



**Instructor:** PFI Instructor  
**Blackboard (BB):** All course information can be accessed at: [ttu.blackboard.com](http://ttu.blackboard.com)  
**E-Mail:** Use Blackboard (BB) to initiate all emails to your instructor  
**Office Hours:** See BB for Instructor times and locations  
**Program:** Personal Finance (PFI)  
**Department:** Personal Financial Planning (PFP)



This syllabus is a contract that clarifies rules, sets expectations and outlines responsibilities for students and instructors. This syllabus is an important tool that informs students of the things they need to know to become successful learners.



## COURSE SPECIFICS ◀◀◀

**DESCRIPTION:** Introduces students to the financial counseling process, and provides a detailed examination of various types of consumer credit, including credit cards, consumer loans, mortgages, student loans, an overview of consumer credit laws, and strategies to manage debt. F, S, SS.

### LEARNING GOALS:

Upon successful completion of this course, students should be able to:

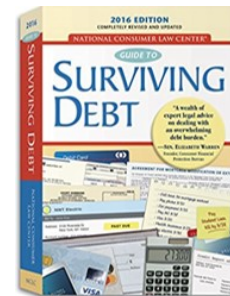
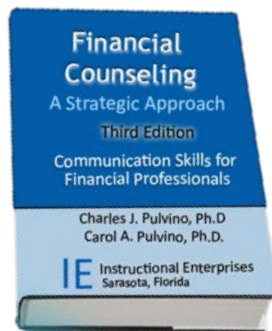


1. Understand and be able to articulate your personal values, attitudes and beliefs about money.
2. Outline and apply various financial counseling skills, processes, techniques, and strategies.
3. Demonstrate an understanding of the borrowing process, concepts, and tools, including the ability to assess financial statements, ratios, debt limitations, and debt prioritization.
4. Understand the various debt instruments available to consumers as well as the costs and conveniences associated with such.
5. Identify and demonstrate strategies for managing debt and rebuilding credit, including bankruptcy.

### TEXTBOOK:

(included with AFC program registration)

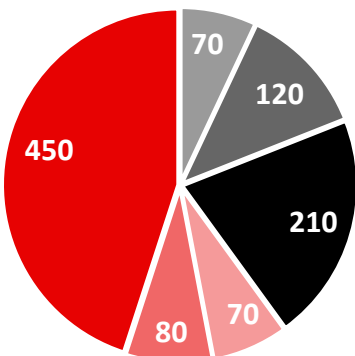
**Financial Counseling: A Strategic Approach, 3<sup>rd</sup> Edition.** By C.J. Pulvino & C.A. Pulvino  
 ISBN: 978061532091



**Guide to Surviving Debt, 2016 Edition.**  
 By National Consumer Law Center  
 ISBN: 978-1602481626

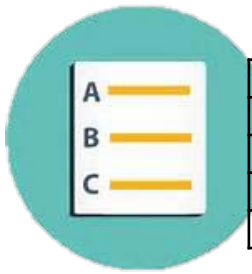
### GRADE DETERMINATION:

- Participation
- Case Study
- Unit Projects
- Unit Quizzes
- Final Report
- Exams



Learning Opportunities:	Points	Percent
Participation	70	7%
Case Study	120	12%
Unit Projects (7 @ 30 points each)	210	21%
Evaluations:	Points	Percent
Unit Quizzes (7 @ 10 points each)	70	7%
Final Report	80	8%
Exams (3 @ 150 points each)	450	45%
<b>Total</b>	<b>1000</b>	<b>100%</b>

# PFI PROGRAM SPECIFICS



## GRADING SCALE:

A	1000-900 points	A-range
B	899-800 points	B-range
C	799-700 points	C-range
	699-600 points	D-range
	Below 599 points	F-range



## SOFTWARE & HARDWARE REQUIREMENTS:

- Acceptable Browser for access to Blackboard (BB) Learning Management System
- Adobe Reader, Microsoft Skype for Business, Word, and/or Excel software

If you have an issue with a grade, please email the instructor within ONE WEEK (7 days). In your email, clearly describe the issue and your outcome expectation (make sure you consult the syllabus to make sure your proposal respects all course policies). The email should be professional and clearly written. If the situation is not resolved to your satisfaction, please follow the steps in the "Resolving Student Issues" section of the syllabus.

## BLACKBOARD (BB):



The entire course will be managed through Blackboard (accessible at: [ttu.blackboard.com](http://ttu.blackboard.com)). Students are responsible for making sure they have adequate access to BB and are expected to check the site at least on a daily basis.

**\*\*\*If you initiate a task before the due date, but do not successfully submit before the end of the availability period, your submission will not be accepted. All work must be submitted within the Blackboard environment. No late work will be accepted. The availability periods are pre-set at the beginning of the semester and will not be changed, so please plan accordingly.\*\*\***



**Having computer problems does not constitute a legitimate reason for not completing tasks in the course,** so students should plan on attempting to submit work at the beginning of the availability period to allow any time necessary to work out any technical/computer problems they may encounter. **Do not contact the instructor with computer problems.** It is the student's responsibility to allow ample time to deal with computer glitches.

