



K-12
TEXAS TECH

Personal Finance and Money Management v8.0 – Syllabus

Course Name

PFL-A

Personal Finance and Money Management – Semester A

Course Information

PFL-A is a single semester course.

Learn one of life's most important lessons – making sound financial decisions! In this course, you will practice money management skills using real-life scenarios. This course teaches the skills and knowledge you need to become a wise consumer, saver, investor, user of credit, and planner. Topics include financial attitudes and behaviors, income and taxes, budgeting, buying goods and services, financial accounts, credit and loans, financial investing, and insuring and planning. Build your financial literacy skills to excel in today's global workforce and society. And if you are still asking yourself, when will I ever use this information? The answer is every day for the rest of your adult life.

Course Delivery Method

Online

Contacting Your Instructor

You may contact your instructor using your Canvas Inbox. Technical support is available 24/7 at [TTU K-12](#).

Course Topics

After completing this course, the students should have increased knowledge of

Attitudes, Education, and Income

- Cognitive biases affecting financial decisions
- Factors affecting career choices

- Costs and benefits of education/training
- Types of income
- Entrepreneurship
- "Gig" employment
- Social Security
- Purposes of taxes at the federal, state, and local levels
- Income tax
- Budgeting

Spending and Saving

- Factors affecting consumer decisions
- Charitable and non-profit organizations
- Contesting an incorrect billing statement
- Conditions of contracts
- Types of financial accounts
- Managing financial accounts
- Government regulatory agencies
- Inflation
- Nominal and real interest rates
- Calculating simple and compound interest

Credit and Loans

- Costs and benefits of using credit
- Secured and unsecured loans
- Completing a loan application
- Home mortgages
- Financing options for post-secondary education
- Credit scores and reports
- Consequences of poor credit
- Assistance for repaying debt
- Declaring bankruptcy

Investing, Insuring, and Planning

- Types and purposes of investments
- Risks of different types of investments
- Tax implications of investments
- Risk v. return
- Diversification
- Insurance and premiums
- Identity theft

- Inheritance
- Financial planning
- Identity theft
- Receiving an inheritance
- Financial planning

Textbook and Materials

No textbooks required. All content is within Canvas.

Technical Requirements

- Internet access – preferably high speed (for accessing Canvas)
- browser (we recommend Chrome)
- supported browser plugins and settings
The following plugins and settings may be required to use our courses.
 - JavaScript enabled
 - Cookies enabled
 - Java installed
- Email
- Printing capabilities
- Adobe Reader (download from [Adobe](#))
- Audio and video capabilities (for watching/listening to course content)
- PDF app (free options available)

Technical Skill Requirements

Be comfortable with the following:

- accessing online learning materials via Canvas
- Internet search engines and browsers (we recommend Chrome)
- uploading assignments into Canvas (there will be instructions for uploading assignments)

Course Pacing

This course is designed to be completed in 18 weeks.

- Print this guide and use a calendar to fill in your goal dates for completing each Module.
- To achieve success, students are expected to submit work in each course weekly.

- Students can learn at their own pace; however, "any pace" still means that students must make progress in the course every week.
- Post the pace guide in a place where you and your Parent or Guardian will see it every day (on the refrigerator or next to the computer). Give yourself a check every time you complete a task, and celebrate your efforts!

Weeks	Lessons	Due Date (you write this in)
1	Checkpoint 1 (non-graded) 01.00 Attitudes, Education, and Income Pretest 01.01 Financial Attitudes and Behaviors	
2	01.03 Education and Training 01.04 Earning an Income	
3	01.05 Paying Taxes 01.06 Creating a Budget	
4	*01.08 Attitudes, Education, and Income Exam	
5	02.00 Spending and Saving Pretest 02.01 Be a Smart Consumer	
6	02.02 Binding Contracts 02.03 Financial Accounts	
7	02.04 Interest Rates and Inflation Checkpoint 2 (non-graded)	
8	*02.07 Spending and Saving Exam	
9	03.00 Credit and Loans Pretest 03.01 Credit Cards	
10	03.02 Applying for Loans 03.03 Scholarships, Grants, and Student Loans	
11	03.04 Credit Reports and Scores 03.05 Managing Debt	
12	*03.07 Credit and Loans Exam	
13	04.00 Investing, Insuring, and Planning Pretest 04.01 Growing Your Money	

