FINC 298 (Hybrid)  
Personal Financial Planning  

**Summer Session 14/15**  
**June 1 – July 25, 2015**

**Course Description**

Provides knowledge that helps non-business and business students effectively manage their personal financial affairs. Topics include personal financial statements, budgeting, tax planning, investing and savings, insurance, real estate, and retirement planning.

**Prerequisite:** None

**Class Day and Time: Tuesday’s, 5:30 pm – 8:30 pm**

This is a hybrid course which is defined as an online course supported by a weekly in-seat class. Our class will consist both in-seat and online instruction through various resources, discussion and homework. Please note that we will meet every week, unless otherwise noted.

You are expected to attend every class. If you know prior to the beginning of the session that you will miss more than one in-seat class, it is strongly recommended that you wait to take this course at another time.

The online portion of our course is located in D2L. You will access the course through CougarTrack.

**Textbooks**


Textbooks for the course may be ordered from MBS Direct:

- online at [http://direct.mbsbooks.com/columbia.htm](http://direct.mbsbooks.com/columbia.htm)
- by phone at 800-325-3252

For additional information about the bookstore, visit [http://www.mbsbooks.com](http://www.mbsbooks.com).

**Course Overview**

As we begin the course, you will hopefully begin to recognize that your ability to make wise money decisions is a foundation for your current, and long term, well-being. You will begin to understand that effective planning of spending and saving decisions provides a foundation for wise money management today and financial prosperity in the future.

Next, you will identify the important deposits for holding cash balances and the advantages and disadvantages of each. Then the focus will shift toward understanding that unplanned and careless
buying will reduce your potential for long-term financial security. Learning to identify types of risks and risk management methods will be followed by recognizing that life insurance helps protect the people who depend on you. You will work to explain why you should establish an investment program and describe how safety, risk, income, growth, and liquidity affect your investment program.

Then, you will learn to identify the most important features of common and preferred stock and be able to explain how you can evaluate stock investments. The course will conclude with topics that address how the proper estimation of your retirement living costs and housing needs will enable you to save or invest enough money to live comfortably during retirement.

Technology Requirements

Participation in this course will require the basic technology for all online classes at Columbia College:

- A computer with reliable Internet access,
- a web browser,
- Acrobat Reader,
- Microsoft Office or another word processor such as Open Office.

You can find more details about standard technical requirements for our courses on our site.

Course Objectives

- To understand the environment and language of personal finance.
- To understand how financial decisions are made in the areas of taxes, insurance, investments, and retirement.

Measurable Learning Outcomes

- Explain what is meant by personal financial management and the process used to develop a personal financial plan.
- Explain strategies for managing cash and the role of credit.
- Explain the basic types of life, health, and property insurance policies.
- Explain the basic principles of income taxes and how to implement an effective tax planning strategy.
- Explain the role of investing and the variables that should be considered when selecting investments.
- Explain the importance of retirement planning and differentiate among the types of individual and employer-sponsored plans.
### Grading

#### Grading Scale

<table>
<thead>
<tr>
<th>Grade</th>
<th>Points</th>
<th>Percent</th>
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</thead>
<tbody>
<tr>
<td>A</td>
<td>360 – 400</td>
<td>90-100%</td>
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<tr>
<td>B</td>
<td>320 – 359</td>
<td>80-89%</td>
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<tr>
<td>C</td>
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<tr>
<td>D</td>
<td>240 – 279</td>
<td>60-69%</td>
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<td>F</td>
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#### Grade Weights

<table>
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<th>Assignment Category</th>
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</tr>
<tr>
<td>Homework (Online)</td>
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<td>15%</td>
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<tr>
<td>Quizzes (Online)</td>
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</tr>
<tr>
<td>Midterm Exam (Online)</td>
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<td>Final Exam (Online)</td>
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<td><strong>Total</strong></td>
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### Schedule of Graded Assignments

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<th>Due In-Seat</th>
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<td>Sunday</td>
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Assignment Overview

Readings (Before Class)

All readings and lecture review should be completed prior to coming to the in-seat portion of class. I encourage you take advantage of the self-study resources available in the course.

