# Wayland Logo

WBU Online

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**:

Summer, 2020

# **5. INSTRUCTOR**:

# Dr. Christopher A. Osuoha

# **6. CONTACT INFORMATION**:

Office phone: 806-291-1036

WBU Email: : [osuohac@wbu.edu](mailto:osuohac@wbu.edu)

Cell phone: 806-690-5913

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

Various Hours, Nunn Business Bldg. Room 103C, Available by email, telephone, or text message

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

Online, May 25 – August 8, 2020

# **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 Code | Gitman | 14th | 2016 | Cengage Learning | 9781-30563-6699 | 4/24/17 |

# 12. OPTIONAL MATERIALS

# **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.

a. The university expects students to actively participate in the online course. There are no scheduled class meetings. All information regarding to this course is available on the Blackboard. The Blackboard software efficiently measures participation. Logging in, submitting assignments, completing examinations, and participating in discussion board constitute your attendance records.

b. Online participation is required for course completion. Regularly accessing the course each week is expected. Students must discuss possible alternatives with me if the expected course participation cannot be met.

c. It is recommended that students spend 6-10 hours or more each week reviewing, completing assignments, participating in the discussion board, and researching issues through the library and other sources.

d. **Deadlines and Due Dates** The normal due date for homework is Sunday at midnight. In any case of an unforeseen circumstance beyond your control flexibility can be applied if you duly inform me. I am committed to helping you achieve your goal and would want you to be equally committed. All assignments, quizzes and exams must be completed before midnight on August 8, 2020.

# **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**:

|  |  |
| --- | --- |
| **Grading Criteria and Calculation**  **A. Exams: 40%**  Midterm: 20%  Final 20%  **B. Assignments and Quizzes: 40%**  Assignments 20%  Quizzes 20%  **C. Discussion Board 20%**  **100%** | **Grading Scale**  90 % to 100 % = A  80 % to 89 % = B  70 % to 79 % = C  60 % to 69 % = D  Below 60 % = F |

**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

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| --- | --- | --- | --- |
|  | **Online** | | |
| Week | Date | Chap. | Topics |
| 1 | May 25- 31 | 1 | Understanding the Financial Planning Process |
| 2 | Jun 1 - 7 | 2 | Using Financial Statements |
| 3 | Jun 8 - 14 | 3 | Preparing Your Tax |
| 4 | Jun 15 - 21 | 4 | Managing Your Cash and Savings |
| 5 | Jun 22 - 28 | 5 | Making Automobile and Housing Decisions |
| 6 | Jun 29 -July 5 | 6&7 | **Midterm Exam**  Using Credit & Using Consumer Loans |
| 7 | Jul 6 -12 | 8 | Insuring Your Life |
| 8 | Jul 13 - 19 | 9 | Insuring Your Health |
| 9 | Jul 20 - 26 | 10&11 | Protecting Your Property & Investment Planning |
| 10 | Jul 27- Aug 2 | 12&13 | Investing in Stock & Bonds |
| 11 | Aug 3 -7 | 14 | Retirement & Estate Planning  **Final Exam** |

**NOTE**: This class will make use of the courseware; assignments and quizzes for each chapter must be completed in the Cengage MindTap. The discussion board and exams will be made available on the Blackboard. Please check the announcements regularly for information and instructions.

# 19. ADDITIONAL INFORMATION

Learning is a continuum that requires determination, my goal is to help you satisfactorily complete this course, but you must maintain your own part of the commitment. As Christians, we should obey God’s instruction in 2 Timothy 2: 15 “Study to show yourself approved unto God, a workman that need not to be ashamed”.