Weeks	Lessons	Due Date (you write this in)
14	04.02 Taking Risks 04.03 Insurance	
15	04.05 Identity Theft 04.06 Planning for Your Future Checkpoint 3 (non-graded)	
16	*Final Exam	
17	Floating Vacation Week	
18	Floating Vacation Week	

Course Credit

Your grade will be calculated as follows:

- formative assessments (50%)
- summative assessments (20%)
- summative final exam (30%)

Assignments are labeled as “summative” or “formative” under Grades in Canvas.

Course Completion and Extensions

- Students may not complete the course in less than 30 days.
- All courses expire 180 days after the enrollment date.

Academic Integrity

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

“Scholastic dishonesty” includes, but is not limited to, cheating, plagiarism, collusion, falsifying academic records, misrepresenting facts, and any act designed to give unfair academic advantage to the student (such as, but not limited to, submission of essentially the same written assignment for two courses without the prior permission of the instructor) or the attempt to commit such an act.

Artificial Intelligence (AI) Use Policy

This policy covers any generative AI tool, such as ChatGTP, Elicit, Photo Math, etc. This includes text and artwork/graphics/video/audio, etc.

All work submitted in this course must be your own. You may not use artificial intelligence tools to complete your assignments in this course.

If an instructor suspects that an assignment is not the work of the student, it will receive a score of zero. The instructor will message the student or provide feedback on the assignment indicating the need to schedule a one-on-one video conference, during which the student will be required to demonstrate their skills or knowledge through an alternative or mutually agreed-upon assignment. The grade of the alternate or agreed upon assignment will be determined at the instructor's discretion with the highest possible score being 70%.

If it is determined that a student has violated final exam directions on Final Exam A or CBE Set 1, the exam will be scored as zero. The student may take Final Exam B or CBE Set 2 with the highest possible score being 70%.

The incident will be reported to Texas Tech K-12 Administration and documented in the student's file. Continued violations of Texas Tech University's Academic Integrity Policy will result in the removal of the student from the program.

Student/Parent Expectations

You will be expected to log into the Canvas course regularly to be aware of possible announcements/reminders and to pace your student's progress in the course.

The following are prohibited while using the Canvas interface:

- spamming;
- hacking; and
- using TTU or Canvas email for commercial purposes;

Inappropriate behavior shall result in consequences ranging from a request to correct the problem, to removal from the course or even the university, depending on the severity of the behavior. Disciplinary actions will be taken according to the TTU K-12 Student Handbook.

Communication

- You can expect a reply from your instructor within 2 business days.
- Use the Canvas Inbox for sending messages to your instructor.

Submitting Assignments

You will submit all assignments through Canvas, rather than by mail or email.

Technical Difficulties

Getting Help

For student assistance with Canvas, visit [TTU K-12 Support](#).

Computer Problems

A working computer is necessary for online coursework. Computer problems will not be accepted as a valid reason for failure to complete course activities within the allotted time frame. Identify a second computer, before the course begins, that you can use if you experience computer problems.

Server Problems

When the Canvas server needs to be taken down for maintenance, the Canvas administrator will post an announcement in your course informing you of the time and date. If the server experiences unforeseen problems, your course instructor will notify you.

Lost or Corrupted Files

You must keep/save a copy of every project/assignment on an external disk or personal computer. In the event of any kind of technology failure (e.g., Canvas server crash or virus infection, students' own computer problems, loss of files in cyberspace, etc.) or any disputes, the instructor may request or require you to resubmit the files. In some instances, the instructor may need to open another attempt within Canvas, so communication with your instructor is critical in these circumstances.