You should utilize the information from the readings and incorporate it into all assignments within the course.

Study Activities (Before Class)

Study Activities are provided for you in the Content area. These activities are not graded and are provided for your benefit as they will assist you in mastering the week’s material. Attempting to complete the graded activities without the benefit of preparation via study activities will usually result in low grades. While some students will find that the (Level 1) assigned reading material, questions/problems adequately prepares them for the graded activities, others who need more time and resources should review narrated summaries and complete the practice quizzes, flash cards, and crossword puzzles as needed to help in understanding financial planning concepts.

Completing these prior to the In Class session will help you participate in the discussions and ask questions about content you are unsure about after completing the readings.

Discussions (In Class)

Discussions are an integral part of this course and represent a significant portion of the final grade. Discussion activities are designed to help extend your learning into the real world and bridge the gap between theory and practice.

For this course, discussions will take place In Class. You must be present at the in-seat class in order to earn these points. Our In Class Discussion topics will be based on the chapter material defined in the weekly course schedule. You should come prepared to the in-seat session ready to actively participate in all classroom discussions. Additional online discussion topics may be introduced as needed. Participation in all discussions will improve performance on homework and the Final Exam.

Disagreement can be healthy, but only if it’s done tactfully and constructively. Conventions of professional etiquette, which include courtesy to all users, will be observed online and the equivalent will be observed in the classroom setting. Offensive, inflammatory wording and personal attacks will not be tolerated. In a diverse population as these classes are, we cannot force our personal values and beliefs on others. Civility and sensitivity are expected in all our communications.

Homework (Online)

Homework assignments for this course are fill-in-the-blank questions built from end-of-chapter problems. These assignments are administered online without a proctor. The assignments are open-book and can be accessed through the Quizzes area of the course. Since homework assignments are untimed, you can start the assignment early during the week, print, and return to submit the assignment before the due date. Homework assignments are due by Sunday at 11:59 pm Central Time (CT) of the assigned week.
Homework assignments are auto-graded but results will not be available immediately following submission. The instructor will review your work and post grades within 48 hours of submission.

**Quizzes (Online)**

Weekly quizzes are designed to test your mastery of each week’s material. All quizzes are open book/open notes and do not require the use of a proctor. Each quiz consists of 5 true-false and 15 multiple-choice questions, and you will have two hours to complete each quiz. All quizzes must be completed via the Quizzes area of the course. Quizzes are automatically graded in D2L and the results from the graded quiz will include the correct answer for each question.

Quizzes are due by **Sunday at 11:59 pm CT** of the assigned week.

**Exams (Online)**

There will be a Midterm and Final Exam, each worth 100 points. Each exam is comprehensive for the preceding weeks' material. For example, the Midterm Exam will cover material from Weeks 1-4 and the Final Exam will cover material from Weeks 5-8.

The Midterm Exam will be during Week 4 and will be completed online in D2L. The exam will consist of roughly 10 true-false, 30 multiple-choice, and 8 problem-solving questions. You will have 3 hours to complete each one. The Midterm Exam will be auto-graded but results will not be available immediately following submission. The instructor will review results and post grades within 24 hours after the due date. The exam must be completed by **Sunday at 11:59 pm CT**.

There will be a Final Exam during Week 8 and will be completed online in D2L. The exam will consist of roughly 10 true-false, 30 multiple-choice, and 8 problem-solving questions. You will have 3 hours to complete each one. The Final Exam will be auto-graded but results will not be available immediately following submission. The instructor will review results and post grades within 24 hours after the due date. The exam must be completed by **Saturday at 11:59 pm CT**.

**Course Schedule**

**Week 1: Personal Financial Planning Overview**

**Readings (Before Class)**
- Chapter 1
- Week 1 Overview in Content area
- Review narrated PowerPoint summary

**Discussion 1 (In Class)**

During the in-seat portion of the class, discussion will focus on the topics from the readings and questions that you and your classmates have from the week’s information. You must be in attendance to receive credit for this portion of the discussion.

