



## Online Course Syllabus – Summer 2024

### **Course Information**

<i>Course Number/Section</i>	FIN 3300
<i>Course Title</i>	Personal Finance
<i>Term</i>	Summer 2023

### **Professor Contact Information**

<i>Professor</i>	Julie B. Lynch
<i>Teams Phone</i>	972.883.4721
<i>Mobile Phone</i>	972.786.3235
<i>Email Address</i>	<a href="mailto:Julie.Lynch@UTDallas.edu">Julie.Lynch@UTDallas.edu</a>

<i>Online Office Hours</i>	Sunday to Saturday 8 a.m. to 8 p.m. by appointment on Microsoft Teams.
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*Please communicate with Professor Lynch via her university email address ONLY for questions or to schedule office hours. Free feel to call either phone number or text me at 972.786.3235.*

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### **Course Pre-requisites, Co-requisites, and/or Other Restrictions**

FIN 3300 Personal Finance may not be used to satisfy degree requirements for majors in Accounting and Finance. Credit cannot be received for both courses, [FIN 3300](#) or [FIN 3330](#).

### **Course Description**

This course is designed to help students prepare for a financially challenging world and to introduce the concepts and methods of personal financial planning. The financial planning process, the time value of money, taxation, credit, budgeting, housing, insurance, and employee benefits will be explored. The course will enable students to manage their finances and develop their own personal financial plans.

### **Student Learning Objectives/Outcomes**

- 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

### **Required Textbooks and Materials**

Welcome! In this course we will use an eBook:

CONNECT and eBook Personal Finance, 14th Edition,  
by J. Kapoor, L. Dlabay, R. Hughes & M. Hart, McGraw-Hill Education

What is CONNECT?

CONNECT is an online homework and learning management platform from McGraw-Hill Education. The course assignments will be delivered through CONNECT.

CONNECT helps you:

- Stay organized with assignments
- 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

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.

How to purchase the CONNECT textbook short video:

<https://www.mheducation.com/highered/support/connect/first-day-of-class/blackboard.html>

Purchase Textbook through the UTD bookstore. Smartphone apps are available through iPhone and Android Play Stores to access the eBook.

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.

Ensure your computer meets system requirements by going to this link:

<http://connect.mheducation.com/connect/troubleshoot.do>

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

*Required Materials –*

A financial calculator with the time value of money functions is required for this course. The calculator will be used for homework assignments and quizzes.

- The HP12C is official calculator for this course. Purchasing options include: smartphone Play Stores for the HP12c app (free app includes ads), Microsoft office app, office supply retailers, and the UTD bookstore.
- 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.

Textbooks, calculator and some other bookstore materials can be ordered online or purchased at the [UT Dallas Bookstore](#).

### **Technical Requirements**

eLearning:

In addition to a confident level of computer and Internet literacy, certain minimum technical requirements must be met to enable a successful learning experience. Please review the important technical requirements on the [Getting Started with eLearning](#) webpage.

CONNECT eBook Compatibility Check:

<https://connect.mheducation.com/troubleshootWeb/troubleshoot.html>

### **Course Access and Navigation**

This course can be accessed using your UT Dallas NetID account on the [eLearning](#) website.

Please see the course access and navigation section of the [Getting Started with eLearning](#) webpage for more information.

To become familiar with the eLearning tool, please see the [Student eLearning Tutorials](#) webpage.

UT Dallas provides eLearning technical support 24 hours a day, 7 days a week. The [eLearning Support Center](#) includes a toll-free telephone number for immediate assistance (1-866-588-3192), email request service, and an online chat service.

### **Communication**

This course utilizes online tools for interaction and communication. Some external communication tools such as regular email and a web conferencing tool may also be used during the semester. For more details, please visit the [Student eLearning Tutorials](#) webpage for video demonstrations on eLearning tools.

Student emails and discussion board messages will be answered within 3 working days under normal circumstances.

### **Distance Learning Student Resources**

Online students have access to resources including the McDermott Library, Academic Advising, The Office of Student AccessAbility, and many others. Please see the [eLearning Current Students](#) webpage for more information.

