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Virtual Campus

School of Business

# 1. 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.

# 2. COURSE NUMBER & NAME:

FINA 3315-VC01, Personal Financial Planning

# **3. TERM**:

Spring, 2018

# **4. INSTRUCTOR**:

Yongli Luo, PhD.

# **5. CONTACT INFORMATION**:

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

Cell phone: 281-728-3694

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

ONLINE

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

Meeting day & time: February 25—May 18, 2019, ONLINE

# **8. CATALOG DESCRIPTION**:

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

# 9. PREREQUISITE:

None

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

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **BOOK** | **AUTHOR** | **ED** | **YEAR** | **PUBLISHER** | **ISBN#** | **UPDATED** |
| Personal Financial Planning  Ebook with Code | Gitman | 14th | 2016 | Cengage Learning  \*Bundle\* | 9781-30563-6699 | 4/24/17 |

# 11. OPTIONAL MATERIALS

# Computer with high speed Internet; Microsoft Office with Excel.

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

* Understand the foundations of the financial planning process
* Understand the management of basic assets including cash, savings, housing and automobile.
* Understand the management of personal credit such as credit cards and consumer loans
* Understand the management of personal investments including stocks, bonds and mutual funds
* Understand the retirement planning process

# 13. 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.

# **14. 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.

# **15. 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.

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

**Course requirements: Frequent access to course contents on Blackboard is crucial to course completion. The students are expected to read weekly announcement, the textbook, and other online materials regularly, and complete weekly assignments, exams, and discussion forums on time. No make-up exam; late assignment is not acceptable.**

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

**Grading criteria: The overall grade will be a total of weekly assignments, discussion forums, and exams.**

**Assignments (400 points=8 Assignments × 50 points each): Assignments will be given on Monday @ 12:00AM and due on Sunday midnight 11:59PM (CST) for each week. 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.**

**Forums (300 points=3 forums× 100 points each) The discussion forum will be posted on Blackboard in weeks 1, 4 and 7; each forum is considered to be one unified assignment including three parts. All three parts must be posted on time in order to earn credit. Incomplete assignments will not earn full credit. Students who post only Part 1 or Part 2 will earn a maximum of 50 points; likewise, students who post only Part 3 will earn no more than 50 points.**

**Part 1--Initial Thread: Students are required to post an initial thread and answer required questions by conducting a wide Internet search using WBU library or journal articles. The post must cite and discuss at least Three relevant articles and relevant Bible verses or scriptures. The post must be more than 300 words in APA format due in one week.**

**Part 2—Replies: Students are required to post written responses to at least TWO other students’ posts. Each reply should be more than 100 words with at least ONE reference and relevant Bible verses or scriptures. You may criticize or comment on any inputs made by others with substantial evidences. Replies are due in the following week after the initial post was made.**

**Part 3—Paper: Students are required to writing a research paper to summarize your initial thread and replies related to your discussion forum. You are suggested to use services from WBU writing center to check your grammar and APA format. The paper must be submitted through SafeAssign on Blackboard as an attachment of a Word file including running head, title page, abstract, introduction, body, conclusion, references in APA format.**

**Exams (300 points=3 exams× 100 points each): Three exams (exam1, exam 2 and final exam 3) are scheduled in week 5, week 8 and week 11. Each exam will cover the contents studied in previous chapters; it consists of true/false questions, multiple choice questions, or matching questions.**

**Additional assignment (extra credits): There will be a course checklist and an introduction due by the end of the first week.**

**17. 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 | Checklist | Feb 25 | Mar 3 |
|  |  | Introduction |  |  |
|  |  | Assignment 1 |  |  |
|  |  | *Forum 1-Part 1* |  |  |
| **2** | Ch2: Financial Statements and Budgeting | Assignment 2 | Mar 4 | Mar 10 |
|  |  | *Forum 1-Part 2* |  |  |
|  | March 11-15, No class during Spring Break |  |  |  |
| **3** | Ch3: Income Taxes | Assignment 3 | Mar 18 | Mar 24 |
|  |  | *Forum 1-Part 3* |  |  |
| **4** | Ch4: Managing Cash and Savings | Assignment 4 | Mar 25 | Mar 31 |
|  | Ch5: Automobile and Housing Decisions | *Forum 2-Part 1* |  |  |
| **5** | **Chapters 1-5 Review** | **Exam 1** | **Apr 1** | **Apr 7** |
|  |  | *Forum 2-Part 2* |  |  |
| **6** | Ch6: Credit | Assignment 5 | Apr 8 | Apr 14 |
|  | Ch7: Consumer Loans | *Forum 2-Part 3* |  |  |
| **7** | Ch8: Life Insurance | Assignment 6 | Apr 15 | Apr 21 |
|  | Ch9: Health Insurance | *Forum 3-Part 1* |  |  |
|  | Ch10: Property Insurance |  |  |  |
| **8** | **Chapters 6-10 Review** | **Exam 2** | **Apr 22** | **Apr 28** |
|  |  | *Forum 3-Part 2* |  |  |
| **9** | Ch11: Investment Planning | Assignment 7 | Apr 29 | May 5 |
|  | Ch12: Investing in Stocks and Bonds | *Forum 3-Part 3* |  |  |
|  | Ch13: Investing in Funds, ETFs and Real Estates |  |  |  |
| **10** | Ch14: Planning for Retirement | Assignment 8 | May 6 | May 12 |
|  | Ch15: Preserving Your Estate | Evaluation |  |  |
| **11** | **Chapters 11-15 Review** | **Exam 3** | **May 13** | **May 18** |

Note: No classes on Apr 19, Good Friday and Apr 22, Easter Monday. This schedule is tentative and may be changed during the term. Students are responsible for any changes made during class or on Blackboard.

# 19. ADDITIONAL INFORMATION

* Always include “FINA 3315 VC01” into the subject line and type your “first name, last name, and student’s ID” in the email.
* I will reply your emails in less than 24 hours and post your grades with comments within one week. Please check your grades or email frequently.
* For a prompt or urgent reply, please email me at [yongli.luo@wayland.wbu.edu](mailto:yongli.luo@wayland.wbu.edu) or call 281-728-3694 during the regular working hours 9:00AM-5:00PM, M-F.