



Course FIN 3300-001 **Personal Finance**
Professor Steven Haynes – Assistant Professor of Practice
Director of Risk Management and Insurance
Term Spring 2022
Classroom JSOM 11.206 - HyFlex

- Spring semester begins Friday – January 21, 2022
- Last day of class for this course is Friday, April 29th, 2022

Professor's Contact Information

Phone 972-632-7552 (mobile)
Email Address Steven.Haynes@utdallas.edu
Office Hours 7 days a week. 8 a.m. to 9 p.m. BY APPOINTMENT via Microsoft TEAMS
Information Please email me at above email – not via eLearning

Classroom Conduct Requirements Related to Public Health Measures

UT Dallas will follow the public health and safety guidelines put forth by the Centers for Disease Control and Prevention (CDC), the Texas Department of State Health Services (DSHS), and local public health agencies that are in effect at that time during the Fall 2021 semester to the extent allowed by state governance. Texas Governor Greg Abbott's Executive Order [GA-38](#) prohibits us from mandating vaccines and face coverings for UT Dallas employees, students, and members of the public on campus. However, we strongly encourage all Comets to get vaccinated and wear face coverings as recommended by the CDC. Check the [Comets United: Latest Updates webpage](#) for the latest guidance on the University's public health measures. Comets are expected to carry out [Student Safety](#) protocols in adherence to the Comet Commitment. Unvaccinated Comets will be expected to complete the [Required Daily Health Screening](#). Those students who do not comply will be referred to the Office of Community Standards and Conduct for disciplinary action under the [Student Code of Conduct – UTSP5003](#).

Class Materials

The instructor may provide class materials that will be made available to all students registered for this class as they are intended to supplement the classroom experience. These materials may be downloaded during the course, however, these materials are for registered students' use only. Classroom materials may not be reproduced or shared with those not in class, or uploaded to other online environments except to implement an approved Office of Student AccessAbility accommodation. Failure to comply with these University requirements is a violation of the [Student Code of Conduct](#).

Class Attendance

The University's attendance policy requirement is that individual faculty set their course attendance requirements. Regular and punctual class attendance is expected. Students who fail to attend class regularly are inviting scholastic difficulty. In some courses, instructors may have special attendance requirements; these should be made known to students during the first week of classes. Faculty have the discretion to set an attendance policy for their in-person meetings, but the absences due to COVID-19 cannot be counted against a quarantined student.

Class Participation

Regular class participation is expected regardless of course modality. Students who fail to participate in class regularly are inviting scholastic difficulty. A portion of the grade for this course is directly tied to your participation in this class. It also includes engaging in group or other activities during class that solicit your feedback on homework assignments, readings, or materials covered in the lectures (and/or labs). Class participation is documented by faculty. Successful participation is defined as consistently adhering to University requirements, as presented in this syllabus. Failure to comply with these University requirements is a violation of the [Student Code of Conduct](#).

Class Recordings

Version 08.21.21

Students are expected to follow appropriate University policies and maintain the security of passwords used to access recorded lectures. Unless the Office of Student AccessAbility has approved the student to record the instruction, students are expressly prohibited from recording any part of this course. Recordings may not be published, reproduced, or shared with those not in the class, or uploaded to other online environments except to implement an approved Office of Student AccessAbility accommodation. Failure to comply with these University requirements is a violation of the [Student Code of Conduct](#).

General Course Information

<p>Pre-requisites</p>	<p>Credit cannot be received for both FIN 3300 and FIN 3330 Non-ACCT or FIN majors only.</p>
<p>Course Description</p>	<p>(3 semester credit hours)</p> <p>Introduction to personal financial planning concepts and applications. Topics include purchasing a home, purchasing an automobile, career considerations, selection of a financial institution, insurance planning, retirement planning, investment planning, asset accumulation and distribution planning, tax planning, estate planning and employee benefit planning.</p>
<p>Learning Outcomes</p>	<ul style="list-style-type: none"> • Develop a personal financial plan • Evaluate considerations and financial aspects of career planning • Learn the importance of good record keeping and how to develop a budget • Understand about how to complete a federal personal tax return, perform calculations and financial considerations • Learn about financial institutions and how to evaluate services • Learn about consumer credit and become an educated consumer • Learn about various insurance products including the benefits and costs • Learn considerations for selecting housing, pros/cons, and perform payment calculations • Evaluate basic investment products and the associated risks • Learn about the importance of retirement planning and be able to articulate different types of retirement plans' pros and cons • Learn about estate planning considerations and understand the legal process
<p>On-line SmartBook eTextbook</p>	<p>Welcome! In this course we will using:</p> <p><i>CONNECT and eBook Personal Finance, 13th Edition, © 2020, by J. Kapoor, L. Dlabay, R. Hughes & M. Hart, McGraw-Hill Education</i></p> <p>What is Connect?</p> <p>Connect is an online homework and learning management platform from McGraw-Hill Education. Many of your course assignments will be delivered through Connect.</p>