### Server Unavailability or Other Technical Difficulties

The University is committed to providing a reliable learning management system to all users. However, in the event of any unexpected server outage or any unusual technical difficulty which prevents students from completing a time sensitive assessment activity, the instructor will provide an appropriate accommodation based on the situation. Students should immediately report any problems to the instructor and also contact the online [eLearning Help Desk](#). The instructor and the eLearning Help Desk will work with the student to resolve any issues at the earliest possible time.

### Academic Calendar

WEEK/ DATES	TOPIC/LECTURE	CONNECT ASSIGNMENTS & QUIZZES: SmartBook Reading & Activity Based Assessment (located in the eLearning from the Course Homepage in the “Assignments” folder) Assessment Quizzes are located in the eLearning “Quizzes & Exams” folder.	DUE DATE 11:30 pm
1 05/28- 06/02	Chapter 2 - Financial Aspects of Career Planning	Chapter 2 - Financial Aspects of Career Planning	06/02
2 06/03- 06/09	Chapter 1 - Personal Finance Basics  Chapter 3 - Money Management Strategy	Chapter 1 - Personal Finance Basics  Chapter 3 - Money Management Strategy	06/09
	Pre-work Chapter 14 – Investing in Stock	<ul style="list-style-type: none"> <li>• Assignment: Create a FinViz mock stock account. Follow the directions posted in this week’s module.</li> <li>• Participate in the eLearning discussion board by sharing your investment strategy and why you selected the stock you did.</li> </ul>	
3 06/10- 06/16	Chapter 4 - Planning Your Tax Strategy	Chapter 4 - Planning Your Tax Strategy	06/16
4 06/17- 06/23	Chapter 5 - Financial Services  Chapter 6 - Consumer Credit	Chapter 5 - Financial Services  Chapter 6 - Consumer Credit	06/23

WEEK/ DATES	TOPIC/LECTURE	CONNECT ASSIGNMENTS & QUIZZES: SmartBook Reading & Activity Based Assessment (located in the eLearning from the Course Homepage in the “Assignments” folder) Assessment Quizzes are located in the eLearning “Quizzes & Exams” folder.	DUE DATE 11:30 pm
5 06/24- 06/30	Chapter 7 - Choosing a Source of Credit  Chapter 8 - Consumer Purchasing Strategies	Chapter 7 - Choosing a Source of Credit  Chapter 8 - Consumer Purchasing Strategies	06/30
6 07/01- 07/07	Chapter 9 – Housing Decisions	Chapter 9 – Housing Decisions	07/07
7 07/08- 07/14	Chapter 10 - Property and Motor Vehicle Insurance	Chapter 10 - Property and Motor Vehicle Insurance	07/14
8 07/15- 07/21	Chapter 11 - Health, Disability and LTC Insurance  Chapter 12 - Life Insurance	Chapter 11 - Health, Disability and LTC Insurance  Chapter 12 - Life Insurance	07/21
9 07/22- 07/28	Chapter 13 - Investing Fundamentals  Chapter 14 - Stocks	Chapter 13 - Investing Fundamentals <ul style="list-style-type: none"> <li>• Read supplement Article: “5 Steps to Create an Investment Plan”</li> </ul> Chapter 14 - Stocks <ul style="list-style-type: none"> <li>• Read and analyze Game Stop 2021 10k</li> <li>• <a href="https://sec.report/Document/0001326380-21-000032/">https://sec.report/Document/0001326380-21-000032/</a></li> <li>• Participate in the eLearning discussion board.</li> </ul>	07/28

WEEK/ DATES	TOPIC/LECTURE	CONNECT ASSIGNMENTS & QUIZZES: SmartBook Reading & Activity Based Assessment (located in the eLearning from the Course Homepage in the “Assignments” folder) Assessment Quizzes are located in the eLearning “Quizzes & Exams” folder.	DUE DATE 11:30 pm
10 07/29- 08/04	Chapter 15 – Bonds  Chapter 16 – Mutual Funds	Chapter 15 - Bonds  Chapter 16 – Mutual Funds	08/04
11 08/5- 08/11	Chapter 17 - Alternative Investments  Chapter 18 – Retirement Planning	Chapter 17 - Alternative Investments  Chapter 18 – Retirement Planning	08/11
	NO FINAL EXAM!!!!	Chapter 19 have been made available but are not required to be completed.	

