adjustments to the syllabus.

COURSE REQUIREMENTS:

Timeframe for Participation: Student participation is critical to the success of this class. To be a successful online learner, you must be highly self-motivated. You will be graded on your timeliness of submitting homework, communication with other students, and meaningful contributions to the discussion boards. The discussion board is where you and the instructor make the class come alive, so be sure to participate early and often!

Discussion boards will be available on a weekly basis. New topics will be posted on Mondays by 12:00 a.m. and will remain available until Sunday at 12:59 p.m., unless noted otherwise by the instructor. To receive credit for participating, you must make meaningful contributions to the discussion boards each time a topic is available. Simply “I agree” or “I disagree” is not meaningful. You are required to post your solution/answer to a problem/question on the discussion board. The idea is to “discuss” the problem or topic. Be sure to carefully read and follow the instructions posted with each discussion.

Each discussion board will have its own set of instructions that you will see before entering the discussion. There will be discussion boards for posting questions and/or comments concerning general aspects of the class (**General Class Discussion**), for posting opinions/solutions to discussion questions and commenting on others’ answers (**Graded Class Discussion**), and for posting questions on homework (**Homework Questions Discussion**). You are strongly encouraged to respond to your classmates’ homework questions in Homework Questions Discussion board to earn extra credit.

Blackboard automatically tracks and records every click, including your name! I can see if and when you logged on, the date and time of day you logged on, and even what you accessed once you logged on! This is one way I can determine whether or not you participated in the assignment.

Approximate Time Required for Individual Activities: This course will be conducted using a variety of instructional methods and learning activities, including but not limited to, “virtual” lectures/chats, discussion boards, homework, exams, and other online activities. Approximately 12-15 hours per week will be required for successful completion of course requirements. Read, read, and re-read directions and information carefully before asking for help. You will find most of your questions answered in the course syllabus or on the discussion board.

Expectations for Communications: Please check the course website every day, at least five days a week! You are required to use your SE account to log in Blackboard. In addition, you are required to **REGULARLY** (at least twice a day) check your SE student email account. All email correspondence will be sent to your SE student email address. Refer to the Blackboard login page for details about your SE student email address. Be sure to include your name in the body of every email you send to me.

Activity and Assignment Expectations: Weekly assignments will be posted by 12:00 a.m. on Mondays. The due dates for all assignments are listed on the Assignment Schedule, posted under Course Information. All components of the weekly assignments (written assignments, discussion board posts, etc.) must be submitted by 12:59 p.m. on the due date.

Exams: Exam will concentrate on textbook materials, class notes, assigned problems, and any materials discussed during the semester. All exams may consist of multiple choice, short answer, computational, or essay questions from related chapters as specified in the syllabus.

ASSESSMENT (GRADING SYSTEM):

Exams: There will be three examinations during the course:

Exam #	Chapters Covered	Dates/Times Available
Exam1	Chapter1,2,4,5	Exam opens from 10/13 (Thu) 8am until 10/16 (Sun) 11:59 pm
Exam2	Chapter 6-9	Exam opens from 9/27 (Thu) 8am until 9/30 (Sun) 11:59 pm
Exam3	Chapter 10-13,3	Exam opens from 10/11 (Thu) 8am until 10/14 (Sun) 11:59 pm

Grading: Your final grade will be a reflection of how much effort you are willing to take towards learning the course subject material. My role is to facilitate your learning about the course subject matter. Learning is a very arduous and challenging student-driven process, while grades are an outcome of that process. Therefore, learn as much as you can, and the grade should take care of itself.

Grading Criteria	Weight
Participation & Discussions	150 Points
Weekly Homework Assignments	400 Points
Three Exams	450 Points
Total	1,000 Points

The following scale will be used:

POINTS	GRADE
≥ 895	A: I get it!
795-894	B: Almost get it!
695-794	C: Trying to get it!
595-694	D: Get what?
< 595	F: Where am I?

Rounding to the next letter grade is NOT AUTOMATIC and will be at the discretion of the instructor. Class participation and discussion score would play a critical role in deciding borderline grading cases.

Special needs students:

Disability Accommodations

Any student needing special accommodations due to a disability should contact the Office of Compliance and Safety, Administration Building, Suite 311 or call (580) 745-3090 (TDD# 745-2704). It is the responsibility of each student who anticipates or experiences barriers to their

academic experience to make an official request for disability related accommodations in a timely manner.

Counseling Center:

Any student experiencing mental or emotional issues who desires free, confidential, clinical counseling is encouraged to contact the SE Counseling Center at (580) 745-2988 to schedule an appointment during normal working hours Monday-Friday, 8:00AM to 5:00PM. For after-hours mental health emergencies, please call SE Campus Police at (580) 745-2911 or the Mental Health Crisis Hotline at 1- (800) 522-1090.

