Instructor: Professor Kasey Tarantino
Course Access: Blackboard 9: access at: ttu.blackboard.com
E-Mail: All email communication is through Blackboard 9 (BB9)
Office Hours: Tuesday & Thursday 10:30am-12:30pm; Wednesday 9:00am-10:30am or by appt. (Online through Lync)
Program: Personal Financial Literacy
Department: Personal Financial Planning

Course Description:
This is a survey course in personal financial planning for those wanting to use this information in their personal and professional lives. F, S, SS, Distance and on campus.

Required Text:

Required Materials:
- Acceptable Browser for access to Blackboard 9 (BB9) Learning Management System
- Adobe Reader, Microsoft Lync, Word, and/or Excel software (available for download at eraider.ttu.edu)
- Texas Instruments BAII PLUS Financial Calculator

Blackboard (Version 9/Learn):
The entire course will be managed through Blackboard 9 (accessible at: ttu.blackboard.com). Students will be responsible for checking the site at least on a daily basis for announcements and e-mails from the instructor. Students are advised to log on to Blackboard and conduct a browser tune-up to ensure that their computer is Blackboard ready (this may require downloading software). All tasks that require submission through Blackboard have an availability period. It is the student’s responsibility to ensure that all tasks are completed AND submitted before the end of the availability period.

***If you initiate a task before the deadline, 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 9 environment. No late work will be accepted. The availability periods in this class are pre-programmed 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.
Hardware & Software Configurations:
IT help central offers a wide variety of services to the Texas Tech community. For more information regarding how to choose the right computer and hardware/software configurations, please consult the website: http://www.depts.ttu.edu/ithelpcentral/recommend.php

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

- Apply the basic personal finance concepts and tools, including time value of money, goals, taxes, planning process, and financial statements, through a case study.
- Demonstrate understanding of the concept of borrowing through mortgages, loans, other types of credit and credit cards, and calculate finance costs associated with those vehicles.
- Make informed investment decisions by applying the concepts of human capital investing, financial capital investing among asset classes, liquidity, risk, and return to a case.
- Identify risk management strategies that will protect against and minimize economic loss.

Methods for Assessing and Evaluating the Expected Learning Outcomes:
This course is designed to provide each student with content, learning opportunities, and evaluation of learning objectives. 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 the evaluation tasks upon which the majority of the final grade is determined. For optimal success, it is imperative that a student adhere to ALL availability periods for all assessment and evaluation tasks. All tasks in this course are set to a fixed schedule and there will be NO opportunity to extend or alter these availability periods.

During each unit of the course a 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 within the availability period.

Course content may be provided to the student through readings, lecture material, 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 opportunities may include assignments, quizzes, discussions, and/or other activities in which the student is provided feedback to augment the learning process. Assessment of these learning opportunities may (or may not) 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 evaluation tasks.

The purpose of evaluation activities are to determine the level of learning that has been achieved by the student. Evaluation tasks may include exams, quizzes, projects, assignments, and/or other types of evaluation. Because evaluation tasks are designed to measure achieved learning (as opposed to enhancing learning), no additional feedback other than score will be provided to the student.

The expected learning outcomes for the course will be assessed through the following learning opportunities:

- Surveys/Blogs
- Unit Quizzes

The expected learning outcomes for the course will be evaluated through the following:

- Case Study Assignments

All learning opportunity assessment and evaluation tasks (for example, quizzes, exams, assignments, projects, etc.) must be completed and successfully submitted during the availability period.
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 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. 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). Files should be named using the following format LastName_Assignment#. So if your name is John Smith and your assignment 1 would be named Smith_Assignment1.

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. 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.

Criteria for Grade Determination:

<table>
<thead>
<tr>
<th>Assessment Tasks:</th>
<th>Points</th>
</tr>
</thead>
<tbody>
<tr>
<td>Surveys/Blogs</td>
<td>280</td>
</tr>
<tr>
<td>Unit Quizzes</td>
<td>120</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Evaluation Tasks:</th>
<th>Points</th>
</tr>
</thead>
<tbody>
<tr>
<td>Case Study Assignments</td>
<td>600</td>
</tr>
<tr>
<td>Total</td>
<td>1000</td>
</tr>
</tbody>
</table>

Grading Scale:

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

Grade Disputes:
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 toward the end of this syllabus.
Course Communication Center: 
Within Blackboard you will find a Communication Center that has a Student Lounge (to discuss course content and learning opportunities with your classmates), Blackboard email (to contact your instructor and/or other students in the class regarding more particular or private conversations), and a portal to attend Office Hours (through Microsoft Lync).

You are strongly encouraged to use the "Student Lounge" discussion board rather than e-mail for questions that are applicable to everyone in the class. The instructor will closely monitor and communicate with class members through the discussion board.

Meetings with the instructor can be arranged either in person on the TTU campus or via Lync (a free messaging software provided through TTU). To download Lync go to:

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 evaluation items within the course. Evaluations are designed to determine level of learning, not an opportunity for learning.