## METHODS FOR ASSESSING AND EVALUATING LEARNING GOALS:

This course is designed to provide each student with content, learning opportunities, and evaluation of learning goals. **To be successful in this course,** a student should attend to all course content and take advantage of all learning opportunities that are specifically designed to prepare students for evaluation (the majority of course points). For optimal success, it is imperative that a student adhere to ALL deadlines for all assessments and evaluations. Everything in this course is set to a fixed schedule and there will be NO extension of due dates.

During each course unit the student will be introduced to content and provided with opportunities to work with content and receive feedback to assess learning progress. Then, students will be evaluated on their learning achievement. **Optimal student success in this class depends on attending to the course content in addition to completing and successfully submitting all assessment and evaluation tasks by the due dates.**

Course content may be provided to the student through readings, lecture, and/or other media. Students are expected to read, listen, and/or watch all of the course content for each unit. To aid in learning the concepts and skills within each content area, students are provided with opportunities to enhance and assess their learning.



Learning goals will be *assessed* through the following learning opportunities:

- Participation
- Flash Cards
- Unit Projects



Please use provided grading rubrics as your tool to understand learning progress & expectations. All graded written assessments should follow APA format. Learning opportunities are assessed (feedback provided through rubrics, scores, and/or discussion) and may be included in the determination of a student's final grade in the course; however, the majority of a student's grade is dependent upon demonstrated learning (evaluation tasks).



Learning goals will be *evaluated* through the following:

- Unit Quizzes
- Exams



The purpose of evaluation activities (exams & quizzes) are to determine the level of learning that has been achieved by the student. Because evaluation tasks are used as a tool for the instructor to determine achieved learning, no additional feedback other than score will be provided to the student. If students want additional feedback, they may contact their instructor for a learning goal summary.

## IMPORTANT INFORMATION REGARDING SUBMISSIONS FOR THE COURSE



1. Students should make sure that they SAVE all the files they create for submission within this course (either on your computer hard drive, flash drive, Dropbox, or some other form of cloud storage). It is students' responsibility to make sure they have saved and produced accessible files in the event that their work is requested by the instructor. No lenience or accommodation will be given for "lost" or inaccessible documents.
2. All assessment and evaluation submissions must be submitted through the Blackboard System. Do not email your work to your instructor/TA at their TTU email address. Blackboard keeps a record of all submissions and will house all the course information.
3. **NO .PDF FILES SHOULD BE SUBMITTED.** All work for submission (e.g., assignments, graded discussions, journal entries) should be created in a Microsoft Word (or Excel) file and the file can either be uploaded to Blackboard (e.g., an assignment submitted through assignment Dropbox in Blackboard) or cut and pasted into a Blackboard submission area (e.g., graded discussion or journal entry).
4. Any files that cannot be opened will not be graded. Please note that no submissions will be accepted as zipped files. *Note: If you are a Mac (Apple) user please beware. There are very few people who are able to successfully submit assignments in the proper .docx or .xls format. If you are a Mac user you may want to use Windows-based PC computers available at the library to ensure proper submission.*
5. All assignments must be completed independently. While it is fine to discuss assignments with other students, including helping each other with how to do the work, each student will turn in a unique and individually prepared project. All work submitted (including spread sheets, worksheets, tax forms, images, and written work) must be your own work. If not, this will be considered academic dishonesty.
6. Student's assignments may be submitted to anti-plagiarism software (turnitin.com). This software will compare the current semester's papers with past semesters. Copying work from existing sources or past semesters is considered academic dishonesty.
7. Some assignments may require the use and/or creation of Excel spreadsheets. It is expected students have a good working knowledge of Excel. Copying a spreadsheet from someone else is a form of plagiarism and will be dealt with as academic dishonesty. Do not do this!
8. If you fail to complete and successfully submit a task in this course there will be NO opportunity for a makeup - NO EXCEPTIONS, SO PLEASE DO NOT EMAIL THE INSTRUCTOR/TA ABOUT THIS ISSUE.

## RESOLVING STUDENT ISSUES:

Should a student encounter an issue in the course, they should initiate resolution within one week of the incident. To address issues, the following chain of authority should be followed and not circumvented:

1. Students should first discuss the issue with the instructor of the course in an attempt to resolve the issue.
2. If the issue is not satisfactorily resolved the PFI Assistant Director, Jennifer Wilson (email: [jennifer.wilson@ttu.edu](mailto:jennifer.wilson@ttu.edu)), should be contacted.
3. If further resolution is required, the PFI Director (Dr. Sandra Huston) will be consulted.
4. Note: **Under no circumstances should the student start a resolution process with the Personal Financial Planning Department Chair or Human Sciences Dean's office without first having discussions with the PFI administration.**



See your instructor during office hours. Check BB, **Contact Instructor** (in course menu) for more detail on times & location.

## CONTACT WITH YOUR INSTRUCTOR:



You may see your instructor in person OR via Skype for Business (see BB for details)



For personal issues, please email your instructor. Initiate ALL email through BB.