Academic Code of Conduct:

School of Business – Code of Academic Responsibility for Students, Staff and Faculty

I. Academic Responsibilities.

It is the responsibility of faculty, staff, and students to create an academic community that is conducive to learning and the fostering of the free exchange of thought and ideas. This community is intended to be free from all forms of prejudice(s) that negatively influence learning, such as those based on age, ethnicity, gender, race, or religion, and national origin. All faculty, staff, and students should treat one another with courtesy and respect.

II. Faculty and Staff Responsibility.

Every instructor or staff member (whichever is applicable) is responsible to provide the student a written syllabus within the first three (3) days of class which contains the information in sentences numbered 1 through 6:

1. Inform the students of the objectives, content, assignments, policies on return of student work, and examination procedure in each course;
2. Inform the students of the methods by which the instructor determines the final grade in the course;
3. Inform the students of all requirements that the student will be required to comply with, such as dress code, cell phone and pager use, etc. that the instructor believes to be proper, as well as the penalties for violation.
4. Inform the students of the requirements of major papers and/or major examinations in the course;
5. Inform the students of how class assignments will be made or posted.
6. Inform the students of the policy of the faculty for student review of papers and examinations.

Every instructor or staff member shall endeavor to meet the following:

7. Ensure that every student has equal access to all course materials, assignments, and examination.
8. Provide fair and impartial evaluation of all student performances, i.e., evaluating all students according to common criteria;
9. Make oneself available for conferences with students during announced or posted office hours;
10. Treat students with courtesy and respect at all times. Courtesy and respect do not prohibit strong criticism directed at the student's academic errors or scholarly works;

11. Attempt to provide a learning environment that is free from all forms of prejudices that negatively influence the student(s) learning, such as those based on age, ethnicity, gender, disability, race, religion, or national origin.
12. Adhere to the Class Attendance Policy as adopted by the university.
13. Enforce and seek compliance with all University rules, regulations and policies.
14. Enforce and seek compliance with all the laws, rules and regulations of the State of Oklahoma, and the Board of Regents of Oklahoma Colleges.
15. Enforce and seek compliance with all the laws, rules and regulations of the United States of America as they may relate to the activities on this campus.
16. Assume the positive obligation to confront students of suspected academic dishonesty.

III. Student Responsibilities.

Every student is responsible to:

1. Attend class in accordance with the Class Attendance Policy of the University;
2. Be attentive during class, and participate constructively in class discussions;
3. Perform the work assigned in each course to the best of the students ability, and submitting the same on time or in a timely manner;
4. Comply with all of the requirements that the instructor may demand for the course;
5. Show respect for instructors and fellow students at all times;
6. Comply with any and all University rules, regulations and policies; the laws, rules and regulations of the State of Oklahoma; applicable rules and regulations of the State of Oklahoma Board of Regents; and the laws, rules and regulations of the United States of America as they may relate to the activities on this campus;
7. Obtain any information (written or otherwise) provided by the instructor during any regularly scheduled class period not attended by the student, and promptly make up any work or assignment that the instructor may allow.
8. Abide by the University's "Student Code of Conduct";
9. Inform the Office of Student Support Services of any disability that may interfere with the students' ability to learn or perform the required tasks of the course;
10. Comply with provisions and requirements of the "Academic Misconduct" Policy of the College of Business Administration.

IV. Academic Misconduct:

The rights and responsibilities that accompany academic freedom are at the heart of the intellectual integrity of the University. Students are therefore expected to behave honestly in their learning. Cheating and other forms of academic misconduct undermine the value of an education for everyone, and especially for the person who cheats. Violations of the Academic Misconduct Policy can result in penalties ranging from grade reductions to suspension, dismissal, or expulsion from the University.

a. Student Responsibility

Misunderstanding of the appropriate academic conduct will not be accepted as an excuse for academic misconduct. If a student is in doubt about appropriate academic conduct in a particular situation, he or she should consult with the instructor in the course, the department chair, or the dean so as to avoid the serious charge of Academic misconduct.

b. Definition and Criteria:

Academic misconduct is defined as any activity that tends to compromise the academic integrity of the institution or subvert the educational process. Examples of academic misconduct include, but are not limited to:

Conduct with respect to and during a quiz, examination, or similar evaluation:

1. Possessing, referring to, or employing open textbooks or notes or other devices not authorized by the instructor.
2. Looking at or using information from another person's paper.
3. Communicating with, providing assistance to, or receiving assistance from another person in a manner not authorized by the instructor.
4. Possessing, buying, selling, obtaining, or using a copy of any unauthorized materials intended to be used in or actually used in the preparation of a quiz or examination or similar evaluation.
5. Taking a quiz or examination or similar evaluation in the place of another person.
6. Utilizing another person to take a quiz, examination, or similar evaluation in place of oneself.
7. Violating procedures prescribed to protect the integrity of a quiz, examination, or similar evaluation.
8. Changing material on a graded examination and then requesting a re-grading of the examination.