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. Here are some basic rules to help you get the most out of your online learning.
- ALL CAPS IMPLIES THAT YOU ARE SHOUTING - Please do not do this!
- Watch your “tone” - it’s written, not verbal communication. It can be very easy to misinterpret someone’s meaning online.
- Check your spelling - Always!
- Never “say” anything that you would not want posted on the wall of a face-to-face classroom, because it could be!
- Behave as you would in a face-to-face classroom.
- Remember there is a real live person at the other end reading your posts and email. Treat them with respect.
- Foul language, insults and harassment are not tolerated (just as it would not be tolerated in a face-to-face classroom).
- Don’t flame others (a flame is a series of angry responses to someone’s comments).
- Think about what you have written before you submit it.
Source: http://www.tltc.ttu.edu/content/asp/Blackboard/student/netiquette.asp

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.
Student 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

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.

The Personal Financial Literacy 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

Plagiarism:
Plagiarism occurs when a student submits work that is not his or her own. This includes copying from printed materials, websites, or from other people. Any assignment containing plagiarized material will automatically be graded as zero. Plagiarism may also result in failing the entire course or dismissal from the PFP program as outlined above. Students who do not thoroughly understand methods of proper documentation should request assistance from the instructor. The TTU Library has a resource on avoiding plagiarism at the following website: http://library.ttu.edu/ul/cswrc/wr_plag.php

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

All work in PFP 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.

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 student should contact the Assistant Director of the Personal Financial Literacy Program, Dawn Abbott (email: dawn.abbott@ttu.edu).
3. If the PFL Assistant Director is unable to satisfactorily resolve the issue, she will contact the PFL Director (Dr. Sandra Huston) for consultation.
4. 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 PFL administration.
The **Studies in Personal Finance** concentration 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). The Personal Finance Concentration will also be a valuable concentration for students who want to improve their knowledge in this area to enhance their own earning and wealth building potential. Two courses in the curriculum (PFP 3301 and PFP 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. Students planning to take multiple courses in the SPF minor should retain the *Introduction to Personal Finance* textbook as it may be a useful and/or required reference in all SPF courses. For further information about the SPF concentration, go to [http://www.depts.ttu.edu/pfp/non_majors.php](http://www.depts.ttu.edu/pfp/non_majors.php) and [http://www.depts.ttu.edu/distancelearning/minors/online-finance/](http://www.depts.ttu.edu/distancelearning/minors/online-finance/).
Course Calendar
The following is a general guideline of the semester. Each week, you will have at least one of each of the following: quiz, discussion, or journal entry options. See grid below for specific dates of availability periods:

<table>
<thead>
<tr>
<th>Unit &amp; Topics</th>
<th>Textbook Readings</th>
<th>Tasks</th>
<th>Availability Period (begin/end at 1PM)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Unit 0</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Course Introduction – Syllabus and Blackboard</td>
<td>Ch. 1, 4 Ch. 2, 3</td>
<td>Practice Assignment Survey/Blog 0 Quiz: Syllabus</td>
<td>1/15 – 1/21 1/15 – 1/21 1/15 – 1/21</td>
</tr>
<tr>
<td><strong>Unit 1</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Basics – Personal Finance Concepts, Tools and Rules</td>
<td>Ch. 6 Ch. 5, 7</td>
<td>Survey 1a Blog 1a Unit Quiz 1 Survey 1b Blog 1b Unit Quiz 2 Assignment 1</td>
<td>1/21 – 1/24 1/24 – 2/4 1/28 – 2/4</td>
</tr>
<tr>
<td><strong>Unit 2</strong></td>
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<tr>
<td><strong>Unit 3</strong></td>
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<tr>
<td><strong>Unit 4</strong></td>
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</table>

All availability periods START and END at 1pm
All quizzes for credit have a one week availability period (Tuesday-Tuesday)
### Grading Rubric for the Case Study Assignments (total 150 points)

<table>
<thead>
<tr>
<th>Action</th>
<th>Great</th>
<th>Good</th>
<th>Fair</th>
<th>Poor</th>
</tr>
</thead>
<tbody>
<tr>
<td>Spelling and Grammar</td>
<td>15 (no errors)</td>
<td>12 (&lt; 2 errors)</td>
<td>9 (3-4 errors)</td>
<td>0 (4 or more errors)</td>
</tr>
<tr>
<td>Clarity of Writing</td>
<td>15 (clear &amp; concise)</td>
<td>12 (ok, but…)</td>
<td>9 (unclear)</td>
<td>0 (missing)</td>
</tr>
<tr>
<td>Assignment Answers</td>
<td>45 (question is answered accurately, with no errors)</td>
<td>36 (question is answered accurately with minor errors)</td>
<td>27 (majority of questions are answered accurately)</td>
<td>0 (missing or the majority of questions are incorrect)</td>
</tr>
<tr>
<td>Supporting Documents Included</td>
<td>30 (complete)</td>
<td>24 (average)</td>
<td>18 (below average)</td>
<td>0 (documents missing)</td>
</tr>
<tr>
<td>Overall Financial Analysis</td>
<td>45 (complete and examples are given)</td>
<td>36 (average with at least one example)</td>
<td>27 (below average and no examples)</td>
<td>0 (missing)</td>
</tr>
</tbody>
</table>

Helpful hints to receive full credit:
- The answers are correct and clearly justified written in clear and concise language and do not contain any spelling and grammar errors.
- The assignment is complete (e.g., no missing answers).
- The student submitted supporting documentation (e.g., excel files, forms, etc.).
- The overall analysis for the assignment is complete and justified.
- The assignment is on time.