**Wayland 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.

**Contact Information**

**Course**

: FINA 3315 VC01 – Personal Financial Planning

**Campus**

: WBUonline

**Term/Session**

**:** Fall 1, 2023

**Instructor**

**:** Dr. Yongli Luo

**Office Phone Number/Cell #**

**:** 281-728-3694

**WBU Email Address**

**:** Yongli.luo@ wayland.wbu.edu

**Office Hours, Building, and Location**

**:** Office Hours 1-3 p.m. MWF or by appointment; ONLINE

**Class Meeting Time and Location**

**:** Monday-Sunday,ONLINE

**Textbook Information**

**Required Textbook(s) and/or Required Materials**

**:**

| **BOOK** | **AUTHOR** | **ED** | **YEAR** | **PUBLISHER** | **ISBN#** |
| --- | --- | --- | --- | --- | --- |
| Personal Financial PlanningEbook with MindTap | Gitman | 15th | 2021 |  Cengage  | 9780-35758-4996 |

*The textbook for this course is part of the* ***Wayland’s Automatic eBook*** *program. You will have access to an eBook and interactive learning material on the first day of class through your Blackboard course site. The cost of this Automatic eBook will be billed directly to your student account when you register for the course. You will be notified via email with access instructions and additional information. If you do not wish to participate in the Automatic eBook program, you will have the first 12 days of class to opt-out of the program (additional details will be outlined in your email instructions). For more information on the Automatic eBook program, visit the Wayland Bookstore* [*Automatic eBook FAQ*](https://bookstore.wbu.edu/site_inclusive.asp) *page.*

**Optional Materials**

**:** None. 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.

**Course Information**

**Catalog Description**

**:**

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

**Prerequisite:**

None

**Course Outcome 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.

**Attendance Requirements**

WBUonline

Students are expected to participate in all required instructional activities in their courses. Online courses are no different in this regard; however, participation must be defined in a different manner. Student “attendance” in an online course is defined as active participation in the course as described in the course syllabus. Instructors in online courses are responsible for providing students with clear instructions for how they are required to participate in the course. Additionally, instructors are responsible for incorporating specific instructional activities within their course and will, at a minimum, have weekly mechanisms for documenting student participation. These mechanisms may include, but are not limited to, participating in a weekly discussion board, submitting/completing assignments in Blackboard, or communicating with the instructor. Students aware of necessary absences must inform the professor with as much advance notice as possible in order to make appropriate arrangements. Any student absent 25 percent or more of the online course, i.e., non-participatory during 2 or more weeks of an 8-week session, may receive an F for that course. Instructors may also file a Report of Unsatisfactory Progress for students with excessive non-participation. Any student who has not actively participated in an online class prior to the census date for any given session is considered a “no-show” and will be administratively withdrawn from the class without record. To be counted as actively participating, it is not sufficient to log in and view the course. The student must be submitting work as described in the course syllabus. Additional attendance and participation policies for each course, as defined by the instructor in the course syllabus, are considered a part of the university’s attendance policy.

**University Policies**

**Statement on Plagiarism and 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.

**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 Director of Counseling, Career and Disability Services serves as the coordinator of students with disability and should be contacted concerning accommodation request at (806) 291-3765. Documentation of a disability must accompany any request for accommodations.

Accessibility issues with content in WBUonline courses or in Blackboard should be addressed to the WBU accessibility coordinator, Dr. Trish Ritschel-Trifilo, trifilot@wbu.edu or call (806) 291-3745.

**Student Grade Appeals**

**:** 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 to the 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.

**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.

**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.

**The University has a standard grade scale:**

A = 90-100, B = 80-89, C = 70-79, D = 60-69, F= below 60, W = Withdrawal, WP = withdrew passing, WF = withdrew failing, I = incomplete. An incomplete may be given within the last two weeks of a long term, within the last week of an 8-week session, or within the last two days of a microterm to a student who is passing, but has not completed a term paper, examination, or other required work for reasons beyond the student’s control. A grade of “incomplete” is changed if the work required is completed prior to the last day of the next long 16-week term or 8-week session, unless the instructor designates an earlier date for completion.  If the work is not completed by the appropriate date, the I is converted to an F.

**Tentative Schedule**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Week**  | **Subject** | **Assignments** | **Starting date** | **Due date** |
| **1** | Ch1: Financial Planning Process | Course Checklist | Aug 7 | Aug 13 |
|  | Ch2: Financial Statements and Budgeting | DB Introduction  |  |  |
|  |  | Quiz 1 |  |  |
|  |  | *DB Forum 1* |  |  |
| **2** | Ch3: Income Taxes | Quiz 2 | Aug 14 | Aug 20 |
|  |  | *Project 1* |  |  |
| **3** | Ch4: Managing Cash and Savings | Quiz 3 | Aug 21 | Aug 27 |
|  | Ch5: Automobile and Housing Decisions | **Exam 1** |  |  |
| **4** | Ch6: Credit | Quiz 4  | Aug 28 | Sep 3 |
|  | Ch7: Consumer Loans | *DB Forum 2* |  |  |
| **5** | Ch8: Life Insurance | Quiz 5 | Sep 4 | Sep 10 |
|  | Ch9: Health Insurance | *Project 2* |  |  |
| **6** | Ch10: Property Insurance | Quiz 6 | Sep 11 | Sep 17 |
|  | Ch11: Investment Planning | *DB Forum 3* |  |  |
|  |  | **Exam 2** |  |  |
| **7** | Ch12: Investing in Stocks and Bonds | Quiz 7 | Sep 18 | Sep 24 |
|  | Ch13: Investing in Funds, ETFs & Real Estates | *Project 3* |  |  |
| **8** | Ch14: Planning for Retirement  | Quiz 8  | Sep 25 | Sep 30 |
|  | Ch15: Preserving Your Estate | **Exam 3** |  |  |
|  |  | Evaluation |  |  |

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

**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.