# Wayland Logo

WBUonline

School of Business

# 2. UNIVERSITY MISSION STATEMENT

Wayland Baptist University exists to educate students in an academically challenging, learning-focused and distinctively Christian environment for professional success, and service to God and humankind.

# 3. COURSE NUMBER & NAME:

FINA 3315-VC01, Personal Financial Planning

# **4. TERM**:

Fall 1, 2021

# **5. INSTRUCTOR**:

Yongli Luo, Ph.D.

# **6. CONTACT INFORMATION**:

Phone: 281-728-3694

WBU Email: [yongli.luo@wayland.wbu.edu](mailto:yongli.luo@wayland.wbu.edu)

# **7. OFFICE HOURS, BUILDING & LOCATION**:

Mon-Sun @ 8:00AM-5:00PM (CST) or by appointment, ONLINE.

# **8. COURSE MEETING TIME & LOCATION**:

Meeting day & time: Monday through Sunday during August -October 2, 2021, ONLINE

# **9. CATALOG DESCRIPTION**:

Recurring individual and family financial needs; budgeting, banking, investing, insurance, real estate, credit, personal taxes, and lifelong financial planning.

# 10. PREREQUISITE:

None

# **11. REQUIRED TEXTBOOK AND RESOURCE MATERIAL**:

| **BOOK** | **AUTHOR** | **ED** | **YEAR** | **PUBLISHER** | **ISBN#** | **UPDATED** |
| --- | --- | --- | --- | --- | --- | --- |
| Personal Financial Planning  Ebook with MindTap | Gitman | 15th | 2021 | Cengage Learning | 9780-35758-4996 | 10/26/20 |

This course participates in WBU’s Automatic eBook program. A digital copy of your textbook is provided for in Blackboard, and the cost of your textbook is charged to your student account.

# 12. OPTIONAL MATERIALS

# Computer with Internet; Microsoft Office; the WBU writing center and Wayland library.

# **13. COURSE OUTCOMES AND COMPETENCIES**:

* Understand the foundations of the financial planning process and personal tax planning, including the application of basic assets management techniques
* Explain and manage personal credit such as credit cards and consumer loans
* Understand the individual and family insurance concepts such as life and health insurance.

# Analyze personal investments, including retirement and estate planning processes.

# 14. ATTENDANCE REQUIREMENTS:

As stated in the Wayland Catalog, students enrolled at one of the University’s external campuses should make every effort to attend all class meetings. All absences must be explained to the instructor, who will then determine whether the omitted work may be made up. When a student reaches that number of absences considered by the instructor to be excessive, the instructor will so advise the student and file an unsatisfactory progress report with the campus executive director. Any student who misses 25 percent or more of the regularly scheduled class meetings may receive a grade of F in the course. Additional attendance policies for each course, as defined by the instructor in the course syllabus, are considered a part of the University’s attendance policy.

# **15. STATEMENT ON PLAGIARISM & ACADEMIC DISHONESTY**:

Wayland Baptist University observes a zero tolerance policy regarding academic dishonesty. Per university policy as described in the academic catalog, all cases of academic dishonesty will be reported and second offenses will result in suspension from the university.

# **16. DISABILITY STATEMENT**:

In compliance with the Americans with Disabilities Act of 1990 (ADA), it is the policy of Wayland Baptist University that no otherwise qualified person with a disability be excluded from participation in, be denied the benefits of, or be subject to discrimination under any educational program or activity in the university. The Coordinator of Counseling Services serves as the coordinator of students with a disability and should be contacted concerning accommodation requests at (806) 291-3765. Documentation of a disability must accompany any request for accommodations.

# **17. COURSE REQUIREMENTS and GRADING CRITERIA**:

**Course requirements: The students are expected to read the textbook and other online materials regularly, and complete weekly assignments, exams, group projects, discussion forums and faith integrated paper by the due date. Late assignments are not acceptable, but students are encouraged to catch up with penalty of points deduction upon the instructor’s approval with legitimate excuse.**

**Grading scale: A ≥ 900, B=800-899 , C=700-799 , D=600-699, and F ≤ 599 points.**

**Grading criteria:**

**Quizzes (400 points=8 × 50 points each): Assignments will be given on Monday @ 12:00AM and due on Sunday midnight 11:59PM (CST) in each week. The weekly assignment includes true or false and multiple choices from the assigned chapters in that week.**