**Introductions (Online)**

Introduce yourself in the "introductions" topic of our course's Discussion area, which is our "virtual classroom." Please give us more than your name. Include your work activities, hobbies, interest in Labor Relations, and any other information that can help us get to know you. Post your Introduction in the Discussion area.
Homework 1 (Online)

Go to the Quizzes area and open Homework 1 early during the week to view and/or print the assigned problems. Since the homework is untimed, you can leave D2L, solve the assignment during the week, and return to submit answers before the due date. All homework assignments are not auto-graded, so you will not see your grade immediately following the completion of the exam. The course instructor will review results and post grades within 48 hours of submission.

Your answers must submitted by Sunday at 11:59 pm CT.

Quiz 1 (Online)

Complete Quiz 1, found in the Quizzes area. The quiz is open book and covers material discussed during Week 1. The quiz must be completed by Sunday at 11:59 pm CT.

Week 2: Money Management Skills and Taxes

Readings (Before Class)

- Chapter 2
- Chapter 3
- Week 2 Overview in Content area
- Review narrated PowerPoint summary

Discussion 2 (In Class)

During the in-seat portion of the class, discussion will focus on the topics from the readings and questions that you and your classmates have from the week’s information. You must be in attendance to receive credit for this portion of the discussion.

Homework 2 (Online)

Go to the Quizzes area and open Homework 2 early during the week to view and/or print the assigned problems. Since the homework is untimed, you can leave D2L, solve the assignment during the week, and return to submit answers before the due date. All homework assignments are not auto-graded, so you will not see your grade immediately following the completion of the exam. The course instructor will review results and post grades within 48 hours of submission.

Your answers must submitted by Sunday at 11:59 pm CT.

Quiz 2 (In Class)

Complete Quiz 2, found in the Quizzes area. The quiz is open book and covers material discussed during Week 2. The quiz must be completed by Sunday at 11:59 pm CT.

Week 3: Cash and Consumer Credit Management

Readings (Before Class)

- Chapter 4
- Chapter 5
- Week 3 Overview in Content area
- Review narrated PowerPoint summary

Discussion 3 (In Class)

During the in-seat portion of the class, discussion will focus on the topics from the readings and questions that you and your classmates have from the week’s information. You must be in attendance to receive credit for this portion of the discussion.
**Homework 3 (Online)**

Go to the Quizzes area and open *Homework 3* early during the week to view and/or print the assigned problems. Since the homework is untimed, you can leave D2L, solve the assignment during the week, and return to submit answers before the due date. All homework assignments are not auto-graded, so you will not see your grade immediately following the completion of the exam. The course instructor will review results and post grades within 48 hours of submission.

Your answers **must submitted by Sunday at 11:59 pm CT.**

**Quiz 3 (Online)**

Complete Quiz 3, found in the Quizzes area. The quiz is open book and covers material discussed during Week 3. The quiz **must be completed by Sunday at 11:59 pm CT.**

**Week 4: Housing and Consumer Durables**

**Readings (Before Class)**

- Chapter 6
- Chapter 7
- Week 4 Overview in Content area
- Review narrated PowerPoint summary

**Discussion 4 (In Class)**

During the in-seat portion of the class, discussion will focus on the topics from the readings and questions that you and your classmates have from the week's information. You must be in attendance to receive credit for this portion of the discussion.

**Midterm Exam (Online)**

The Midterm Exam will open in the Quizzes area on Wednesday of Week 4. You will have 3 hours to complete this exam, which will cover material from Weeks 1-4. The Midterm exam is not auto-graded, so you will not see your grade immediately following the completion of the exam. The instructor will review results and post grades on the Monday following the due date.

The Midterm Exam **must be completed by Sunday at 11:59 pm CT.**

**Week 5: Property and Health Insurance Planning**

**Readings (Before Class)**

- Chapter 8
- Chapter 9
- Week 5 Overview in Content area
- Review narrated PowerPoint summary

**Discussion 5 (In Class)**

During the in-seat portion of the class, discussion will focus on the topics from the readings and questions that you and your classmates have from the week's information. You must be in attendance to receive credit for this portion of the discussion.