## FEEDBACK FROM YOUR INSTRUCTOR:

- You can expect your instructor to respond to your email within 24 hours (from Monday to Friday). Depending on your request, it may take the instructor longer than this to fully address the situation and this will be communicated to you during the initial response.
- For all graded learning opportunity assessments, you can expect your instructor to provide feedback (through a grading rubric, comments, etc.) within a week following the end of the availability period.
- You should not expect any feedback (other than your score) on evaluations. Evaluations are designed to determine level of learning attained, not an opportunity for learning.



# POLICIES & PROCEDURES

## ACADEMIC INTEGRITY POLICIES:

Texas Tech University is committed to a high standard of integrity and therefore, academic honesty is expected. It is the aim of the faculty of Texas Tech University to foster a spirit of complete honesty and a high standard of integrity. The attempt of students to present as their own any work that they have not honestly performed is regarded by the faculty and administration as a serious offense and renders the offenders liable to serious consequences, possibly suspension at the university level.

*Consequences of academic dishonesty will result in, at the discretion of the instructor, an automatic F (zero credit) on the assignment, quiz, or exam OR being removed from the AFC@ Distance Learning Program*

The Personal Finance program requires the highest academic integrity and ethical standards. As such, the Department of Personal Financial Planning has a zero tolerance policy relating to any instance of academic dishonesty listed above. Students are expected to know and understand the definitions of cheating, plagiarism, and collusion found in the Texas Tech University Catalog: (p.50) or at the following website:

<http://www.depts.ttu.edu/studentjudicialprograms/academicinteg.php>

## ABSENCE FOR OBSERVANCE OF RELIGIOUS HOLY DAY:

A student who intends to observe a religious holy day should make that intention known in writing to the instructor prior to the absence. A student who is absent for the observance of a religious holy day shall be allowed to take an exam scheduled for that day within a reasonable time after the absence. A student may not be penalized for such an absence, but the instructor may respond appropriately if the student fails to complete the task satisfactorily.



## PERSONAL FINANCE MINOR:

The **Personal Finance (PFI)** minor meets the needs of students who will work in positions where knowledge of personal financial issues is required (i.e., financial services, credit counseling, social services, education) and is a valuable minor for students who want to improve their knowledge to enhance their own earning and wealth building potential. Two courses in the curriculum (PFI 3301 and PFI 3321) meet the educational requirements for the Accredited Financial Counselor (AFC) designation.

This curriculum may also lead to graduate studies in Personal Financial Planning and/or to other designations; however, it will not meet the educational requirements for the Certified Financial Planner (CFP) certification. For further information about the PFI minor please contact the PFI Assistant Director, Jennifer Wilson, at [Jennifer.Wilson@ttu.edu](mailto:Jennifer.Wilson@ttu.edu)

## PLAGIARISM:



There will be a zero tolerance policy for any work submitted that is plagiarized. Plagiarism is a form of dishonesty that occurs when a person uses someone else's work as his/her own.

This can include failing to cite an author for his/her ideas or quotes, cutting and pasting (or typing) paragraphs from different websites, and submitting a paper downloaded from the internet. All are plagiarism. If you share your work with another student and s/he uses it, you are considered as guilty as the one who has submitted your work, since you enabled the plagiarism to take place.

Any assignment suspected of containing plagiarized material will automatically be graded as zero until further resolved. Confirmed plagiarism will result in being removed from the AFC@ Distance Learning Program. Students who do not thoroughly understand methods of proper documentation should request assistance from the instructor

Anti-plagiarism software may be used to determine plagiarism issues with any work submitted.

All work in PFI courses, unless otherwise noted by the instructor, is to be completed individually. Instances of collusion, or working together outside of class on an individual assignment without prior permission, will be considered plagiarism.

## NONDISCRIMINATION POLICY:

Texas Tech is committed to the principle that in no aspects of its programs shall there be differences in the treatment of persons because of race, creed, national origin, age, sex, or disability, and that equal opportunity and access to facilities shall be available to all.



## GRADING POLICY:

- There are no make-up exams. If there are extenuating circumstances, please consult with the instructor **in advance of the posted examination date**. Failure to consult instructor **BEFORE** the examination date will constitute a zero grade.
- There are no opportunities for make-up assignments. Students who submit after the due date but before the penalty date will be subject to a 10% late penalty.
- Students must submit all assignments through BB **exactly as specified** for the work to be eligible for grading.

## NETIQUETTE FOR ONLINE DISCUSSIONS AND EMAIL:

- Netiquette refers to "Network Etiquette". It is the way one should behave when sending email, posting to threaded discussions, or chatting online.
- To ensure a safe and welcoming environment for all learners, please make sure you review and adhere to these important guidelines: <https://www.depts.ttu.edu/elearning/blackboard/student/netiquette.php>

## EMERGENCY PROCEDURES

In the unlikely event of an emergency, students and faculty should follow the guidance provided at the website below. There is a possibility that this may include evacuation of the building or seeking shelter within the building.

[http://www.depts.ttu.edu/hs/emergency\\_planning/index.php](http://www.depts.ttu.edu/hs/emergency_planning/index.php)  
<http://www.depts.ttu.edu/communications/emergency/>