FINC 3369 – 001 – PERSONAL FINANCE

Professor: Dr. Matthew Jaramillo
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Office Hours: M&W 12:30-2:30 pm, T&R 2:00 – 5:00 pm
and by appointment
Class Meetings: Tues. and Thurs., 12:30 pm -1:45 pm BU 124

Required Materials


Financial Calculator Required: BA II Plus Texas Instruments

PROGRAM LEARNING OUTCOMES

A study of Personal Financial Planning is necessary to guide individuals and families onto a path of successful retirement planning and spending. Courses in this program are designed to teach students the fundamental principles of retirement planning in order to be effective advisors in their specific field. These principles will guide students to understand the foundational components in various subjects related to Personal Financial Planning.

Course Description

This course focuses on the general topics of Personal Financial Planning. Emphasis will be on the critical thinking with regard to the client’s circumstances, the presentation of information and the subsequent recommendations to a client.

Learning Outcomes

1. Identify and apply the CFP Board Financial Planning Practice Standards
2. Identify and analyze how interpersonal communications and behavior impacts financial planning
3. Identify and compare the various approaches to financial planning
4. Identify, compare and analyze the personal balance sheet and income statement
5. Compare and identify the various risk management concerns for financial planning clients

Updated: January 2024
6. Identify the approaches to calculating time value of money and perform calculations to find the time value of money.

7. Identify education need through various capital need analysis and utilize gift/income tax strategies, education saving vehicles, financial aid and education financing sources to help clients meet their objectives.

8. Identify the key concepts for considering various investments and perform the calculations for key investment analytics.

9. Identify the key factors in retirement planning and calculate a needs analysis using various approaches.

10. Identify the key elements of tax law and determine how various laws might be applied.

11. Identify and describe the key elements used in planning of estates and trusts.

12. Identify the purpose, function, regulation of financial institutions.

13. Identify the financial services regulation and requirement.

14. Describe the fiduciary standard and consumer protection laws.

15. Identify and apply the CFP board’s Code of Ethics and Professional Responsibility and Rules of Conduct.


**Prerequisites**

As listed in the University course catalog.

**Syllabus Modification**

Syllabus and schedule will be modified if necessary.

**Attendance/Participation**

Students are required to attend classes regularly and participate in class discussions.

**Grading**

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<thead>
<tr>
<th>Assessments</th>
<th>Points</th>
<th>Percent</th>
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<tbody>
<tr>
<td>Case Studies (2 @ 100 pts. Ea.)</td>
<td>200</td>
<td>20%</td>
</tr>
<tr>
<td>Quizzes (10 @ 20 pts. Ea.)</td>
<td>200</td>
<td>20%</td>
</tr>
<tr>
<td>Exams (3 Exams @ 150)</td>
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<td>45%</td>
</tr>
<tr>
<td>Time Value of Money Exam</td>
<td>100</td>
<td>10%</td>
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<tr>
<td>Participation</td>
<td>50</td>
<td>5%</td>
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<tr>
<td><strong>Total</strong></td>
<td><strong>1,000</strong></td>
<td><strong>100%</strong></td>
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Case Studies
Case studies will be administered online in D2L. There will be 2 case studies covering various chapters. They will be submitted online in word and excel format. Without a university approved excuse, there will be no “make-up” or late case studies administered or accepted.

Exams
There will be 4 exams throughout the semester. All exams will be administered online in D2L or in class. Without a university approved excuse, there will be no “make-up” or late exams administered or accepted. Exams will be timed, open-book, but not open-outside-help. Exams will consist of multiple choice and short answer questions. Exams can be taken only once before closed.

Quizzes
There will be 10 quizzes throughout the semester. All quizzes will be administered online in D2L or in class. Without a university approved excuse, there will be no “make-up” or late exams administered or accepted. Quizzes will be timed, open-book, but not open-outside-help. Quizzes will consist of multiple choice and short answer questions. Quizzes can be taken only once before closed.

General Student Policies:
Academic Integrity (4.1)
The Code of Student Conduct and Academic Integrity outlines the prohibited conduct by any student enrolled in a course at SFA. It is the responsibility of all members of all faculty, staff, and students to adhere to and uphold this policy.

Articles IV, VI, and VII of the new Code of Student Conduct and Academic Integrity outline the violations and procedures concerning academic conduct, including cheating, plagiarism, collusion, and misrepresentation. Cheating includes, but is not limited to: (1) Copying from the test paper (or other assignment) of another student, (2) Possession and/or use during a test of materials that are not authorized by the person giving the test, (3) Using, obtaining, or attempting to obtain by any means the whole or any part of a non-administered test, test key, homework solution, or computer program, or using a test that has been administered in prior classes or semesters without permission of the Faculty member, (4) Substituting for another person, or permitting another person to substitute for one’s self, to take a test, (5) Falsifying research data, laboratory reports, and/or other records or academic work offered for credit, (6) Using any sort of unauthorized resources or technology in completion of educational activities.

