



## FIN 1060 Personal Finance

Semester/Year:

### Brent Clark

**Professor:** Brent Clark  
**Office:** UCAS Bldg  
**Office Hours:** Email for special arrangements  
**E-mail:** Brent.Clark@ucas-edu.net  
**Phone:** (801) 863-2222

### Texts Required for Course

- **Textbook:** Personal Finance 5th ed, by Jack R. Kapoor, Les R. Dlabay, & Robert James Hughes  
**DO NOT BUY** the hard copy text
  - A printed textbook is required for this course.
- **Financial Calculator:** TI BA-II (or comparable with time value of money capabilities if you know how to use it) (UCAS has a calculator for you to borrow)

### Course Objectives

Upon successful completion of this course, students should 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.
- Describe the processes necessary for managing resources including making major purchases, managing budgets, handling day-to-day financial issues.

### Course Description

This course is designed as elective 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 will be able to prepare complete personal budgets and other family financial planning instruments.

# Course Policies

- **How this course works:** For each lesson students will read the outlined chapters from the text, participate in LearnSmart publisher activities, discuss topics from the lesson, take a quiz, and in some lessons also take a major exam. Over the semester, students will also complete several components of a Personal Financial Planning (PFP) Project.
- **Submission and Grading Procedures:**
  - All assignments, discussions, and papers will be turned in electronically through Canvas.
  - 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>
- **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.
- **Assignments and Assessments:**
  - **Discussions:** Over the semester students will participate in 13 discussion topics. After reading the text or other on-topic sources, students will post their thoughts on the assigned discussion topic and post at least one significant comment to one of their classmates' first post. Initial posts should be posted by Wednesday with follow-up posts due by Sunday.
  - **Quizzes:** Each lesson has a chapter quiz consistent 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.
  - **Personal Financial Plan (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 corresponding lessons are covered in the course. See assignments file for specific due dates.
  - **Exams:** *Major exams cover particular chapters as indicated and again are true false and multiple choice style questions from the lesson 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.*
- **Participation:**
  - Students are expected to participate on a regular basis and complete all assignments as required by the instructor. Students cannot miss more than 20% of class for the entire semester. Should a student miss more than 20%, they will receive an "E" for the course. Students who miss 18-19% of class will receive a letter drop for the course.

- It is the student's responsibility to participate on a good-faith basis that demonstrates the student's desire to be a genuine partner in the educational process. Instructors will keep an accurate record of participation. It is the responsibility of the student to know the policy and adhere to it. Final grades may be affected by excessive non-participation.

## Grading

Your course grade is based on the following weights and scale:

Assignments/RWC/EverFi.net	Weight 35%	<b>A</b>	[94 – 100]	<b>C</b>	[74 – 77]
Quizzes	20%	<b>A-</b>	[90– 94)	<b>C-</b>	[70 – 74)
Participation/SMG	15%	<b>B+</b>	[87 – 90)	<b>D+</b>	[67 – 70)
Exams	30%	<b>B</b>	[84 – 87)	<b>D</b>	[64 – 67)
Total	100%	<b>B-</b>	[80 – 84)	<b>D-</b>	[60 – 64)
		<b>C+</b>	[77 – 80)	<b>E</b>	[0 – 60)

## Schedule

### SCHEDULE (May Change throughout the semester)

Week	Lessons
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	L09 – Life, Health and Disability Income Insurance
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	Thanksgiving Holiday!
15	L13 – Retirement and Estate Planning
16	Final Exam Week

### Further Instructions:

Detailed course schedule for LearnSmart activities, 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.*

# Additional Information

## Disability Statement

### 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 s/he has been denied program access or otherwise discriminated against because of a disability is encouraged to initiate a grievance by contacting the Accessibility Services Director, Pola Morrison 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)

## Utah Valley University Cheating and Plagiarism Policy Procedures

### This document was taken from Utah Valley Institution Policy 541, The Student Rights and Responsibilities Code

Plagiarism includes, but is not limited to, failure to indicate the source with quotation marks or footnotes where appropriate if any of the following are reproduced in the work submitted by a student:

1. A phrase, written or musical.
2. A graphic element.
3. A proof.
4. Specific language.
5. An idea derived from the work, published or unpublished, of another person.

Cheating includes but is not necessarily limited to:

1. Submission of work that is not the student's own for papers, assignments or exams.
2. Submission or use of falsified data.
3. Theft of or unauthorized access to an exam.
4. Use of an alternate, stand-in or proxy during an examination.
5. Use of unauthorized material including textbooks, notes or computer programs in the preparation of an assignment or during an examination.
6. Supplying or communicating in any way unauthorized information to another student for the preparation of an assignment or during an examination.
7. Collaboration in the preparation of an assignment. Unless specifically permitted or required by the instructor, collaboration will usually be viewed by the university as cheating. Each student, therefore, is responsible for understanding the policies of the department offering any course as they refer to the amount of help and collaboration permitted in preparation of assignments.
8. Submission of the same work for credit in two courses without obtaining the permission of the instructors beforehand.