**Final Exam – No.**

Student’s knowledge of the information contained in each chapter has been tested weekly through the graded CONNECT Activity Based Assessment and the Assessment Quizzes.

**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 Participation**

Regular class participation is expected. 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 for the online group discussions on supplemental current event readings assigned by the professor during the semester. 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](#).

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### **Class Recordings**

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](#).

***Note: if the instructor records any part of the course, then the instructor will need to add the following syllabus statement:***

The instructor may record meetings of this course. These recordings will be made available to all students registered for this class if the intent is to supplement the classroom experience. If the instructor or a UTD school/department/office plans any other uses for the recordings, consent of the students identifiable in the recordings is required prior to such use unless an exception is allowed by law.

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### **Grading Policy**

<b>CONNECT SmartBook Chapters Readings</b>	<b>30%</b>
<b>CONNECT Activity Based Assessments</b>	<b>30%</b>
<b>CONNECT Assignments</b> ( <i>Optional. Good for quiz review.</i> )	<b>0%</b>
<b>CONNECT Chapter Assessment Quiz*</b>	<b>35%</b>
<b>Class Participation</b>	<b>5%</b>

\*the lowest quiz grades is dropped and continually figured into the course grade

A= 90-100%; B=80-89.9%; C=70-79.9%; D= 60-69.9%; F=Below 60%

***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.

SmartBook (SB) reading is required and worth 100 points. The grade earned is based on reading progress and completed through the chapter. See the syllabus for due dates on Sundays by 11:30 pm. SmartBook reading is available for reference the entire semester.



## Ch 1: Personal Finance Basics and the Time Value of Money



### Chap 1 - ABA - Basics of the Time Value of Money

Activity Based Assessments (ABA) are required, worth 100 points and two attempts are allowed. See the syllabus for due dates on Sundays by 11:30 pm.



### Ch 1 Videos

Chapter Videos, Assignments and PFP Problems are optional and worth zero points. Students can use these additional learning aids to prepare for the chapter Assessment Quizzes as review.



### Ch 1 Assignment



### Ch 1 PFP Problems



### Ch 1 Quiz

Chapter Assessment Quizzes are required, have 25 multiple choice questions and have a 30 minute time limit. Each correct answer is worth 4 points. No materials, internet searches, and/or additional resources are allowed when completing the quizzes.

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

**IMPORTANT: Access the McGraw Hill CONNECT through eLearning for your grades to record successfully.**

### **CONNECT SmartBook Reading and Activity Based Assessment Homeworks**

- Chapter SmartBook Readings and Activity Based Assessments (ABAs) are listed by class number in this syllabus. All SmartBook Reading, ABAs and quizzes are due Sundays by 11:59 p.m.
- No late assignments will be accepted – AT ALL.
- CONNECT SmartBook Chapters Readings are worth 25 points. Points are earned by progressing through the chapter and completing the reading assignment (not correctness).

- CONNECT Activity Based Assessments (ABA) are worth 25 points. Points are earned based on correct answers. Two attempts are allowed per question. The purpose of the ABA is to assess the student's mastery of concepts.
- CONNECT Assignments are *optional* and worth *0 points*. The Assignments can be used to help students prepare for the Assessment Quizzes.
- CONNECT Assessments for each chapter are on eLearning under "Quizzes and Exams". Each Assessment Quiz has a 30 minute time limit, with one attempt and has 25 multiple choice questions. Points are awarded based on correct answers.

Discussion Board – Through out the semester the Professor will assign supplemental current event article for students to read and will also post questions for students to comment on using the Dialogue

### **Course Policies**

#### *Late Work*

**No late SmartBook, Activity Based Assessments and/or Assessment Quizzes are accepted – AT ALL.**

#### *Classroom Citizenship*

This course is offered through the finance department at the Naveen Jindal School of Management (JSOM). 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 practices.

#### **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 go to [Academic Support Resources](#) webpage for these policies.

#### **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 [UT Dallas Syllabus Policies](#) webpage for these policies.

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