Course Specifics

**Description:**
Introduces basic financial decision-making regarding spending plans and the use of consumer credit. F,S,SS

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

- Demonstrate an understanding of money and to be able to identify the sources and uses of money.
- Create a spending plan and basic personal financial statements consistent with SMART financial goals and objectives.
- Understand the difference between liquidity accounts and cash equivalents and the importance of an emergency fund to the household.
- Understand that borrowing represents using future earnings in the present period as well as identify different sources of credit.

**Textbook:**

**Required Text**
The Everything Personal Finance in Your 20s & 30s Book, 3rd Edition
by Howard Davidoff

**Grade Determination:**

<table>
<thead>
<tr>
<th>Learning Opportunities</th>
<th>Points</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Participation</td>
<td>150</td>
<td>15%</td>
</tr>
<tr>
<td>Unit Quizzes (best 3 of 4 completed)</td>
<td>150</td>
<td>15%</td>
</tr>
<tr>
<td>Evaluations</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Assignments (best 3 of 4 completed)</td>
<td>300</td>
<td>30%</td>
</tr>
<tr>
<td>Exams (2 @ 200 points each)</td>
<td>400</td>
<td>40%</td>
</tr>
<tr>
<td>Total</td>
<td>1000</td>
<td>100%</td>
</tr>
</tbody>
</table>
**PFI PROGRAM SPECIFICS**

**SOFTWARE & HARDWARE REQUIREMENTS:**

- Acceptable Browser for access to Blackboard (BB) Learning Management System
- Adobe Reader, Microsoft Skype for Business, Word, and/or Excel software (sign in at office.com to access)
- IT Help Central provides information on hardware/software configurations, please consult the website: [http://www.depts.ttu.edu/ithelpcentral/recommend.php](http://www.depts.ttu.edu/ithelpcentral/recommend.php)

**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). 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. Any technical difficulties should be handled through the IT Department (742-HELP). 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
- Unit Quizzes

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:

- Assignments
- 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.

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**GRADING SCALE:**

<table>
<thead>
<tr>
<th>Points Range</th>
<th>Grade</th>
</tr>
</thead>
<tbody>
<tr>
<td>1000-900</td>
<td>A-range</td>
</tr>
<tr>
<td>899-800</td>
<td>B-range</td>
</tr>
<tr>
<td>799-700</td>
<td>C-range</td>
</tr>
<tr>
<td>699-600</td>
<td>D-range</td>
</tr>
<tr>
<td>Below 599</td>
<td>F-range</td>
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</table>
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 .doc 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 spreadsheets, 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. If this is not the case, and you are required to use Excel in your course, Texas Tech offers computer based training (CBT) in Excel via Lynda.com (http://iplogin.lynda.com) that is available from any building on the TTU campus. 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), 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.

CONTACT WITH YOUR INSTRUCTOR:

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

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 a failing grade in the course for the semester will be assigned. Academic dishonesty issues are subject to be turned into the Office of Student Conduct.

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. See OP 34.19

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.

ADA Compliance Policy:

Any student who, because of a documented disability, may require special arrangements in order to meet course requirements should contact the instructor within the first week of the semester. Students should email the instructor the Letter of Accommodation from Student Disability Services. Please note instructors are not allowed to provide classroom accommodations to a student until appropriate verification from Student Disability Services has been provided. For additional information, you may contact the Student Disability Services office at 335 West Hall or 806-742-2405.

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.
- Absences will be excused with appropriate documentation only (e.g., official university letter, doctor’s note, etc.). Please provide a copy of the required documentation to the instructor prior to class when possible.

Civility in the Classroom:

Students are expected to assist in maintaining a classroom environment that is conducive to learning. In order to assure that all students have the opportunity to gain from time spent in class, unless otherwise approved by the instructor, students are prohibited from engaging in any other form of distraction. Inappropriate behavior in the classroom shall result, minimally, in a request to leave class.

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/communications/emergency/

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 330I and PFI 332I) 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

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. Plagiarism may also result in failing the entire course or dismissal from the PFI 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.

http://www.depts.ttu.edu/hs/emergency_planning/index.php
http://www.depts.ttu.edu/communications/emergency/