Written and other assignments.

1. Submitting an assignment purporting to be the student's original work, which has been wholly or partly created by another person.
2. Submitting or presenting as one's own the work, ideas, representations, or words of another person without customary and proper acknowledgment of sources.
3. Knowingly permitting one's work to be submitted by another person as if it were the submitter's original work.
4. Submitting the identical or substantially the same assignment to fulfill the requirements for two or more courses without the approval of the instructors involved, or submitting the identical or substantially the same assignment from a previously completed course to fulfill requirements for another course without the approval of the instructor of the later course.
5. Violating procedures prescribed to protect the integrity of the assignment.
6. Cooperation with another person in academic misconduct, either directly or as an intermediary agent or broker.
7. Theft, attempted theft, malicious defacement, mutilation of library materials, or other academic resources.

V. Disciplinary Procedure for Academic Misconduct:

Academic misconduct matters shall be considered first by the faculty member affected. The faculty member may recommend penalties; including but not limited to withdrawal from the course, reduction or changing of a grade in the course, test, assignment, or in other academic work, performing additional academic work not required of other students in the course. Acceptance of the faculty member's recommended penalties by the student shall make the penalties final and constitute a waiver of further administrative procedures or appeals.

If the student does not accept the decision of the faculty member, the student may have the case

reviewed by the academic department chair.

If the student does not accept the decision of the academic department chair, the student may have the matter referred to the Dean of the School.

If this decision of the Dean is not accepted, the student may have the matter referred to the Academic Appeals Committee. The Academic Appeals Committee serves as an appeals board for all requests from faculty or students who seek to have grades or records modified. The decision of the Academic Appeals Committee will be final as to factual determinations of the appeal.

VI. Appeal Rights of Students:

Every student has the right when appealing a faculty decision involving academic dishonesty:

1. To be informed of the nature(facts) of the allegations, charges, or reports brought against the student as well as a reference to the particular sections of the statutes, regulations, rules or policy involved;
2. To receive reasonable notice of any hearing; including the time, place, nature and purpose of the hearing, and the legal authority for the hearing;
3. To have findings of fact based exclusively on the information and evidence presented at the hearing;
4. To respond and defend the allegation(s) by; including but not limited to, presenting relevant evidence, testimony, and to call witnesses in his behalf, and to exam all witnesses to the proceedings that may appear against the student.
5. To be provided, in advance, a copy of all reports, data, or other information that will be submitted or considered by the Chair, the Dean, or the Committee in connection to the matter before it;
6. To have all proceedings be electronically recorded. Such recordings shall be maintained for such time so as to protect the record through any judicial review. Copies of the recordings may be provided by the University to any party to the proceeding, upon tender of the appropriate costs or expenses of recording. Any party wishing the proceedings to be transcribed may do so at their own expense.
7. To have all decisions rendered by the Chair, and/or the Dean, and/or the Committee to be in writing. The writing shall contain findings of fact, conclusions, and a resolution of the case. The decision of the committee is final unless appealed within three (3) days of the date the decision or three (3) days from the date the decision is served upon the student, whichever is later in time.
8. To appeal a Committee's decision to the President of the University. The Presidents review is limited to compliance with all university policies, codes, rules or regulations that pertain to the appeal at hand. Notice of Appeal(s) to the President shall be made in writing, within three (3) days of the date of the decision or three days from the date the decision is served upon the student. Notice of Appeal(s) shall also be sent to Chairman of the Committee, who shall send the decision and any evidence retained by the committee to the President. The President shall make his ruling on compliance within ten (10) days of the Presidents receipt of the decision and evidence. Findings of facts cannot be appealed.

VII. Appeal Rights of Faculty, Staff

The faculty or staff may only appeal the decision of the Department Chair that involves academic misconduct, to the Dean. No other appeal is permitted by a member of the faculty or staff. The decision of the Dean is final as to members of the faculty and staff. The procedures and notices for this appeal shall be the same as set forth in VI 1 thru 8 above (Appeal Rights of Students).

Equity and Non-Discrimination Statement

Southeastern Oklahoma State University, in compliance with all applicable federal and state laws and regulations, does not discriminate on the basis of race, color, religion, national origin, sex, age, disability, sexual orientation, gender identity, or status as a veteran in any of its policies, practices, procedures, or programs. This includes, but is not limited to admissions, employment, financial aid, and educational services. Inquiries regarding non-discrimination and equity policies may be directed to: Michael Davis, Director of Compliance and Safety & Title IX Coordinator, (580) 745-3090, or mdavis@se.edu