**Forums (150 points=3 × 50 points each): Each discussion forum will include two parts: (1) Initial thread and (2) two replies. By Thursday midnight, students are required to create an initial thread, answer all the required discussion topics/questions. By Sunday midnight, students should post at least two replies to others. You may agree or comment on any inputs made by others with substantial evidence. Your initial posts and replies must have sufficient words with substantial contents and references in APA format.**

**Projects (150 points=3 × 50 points each): Students will be assigned into group to complete projects using Excel spreadsheet. Each group may include 3-5 students. Although you can work on your projects with others within your group, you are still required to submit your own final copy of the project individually.**

**Exams (300 points=3 × 100 points each): There are three exams scheduled in week 3, week 6, and week 8. Each exam may consist of true/false questions, multiple choice questions, or comprehensive essay questions. No make-up exams.**

**Extra credits (10 points): You can earn up to 10 extra credits by completing a course Checklist and a Discussion board introduction due by Sunday midnight of the first week.**

**Late Policies:** Course Assignments, including discussion boards, projects, quizzes and other graded assignments will not be accepted after the due date. If the student is unable to complete an assignment on time, then he or she must contact the instructor immediately for approval by email before the deadline. With approval students will receive the following deductions:

• Late submission within one week after the due date will receive a 20% deduction.

• Late submission within 2 weeks but more than one week late will receive a 50% deduction.

• Late submission beyond two weeks late will not receive credits.

Special circumstances (e.g. death in the family, school business, or personal health issues) with supporting documents will be reviewed by the instructor on a case-by-case basis.

**17.1 Grade Appeal Statement:** “Students shall have protection through orderly procedures against prejudices or capricious academic evaluation. A student who believes that he or she has not been held to realistic academic standards, just evaluation procedures, or appropriate grading, may appeal the final grade given in the course by using the student grade appeal process described in the Academic Catalog. Appeals may not be made for advanced placement examinations or course bypass examinations. Appeals are limited to the final course grade, which may be upheld, raised, or lowered at any stage of the appeal process. Any recommendation to lower a course grade must be submitted through the Vice President of Academic Affairs/Faculty Assembly Grade Appeals Committee for review and approval. The Faculty Assembly Grade Appeals Committee may instruct that the course grade be upheld, raised, or lowered to a more proper evaluation.”

# 18. TENTATIVE SCHEDULE

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Week** | **Subject** | **Assignments** | **Starting date** | **Due date** |
| **1** | Ch1: Financial Planning Process | Course Checklist | Aug 9 | Aug 15 |
|  | Ch2: Financial Statements and Budgeting | DB Introduction |  |  |
|  |  | Quiz 1 |  |  |
|  |  | *DB Forum 1* |  |  |
| **2** | Ch3: Income Taxes | Quiz 2 | Aug 16 | Aug 22 |
|  |  | *Project 1* |  |  |
| **3** | Ch4: Managing Cash and Savings | Quiz 3 | Aug 23 | Aug 29 |
|  | Ch5: Automobile and Housing Decisions | **Exam 1** |  |  |
| **4** | Ch6: Credit | Quiz 4 | Aug 30 | Sep 05 |
|  | Ch7: Consumer Loans | *DB Forum 2* |  |  |
| **5** | Ch8: Life Insurance | Quiz 5 | Sep 06 | Sep 12 |
|  | Ch9: Health Insurance | *Project 2* |  |  |
| **6** | Ch10: Property Insurance | Quiz 6 | Sep 13 | Sep 19 |
|  | Ch11: Investment Planning | *DB Forum 3* |  |  |
|  |  | **Exam 2** |  |  |
| **7** | Ch12: Investing in Stocks and Bonds | Quiz 7 | Sep 20 | Sep 26 |
|  | Ch13: Investing in Funds, ETFs & Real Estates | *Project 3* |  |  |
| **8** | Ch14: Planning for Retirement | Quiz 8 | Sep 27 | Oct 02 |
|  | Ch15: Preserving Your Estate | **Exam 3** |  |  |
|  |  | Evaluation |  |  |

Note: This schedule is tentative and may be changed at discretion of the professor.

# 19. ADDITIONAL INFORMATION

* Always add the course number “FINA 3315 VC01” in the subject line and include “your full name and student ID” in your email.
* Use your “First name +Last name” to name all your files that were submitted on Blackboard.
* For a prompt reply, please contact me by email yongli.luo@wayland.wbu.edu, or call 281-728-3694 during the regular working hours from 8:00AM to 5:00PM (Central Time).
* I will reply your emails in 24 hours and post your grades in 7 days after your submission.