	<p>Connect helps you:</p> <ul style="list-style-type: none"> • Stay organized with assignments – both in and outside of class • Target difficult material to practice and improve your skills • Review for exams with self-assessment tests and quizzes • Track your performance with personalized reports • Save time on studying • Save money on textbooks <p>You will need to purchase through the bookstore the digital version of the book by McGraw-Hill Education Connect® Connect uses technology that adapts content to your skill level to make more-efficient use of your study time and create a more-effective reading experience.</p> <p>Purchase Textbook UTD through the bookstore</p> <p>If you are having trouble registering for or accessing Connect, please contact McGraw-Hill Education’s Customer Support. Live chat, email, and phone support are available 7 days a week.</p> <p>Ensure your computer meets system requirements by going to this link: http://connect.mheducation.com/connect/troubleshoot.do</p> <p><i>Smartphone apps are available through iPhone and Android Play Stores to access the eBook.</i></p> <p>TECHNICAL SUPPORT: CONNECT Personal Finance Adaptive Text phone number 800-331-5094 https://mhedu.force.com/CXG/s/ContactUs Tech Support Hours (EDT): Sunday: 12PM – 12AM; Monday – Thursday: 24 hours; Friday: 12AM – 9PM</p>
<p style="text-align: center;">Calculator</p>	<ul style="list-style-type: none"> • HP12C is official calculator of class and is need during the 2nd class time. Purchasing option include: office supply retailers, smartphone Play Stores for the HP12c app (free app includes ads). • Other time value of money calculators like TI BA II Plus can be used but students are responsible for knowing how to operate and the specific keystrokes required. • Some homework and exams will require a financial calculator.

Course Policies

Course Grades	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="padding: 2px;">CONNECT SmartBook Chapters Readings</td> <td style="text-align: right; padding: 2px;">30%</td> </tr> <tr> <td style="padding: 2px;">CONNECT SmartBook Activity Based Assessments</td> <td style="text-align: right; padding: 2px;">30%</td> </tr> <tr> <td style="padding: 2px;">CONNECT SmartBook Assignments <i>(Optional. Good for quiz review.)</i></td> <td></td> </tr> <tr> <td style="padding: 2px;">CONNECT SmartBook Chapter Assessment Quiz</td> <td style="text-align: right; padding: 2px;">30%</td> </tr> <tr> <td style="padding: 2px;">In Class Participation</td> <td style="text-align: right; padding: 2px;">10%</td> </tr> </table>	CONNECT SmartBook Chapters Readings	30%	CONNECT SmartBook Activity Based Assessments	30%	CONNECT SmartBook Assignments <i>(Optional. Good for quiz review.)</i>		CONNECT SmartBook Chapter Assessment Quiz	30%	In Class Participation	10%
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Mid-term grades are provided as a guidance, only, to indicate a student's progress. As these grades are based on early coursework, the student's overall "Course Grade" may change.



Chapter 2: Financial Aspects of Accounting

SmartBook (SB) Reading Assignments are assigned each class and are due before class the following week. SB is made available for the entire semester for reference.



Chapter 2 - Financial Accounting

Activity Based Assessments (ABA) are assigned each week and are due before class the following week.



Chapter 2 Assignment

Chapter Assignments are optional. Students can use these for Assessment Quiz reviews.



Chapter 2 Assessment

Chapter Assessment Quiz (AQ) dates are announced in class. AQs are online, timed and have multiple choice questions.

STUDENTS ARE RESPONSIBLE FOR CHECKING ELEARNING EACH WEEK TO VERIFY GRADES HAVE BEEN POSTED FROM CONNECT FOR WORK AND QUIZZES.

