



VIRTUAL CAMPUS

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, lifelong learning, and service to God and humankind.

3. COURSE NUMBER & NAME:

FINA 3315 VC01, Personal Financial Planning

4. TERM:

Winter 2019

5. INSTRUCTOR: Dr. Kenroy C. Wedderburn

6. CONTACT INFORMATION:

Office phone:

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

Cell phone: (347)279-2369

7. OFFICE HOURS, BUILDING & LOCATION:

EX: M/T/W/TH 2:30-3:

8. COURSE MEETING TIME & LOCATION:

Meeting day & time: Online

9. CATALOG DESCRIPTION:

Skills and knowledge used to maintain and repair personal computers.

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 *Bundle*	9781-30563-6699	4/24/17

***** This Course will use Microsoft Excel**

***** Aplia will NOT be used in this course**

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. 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:

Exams: (40%) Four (4) Exams will be given. Scores will be taken from the best three (3) (90 Minutes each; 40 Questions).

Assignments: (30%) Assignments to be uploaded in Blackboard by due date

Report: 30%

Grade achievement levels are as follows:

<u>Grade</u>	<u>Range</u>
A	90%+
B	80-89%
C	70-79%
D	60-69%
F	0-59%

17.1 Include 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	Material Covered	Assignments/Exams (See Blackboard)
1 Nov 11	Syllabus; Chapter 1: Understanding the Financial Planning process	Assignment #1 Due Nov 16
2 Nov 18	Chap 2: Using Financial Statements and Budgets Chapter 3: taxes	Assignment #2 Due Nov 23
Nov 25	Nov 25 – 29: (Thanksgiving Holiday)	
3 Dec 2	Chapter 4: Managing your cash and savings Exam 1: covers chapters 1-4	Exam 1 Dec 7
4 Dec 9	Chapter 5: Making automobile and housing decisions	Due Sept 24
5 Dec 16	Chapter 6: Using credit	Assignment #3 Due Dec 21
Dec 23 – Jan 3	Dec 23 – Jan 3: (Christmas Holiday)	
6 Jan 6	Exam 2: chapters 5-7	Exam 2 Jan 11
7 Jan 13	Chapter 8: Insuring your life Chapter 9: Insuring your health	Assignment #4 Due Jan 18
8	Chapter 10: Protecting your property	

Jan 20	Exam 3: chapters 8-10	Exam 3 Jan 25
9 Jan 27	Chapter 11: Investment planning	Assignment #5 Due Feb 1
10 Feb 3	Chapter 12: Investing in stocks and bonds	Report
11 Feb 10	Chap 13: Investing in mutual funds, ETFs, and real estate Exam 4: chapters 11 - 13	 Exam 4 Feb 15

19. ADDITIONAL INFORMATION

- The *course schedule is tentative* and may be changed during the term/semester as events warrant. Students are responsible for any schedule changes made through announcements or WBU emails.
- Always use your Wayland email and add “FINA3315 VC01” in the subject line as well as your name in the email when communicating with me.