**Homework 4 (Online)**

Go to the Quizzes area and open *Homework 4* early during the week to view and/or print the assigned problems. Since the homework is untimed, you can leave D2L, solve the assignment during the week, and return to submit answers before the due date. All homework assignments are not auto-graded, so you will not see your grade immediately following the completion of the exam. The course instructor will review results and post grades within 48 hours of submission.
Your answers **must submitted by Sunday at 11:59 pm CT**.

**Quiz 4 (Online)**
Complete Quiz 4, found in the Quizzes area. The quiz is open book and covers material discussed during Week 5. The quiz **must be completed by Sunday at 11:59 pm CT**.

**Week 6: Life Insurance and Investing Fundamentals**

**Readings (Before Class)**
- Chapter 10
- Chapter 11
- Week 6 Overview in Content area
- Review narrated PowerPoint summary

**Discussion 6 (In Class)**
During the in-seat portion of the class, discussion will focus on the topics from the readings and questions that you and your classmates have from the week’s information. You must be in attendance to receive credit for this portion of the discussion.

**Homework 5 (Online)**
Go to the Quizzes area and open *Homework 5* early during the week to view and/or print the assigned problems. Since the homework is untimed, you can leave D2L, solve the assignment during the week, and return to submit answers before the due date. All homework assignments are not auto-graded, so you will not see your grade immediately following the completion of the exam. The course instructor will review results and post grades within 48 hours of submission.

Your answers **must submitted by Sunday at 11:59 pm CT**.

**Quiz 5 (Online)**
Complete Quiz 5, found in the Quizzes area. The quiz is open book and covers material discussed during Week 6. The quiz **must be completed by Sunday at 11:59 pm CT**.

**Week 7: Investing in Stocks and Mutual Funds**

**Readings (Before Class)**
- Chapter 12
- Chapter 13
- Week 7 Overview in Content area
- Review narrated PowerPoint summary

**Discussion 7 (In Class)**
During the in-seat portion of the class, discussion will focus on the topics from the readings and questions that you and your classmates have from the week’s information. You must be in attendance to receive credit for this portion of the discussion.

**Homework 6 (Online)**
Go to the Quizzes area and open *Homework 6* early during the week to view and/or print the assigned problems. Since the homework is untimed, you can leave D2L, solve the assignment during the week, and return to submit answers before the due date. All homework assignments are not auto-graded, so you will not see your grade immediately following the completion of the exam. The course instructor will review results and post grades within 48 hours of submission.

Your answers **must submitted by Sunday at 11:59 pm CT**.
Quiz 6 (Online)

Complete Quiz 6, found in the Quizzes area. The quiz is open book and covers material discussed during Week 7. The quiz must be completed by Sunday at 11:59 pm CT.

Week 8: Retirement Planning and Estate Planning

Readings (Before Class)
- Chapter 14
- Week 8 Overview in Content area
- Review narrated PowerPoint summary

Discussion 8 (In Class)

During the in-seat portion of the class, discussion will focus on the topics from the readings and questions that you and your classmates have from the week's information. You must be in attendance to receive credit for this portion of the discussion.

Final Exam (Online)

The Final Exam will open in the Quizzes area on Wednesday of Week 8. You will have 3 hours to complete this exam, which will cover material from Weeks 5-8. The Final exam is not auto-graded so you will not see your grade immediately following the completion of the exam. The instructor will review results and post grades on Sunday following the due date.

The Final Exam must be completed no later than Saturday at 11:59 pm CT.

Course Policies

Student Conduct

All Columbia College students, whether enrolled in a land-based or online course, are responsible for behaving in a manner consistent with Columbia College's Student Conduct Code and Acceptable Use Policy. Students violating these policies will be referred to the office of Student Affairs and/or the office of Academic Affairs for possible disciplinary action. The Student Code of Conduct and the Computer Use Policy for students can be found in the Columbia College Student Handbook. The Handbook is available online; you can also obtain a copy by calling the Student Affairs office (Campus Life) at 573-875-7400. The teacher maintains the right to manage a positive learning environment, and all students must adhere to the conventions of online etiquette.

