COURSE SPECIFICS

DESCRIPTION: Focuses on the concepts of risk management and how to plan for managing risk, including building cash reserves, investing in human capital, and purchasing insurance. Also covers employee benefits, government entitlements, and estate planning. Distance. F, S, SS.

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

- Recognize different types of risk, understand the principles of risk management, and identify strategies to protect against those types of risk.
- Understand health insurance coverage and the impact of legislative changes. Know how the ability to earn a salary is protected through disability insurance. Identify the benefits of long-term care insurance.
- Understand how to protect your properties through the use of auto insurance and homeowner’s insurance. Understand how umbrella insurance protects you from liabilities that other insurance won’t cover.
- Understand different types of life insurance products that are available, and when to use them. Know when annuities are appropriate, what they accomplish, and what tax benefits they have. Understand the purpose of estate planning.
- Understand different government insurance programs, such as Social Security and Medicare.

TEXTBOOK:

REQUIRED TEXT
The Insurance Buying Guide
by Silver Lake Publishing
(ISBN: 978-1563431456)

GRADE DETERMINATION:

<table>
<thead>
<tr>
<th>Learning Opportunities</th>
<th>Points</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Assignments (best 3 of 4 completed)</td>
<td>150</td>
<td>15%</td>
</tr>
<tr>
<td>Discussions (best 2 of 3 completed)</td>
<td>150</td>
<td>15%</td>
</tr>
<tr>
<td>Unit Test (best 4 of 5 completed)</td>
<td>100</td>
<td>10%</td>
</tr>
<tr>
<td>Case Study</td>
<td>200</td>
<td>20%</td>
</tr>
<tr>
<td>Exams (2 @ 200 points each)</td>
<td>400</td>
<td>40%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>1000</td>
<td>100%</td>
</tr>
</tbody>
</table>

TI BAII PLUS Financial Calculator is Required
**PFI PROGRAM SPECIFICS**

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**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)

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**GRADING SCALE:**

<table>
<thead>
<tr>
<th>Points</th>
<th>Grade</th>
<th>Range</th>
</tr>
</thead>
<tbody>
<tr>
<td>1000-900 points</td>
<td>A</td>
<td>A-range</td>
</tr>
<tr>
<td>899-800 points</td>
<td>B</td>
<td>B-range</td>
</tr>
<tr>
<td>799-700 points</td>
<td>C</td>
<td>C-range</td>
</tr>
<tr>
<td>699-600 points</td>
<td>D</td>
<td>D-range</td>
</tr>
<tr>
<td>Below 599 points</td>
<td>F</td>
<td>F-range</td>
</tr>
</tbody>
</table>

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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.

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**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.

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**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:**
- Assignments
- Discussions

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 Tests
- Case Study
- 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 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.
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 the instructor before the examination date will constitute a zero grade.

There are no opportunities for make-up assignments. Students who submit work 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

Emergencies 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/