

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: <<Summer 2026>>

Instructor: <<Dr. Kenroy Wedderburn>>

Office Phone Number/Cell #: <<(347)279-2369>>

WBU Email Address: kenroy.wedderburn@wayland.wbu.edu

Office Hours, Building, and Location: <<By Appointment>>

Class Meeting Time and Location: <<Online Asynchronous>>

Catalog Description:

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

Prerequisite:

None

Textbook Information

Required Textbook(s) and/or Required Materials:

BOOK	AUTHOR	ED	YEAR	PUBLISHER	ISBN#
Personal Financial Planning with MindTap	Gitman/Billingsley	16th	2025	Cengage	9780-35798-7896

*This course is part of the **Pioneer Academic Access Program**. You will have access to an eBook, access code, and interactive learning material on the first day of class through your Blackboard course site. You will be notified via email with access instructions and additional information. If the course requires a physical book you can order at bookstore.wbu.edu. You can choose to opt-out, however if you do you will lose access to **EVERY class/material** and have to source through third party vendors.*

Optional Materials: N/A

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

Academic Integrity:

[Link to Statement on Academic Integrity](#)

Artificial Intelligence: reference one of the following in regard to how generative artificial intelligence (GAI) such as ChatGPT may or may not be used in this course: Choose A, B or C and delete the others.

A. No use of any generative AI tools permitted.

- i. Students are required to create and produce all work themselves or with assigned group members. Any work submitted that has used an AI generative tool like ChatGPT will be in immediate violation of the academic integrity policies for the course and WBU.
- ii. All assignments must be fully created, designed, and prepared by the student(s).
- iii. Any work that uses generative AI will be treated as plagiarism.

- B. Generative AI tools permitted in specific context and with proper citations.**
- i. Students are allowed to use, reference, or incorporate generative AI tools into specific assignments for this course. When used, students must properly cite the generative AI tool in their submitted work.
 - ii. While there is no true substitute for direct help and instruction for your instructor, students may be allowed to use generative AI tools to provide further explanations of course content, readings, and other assignments. Any use of generative AI tools to help further explain or translate content must be properly referenced and cited.
 - iii. Specific parameters for generative AI usage are provided by the instructor.
 - iv. Any use of generative AI tools outside of the approved instructor parameters will be considered a form of plagiarism and academic dishonesty.
- C. Generative AI tools usage encouraged and may be actively assigned in coursework.**
- i. Use of generative AI tools is actively encouraged and incorporated in to specific assignments for this course.
 - ii. Use of generative AI tools for assignments in brainstorming, content understanding, or revision to work is perfectly acceptable if cited and referenced properly in any submitted work for the course.
 - iii. Use of generative AI is encouraged as long as students understand the use of generative AI in the course is to be an assistance tool and not the generator of assignments and submitted work. Ultimately, all submitted work must still reflect student's own work, understanding, and analysis.
 - iv. Specific parameters for generative AI usage provided by the instructor.
 - v. Any use of generative AI tools outside of the approved instructor parameters will be considered a form of plagiarism and academic dishonesty.

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 Disability Services Coordinator and Academic Coach serves as the coordinator of students with disabilities and must be contacted concerning accommodation requests. Office: (806) 291-1057. Documentation of a disability must accompany any request for accommodations.

Course Requirements and Grading Criteria

<< The breakout for grades is as follows:

- Required Assignment 2%
- Mindtap Activities 78%
- Discussions 15%
- Devotionals 5%

Discussions

Discussion #1

1. Watch the Youtube video <https://www.youtube.com/watch?v=h-fcl7W-ucY>
(45:02 min)

2. Provide Critique – Positive and negative
3. Did you learn anything new?
4. You are required to submit your initial post (at least three paragraphs with at least six sentences each) **and then also** respond to at least two of your classmates' posts. The response must contain at least six sentences and demonstrate that you understand the points made

Discussion #2

1. Watch the Youtube video <https://www.youtube.com/watch?v=7uaHDmCHDsU> (10:15 min)
2. Provide Critique – Positive and negative
3. Did you learn anything new?
4. You are required to submit your initial post (at least three paragraphs with at least six sentences each) **and then also** respond to at least two of your classmates' posts. The response must contain at least six sentences and demonstrate that you understand the points made

Discussion #3

TBA

Devotionals

TBA

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.

Tentative Schedule

<<

Week	MindTap Modules to Complete	MindTap Assignment (Counts Toward Grades)	Other (Non MindTap) Assignments	Due Dates
1	TBA	TBA	Req'd First Discussion 1	Wed Jun 3

				Sub Jun 7
2	TBA	TBA	Devotional 1	Sun Jun 14
3	TBA	TBA	Discussion 2	Sun Jun 21
4	TBA	TBA	Devotional 2	Sun Jun 28
5	TBA	TBA		Sun Jul 5
6	TBA	TBA	Devotional 3	Sun Jul 12
7	TBA	TBA	Discussion 3	Sun Jul 19
8	TBA	TBA		Sun Jul 26

Additional Information

<< i) Please include the course number (FINA3315) on the subject line of your emails to me for quick turnaround. Typical turnaround time for responses are within 24 hours during the week and 48 hours on weekends.

ii) **Late Policy** – Except for the last week of class - I will accept assignments up to a maximum of one week late (points will be deducted at a rate of -5 for each day late). No assignments will be accepted after the one-week deadline. No late assignments are accepted for the last week of class

iii) **Make-Up Policy:** No makeup work will be assigned for this course.

iv) It is very important that you check your Wayland email at least twice per day (morning and evening). The instructor may need to contact you urgently regarding a matter pertaining to you and time may be of the essence. Ideally you should check your Wayland email regularly.

>>