CONNECT SmartBook Reading and Assignments Homework

- Chapter(s) SmartBook Reading and Activity Based Assessments (ABAs) are announced during each class. It is the student's responsibility to obtain the assignments from classmates if you did not hear it or were not in class. All SmartBook Reading and ABAs are due before the next class session (i.e. the following Thursday at 12:59 p.m.)
- No late assignments will be accepted – AT ALL.
- CONNECT SmartBook Chapters Readings points are awarded for completed (not correctness).
- CONNECT SmartBook Activity Based Assessments points are awarded for correct answers.
- Two attempts are allowed per question. The purpose is to assess student mastery of concepts.
- CONNECT SmartBook Chapter Assessments are online, timed, one attempt and multiple choice quizzes. Points are awarded based on correct answers.
- All CONNECT SmartBook chapter assignments are posted on the Agenda slides located on eLearning Course Home page.
- Students are required to complete all assignments announced during class by the start of the following weeks class.

Chapter Assessments (Quizzes)

- Quizzes are administered through eLearning using SmartBook and are located on the Course HomePage.

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| | <ul style="list-style-type: none">- Quizzes are scheduled and need to be completed within the specific timeframe allotted.- A late start on the quiz will result in less time to complete the quiz.- Once the quiz is started it must be completed.- No makeup quizzes allowed.- All quizzes are multiple choice.- No questions are answered by the professor while the quiz is being administered.- Email the professor following the completion of the quiz with any questions or concerns.- Cheating is a violation of the rules and will not be condoned at UT Dallas. The use or attempted use of any internet searches, information shared by others, materials, resources, and/or study aids, etc. during quizzes is cheating. While their may be significant motivating factors to some, to the student with personal honor and integrity, they are not sufficient to jeopardize a higher education investment.
https://www.utdallas.edu/conduct/dishonesty/ |
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UTD Policies and Procedures for Students

Comet Creed

This creed was voted on by the UT Dallas student body in 2014. It is a standard that Comets choose to live by and encourage others to do the same: "As a Comet, I pledge honesty, integrity, and service in all that I do."

Academic Support Resources

The information contained in the following link lists the University's academic support resources for all students. Please see <http://go.utdallas.edu/academic-support-resources>.

UT Dallas Syllabus Policies and Procedures

The information contained in the following link constitutes the University's policies and procedures segment of the course syllabus. Please review the catalog sections regarding the [credit/no credit](#) or [pass/fail](#) grading option and withdrawal from class.

Please go to <http://go.utdallas.edu/syllabus-policies> for these policies.

The descriptions and timelines contained in this syllabus are subject to change at the discretion of the Professor.

If you required special accommodations the proper documentation must be presented to Professor Lynch by the second class via email or within 7 days of receiving it from the Student Office of AccessAbility.

JSOM is a professional school whose mission, in part, is to prepare students for the business community. Therefore, students will present themselves with commonly accepted business behaviors, manners, and appearance.

CLASSROOM SESSIONS

- The course is fluid and the syllabus will be revised throughout the semester.
- Below are approximate dates.
- The course class agendas on eLearning Course Homepage are official dates and times.

Date	Chap	Topics	Students Note Sec`tion
1.21.22	2	Financial Aspects of Career Planning	
1.28.22	1	Personal Finance Basics	
1.28.22	3	Money Management Strategy	
2.4.22		In Class Assessment Quiz	Chapters 1, 2 and 3 – eLearning Course HomePage

2.4.22	4	Planning Your Tax Strategy	
2.11.22	5	Financial Services	
2.11.22	6	Consumer Credit	
2.18.22		In Class Assessment Quiz	Chapters 4, 5 and 6 – eLearning Course HomePage
2.25.22	7	Choosing a Source of Credit	
2.25.22	8	Consumer Purchasing Strategies	
3.4.22	9	The Housing Decision	
3.11.22		In Class Assessment Quiz	Chapters 7, 8 & 9 – eLearning Course HomePage
3.11.22	10	Property and Motor Vehicle Insurance	
3.25.22	11	Health, Disability and LTC Insurance	
3.25.22	12	Life Insurance	
4.1.22		In Class Assessment Quiz Session	Chapters 10, 11 & 12 – eLearning Course HomePage
4.1.22	13	Investing Fundamentals	
4.8.22	14	Stocks	
4.8.22	15	Bonds	
4.15.22		In Class Assessment Quiz Session	Chapters 13, 14 & 15 – eLearning Course HomePage
4.15.22	16	Mutual Funds	
4.22.22	17	Alternative Investments	
4.22.22	18	Retirement Planning	
4.29.22	19	Estate Planning	