Plagiarism

Your grade will be based in large part on the originality of your ideas and your written presentation of these ideas. Presenting the words, ideas, or expression of another in any form as your own is plagiarism. Students who fail to properly give credit for information contained in their written work (papers, journals, exams, etc.) are violating the intellectual property rights of the original author. For proper citation of the original authors, you should reference the appropriate publication manual for your degree program or course (APA, MLA, etc.). Violations are taken seriously in higher education and may result in a failing grade on the assignment, a grade of "F" for the course, or dismissal from the College.

Collaboration conducted between students without prior permission from the instructor is considered plagiarism and will be treated as such. Spouses and roommates taking the same course should be particularly careful.

All required papers may be submitted for textual similarity review to Turnitin.com for the detection of plagiarism. All submitted papers may be included in the Turnitin.com reference database for the
purpose of detecting plagiarism. This service is subject to the Terms and Conditions of Use posted on
the Turnitin.com site.

A plagiarism tutorial is located in the content area of the D2L website. Additionally, work that was
completed in a prior course and submitted in the current course will not be accepted.

Non-Discrimination

There will be no discrimination on the basis of sex, race, color, national origin, sexual orientation,
religion, ideology, political affiliation, veteran status, age, physical handicap, or marital status.

Disability Services

Students with documented disabilities who may need academic services for this course are required to
register with the Coordinator for Disability Services at (573) 875-7626. Until the student has been
cleared through the disability services office, accommodations do not have to be granted. If you are a
student who has a documented disability, it is important for you to read the entire syllabus before
enrolling in the course. The structure or the content of the course may make an accommodation not
feasible.

Attendance Policy

Attendance for a week will be counted as having submitted a course assignment for which points
have been earned during that week of the session or if the proctoring information has been submitted
or the plagiarism quiz taken if there is no other assignment due that week. A class week is defined as
the period of time between Monday and Sunday (except for Week 8, when the week ends in accordance
with the campus end date). The course and system deadlines are all based on the Central Time Zone.

Email

All students are provided a CougarMail account when they enroll in classes at Columbia College. You
are responsible for monitoring email from that account for important messages from the College and
from your instructor. You may forward your Cougar email account to another account; however, the
College cannot be held responsible for breaches in security or service interruptions with other email
providers.

Students should use email for private messages to the instructor and other students. The class
discussions are for public messages so the class members can each see what others have to say about
any given topic and respond.

Late Assignment Policy

A hybrid class requires regular participation and a commitment to your instructor and your classmates
to regularly engage in the reading, discussion and writing assignments. Although most of the
communication for this course is asynchronous, you must be able to commit to the schedule of work for
the class for the next eight weeks. You must keep up with the schedule of reading and writing to
successfully complete the class.

Course Evaluation

You will have an opportunity to evaluate the course near the end of the session. Course evaluations will
open on Sunday of Week 5 and will remain open until Thursday of Week 7. A link will be sent to your
CougarMail that will allow you to access the evaluation. Be assured that the evaluations are anonymous
and that your instructor will not be able to see them until after final grades are submitted.
Additional Resources

Orientation for New Students

This course is offered online, using course management software provided by Desire2Learn and Columbia College. The Student Manual provides details about taking an online course at Columbia College. You may also want to visit the course demonstration to view a sample course before this one opens.

Technical Support

If you have problems accessing the course or posting your assignments, contact your instructor, the Columbia College Helpdesk, or the D2L Helpdesk for assistance. Contact information is also available within the online course environment.

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Online Tutoring

Smarthinking is a free online tutoring service available to all Columbia College students. Smarthinking provides real-time online tutoring and homework help for Math, English, and Writing. The Writing Center can be used for writing assistance in any course.

Smarthinking also provides access to live tutorials in writing and math, as well as a full range of study resources, including writing manuals, sample problems, and study skills manuals. You can access the service from wherever you have a Connection to the Internet. I encourage you to take advantage of this free service provided by the college.

Access Smarthinking through CougarTrack under Students->Academics->Academic Resources.