Plagiarism is the appropriation of material that is attributable in whole or in part to another source or the use of one’s own previous work in another context without citing that it was used previously, without any indication of the original source, including words, ideas, illustrations, structure, computer code, and other expression or media, and presenting that material as one’s own academic work being offered for credit or in conjunction with a program course or degree requirements.
Collusion is the unauthorized collaboration with another person in preparing academic assignments offered for credit or collaboration with another person to commit a violation of any provision of the rules on academic dishonesty, including disclosing and/or distributing the contents of an exam.

Misrepresentation is providing false grades or résumés; providing false or misleading information in an effort to receive a postponement or an extension on a test, quiz, or other assignment for the purpose of obtaining an academic or financial benefit for oneself or another individual or to injure another student academically or financially.

**Withheld Grades Semester Grades Policy (5.5)**

Ordinarily, at the discretion of the instructor of record and with the approval of the academic chair/director, a grade of WH will be assigned only if the student cannot complete the coursework because of unavoidable circumstances. Students must complete the work within one calendar year from the end of the semester in which they receive a WH, or the grade automatically becomes an F. If students register for the same course in future terms the WH will automatically become an F and will be counted as a repeated course to compute the grade point average. For additional information, go to [https://www.sfasu.edu/policies/course-grades-5.5.pdf](https://www.sfasu.edu/policies/course-grades-5.5.pdf).

**Students with Disabilities**

To obtain disability-related accommodations, alternate formats, and/or auxiliary aids, students with disabilities must contact the Office of Disability Services (ODS), Human Services Building, and Room 325, 468-3004 / 468-1004 (TDD) as early as possible in the semester. Once verified, ODS will notify the course instructor and outline the accommodation and/or auxiliary aids to be provided. Failure to request services promptly may delay your accommodations. For additional information, go to [http://www.sfasu.edu/disabilityservices/](http://www.sfasu.edu/disabilityservices/).

**Student Wellness and Well-Being**

SFA values students’ overall well-being, mental health and the role it plays in academic and overall student success. Students may experience stressors that can impact both their academic experience and their personal well-being. These may include academic pressure and challenges associated with relationships, emotional well-being, alcohol and other drugs, identities, finances, etc.

If you are experiencing concerns, seeking help, SFA provides a variety of resources to support students’ mental health and wellness. Many of these resources are free, and all of them are confidential.

**On-campus Resources:**

**The Dean of Students Office** (Rusk Building, 3rd floor lobby)
[www.sfasu.edu/deanofstudents](http://www.sfasu.edu/deanofstudents)
936.468.7249
dos@sfasu.edu

**SFA Human Services Counseling Clinic** Human Services, Room 202
[www.sfasu.edu/humanservices/139.asp](http://www.sfasu.edu/humanservices/139.asp)
936.468.1041

*Updated: January 2024*
The Health and Wellness Hub “The Hub”
Location: corner of E. College and Raguet St.

To support the health and well-being of every Lumberjack, the Health and Wellness Hub offers comprehensive services that treat the whole person – mind, body and spirit. Services include:

- Health Services
- Counseling Services
- Student Outreach and Support
- Food Pantry
- Wellness Coaching
- Alcohol and Other Drug Education

www.sfasu.edu/thehub
936.468.4008
thehub@sfasu.edu

Crisis Resources:
- Burke 24-hour crisis line: 1.800.392.8343
- National Suicide Crisis Prevention: 9-8-8
- Suicide Prevention Lifeline: 1.800.273.TALK (8255)
- johCrisis Text Line: Text HELLO to 741-741

FERPA and Privacy

As a student, your educational records are considered confidential. Under FERPA (Family Educational Rights and Privacy Act), your records are confidential and protected. Under most circumstances your records will not be released without your written and signed consent. However, some directory information may be released to third parties without your prior consent unless a written request to restrict this is on file. You can learn more about student rights to privacy on the university’s FERPA webpage.

In this course, we will be working with third party applications online (i.e., wikis, blogs, and other Web 2.0 applications). The different proprietors of these sites may or may not have privacy guarantees and the FERPA policy at SFASU does not apply to these sites. It will be your responsibility to read the privacy documentation at each site. There are many other options to protecting your information at these sites.

Copyright

This course may contain copyright protected materials such as audio or video clips, images, text materials, etc. These items are either linked to or are being used in compliance with the Fair Use doctrine to enhance the learning environment. Please do not copy, duplicate, download or distribute these items. The use of these materials is strictly reserved for this classroom environment and your use only. All copyrighted materials are credited to the copyright holder.

Title IX
SFASU is committed to fostering a safe, productive learning environment and we comply with all aspects related to Title IX of the Educational Amendments of 1972 and 34 C.F.R. Part 106. Title IX prohibits sex discrimination to include all forms of sexual harassment as defined in the university’s Title IX Policy.

Incidents of harassment or assault can be reported to the Title IX Coordinator by phone at 936.468.8292 or by email at titleix@sfasu.edu. You may report any crime including sexual assault to the SFASU Police Department by calling 936.468.2608.