

Finance 2010 Introduction to Personal Finance

Section(s):401

Semester: Fall I 2019

Location: Online

Instructor: Josh Harris, MBA, CFP®, AFC®

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Office Location: 425 Sarrine

Office Hours: Tuesdays & Thursdays 12pm-1pm, by appointment any other time.

I. Rationale

The Millennial Generation is faced with an ever increasing amount of personal and student loan debt. This burden, along with the recent financial crisis and a general lack of money management skills being passed on from one generation to another, leaves the average millennial with a less than secure grasp on their financial future.

II. Course Description

Provides an introductory overview of personal finance with an emphasis on budgeting; consumer credit, including student loans, credit cards, and basic bank loans; personal bank services; and purchasing an automobile and property insurance.

III. Course Prerequisites

Cannot count towards a minor or major in Financial Management.

IV. Student Learning Outcomes

All outcomes are measured through assignments, online discussions and exams:

- Separate relevant from irrelevant information when defining needs versus wants.
- Categorize problems associated with and identify solutions for personal cash flow discrepancies.
- Assess alternative solutions and implement the optimal one with regard to consumer lending needs and debt management.

V. Grading

Assignments in this course are divided into these general categories, which carry the following weight in your final grade calculations:

Chapter Questions	6@ 100 points	600 points	40%
Case Study Homework	6@ 100 points	600 points	40%
Final Project	1 @ 300 points	300 points	20%
Total points		1500 points	

The following is the grading scale for the course, based on the total points of 1500:

A=1500-1350, B=1349-1200, C=1199-1050, D=1049-900, F=899-0

Assignment grades and feedback are provided generally **within 24 hours** after the assignment is due and always before an assignment of the same type is due. Unless otherwise stated, grades and feedback will be available via the **Grades** area of Canvas.

After assignments are graded, should you disagree with how it was scored, you will have one week to submit, in an email from your Clemson email, a request that a problem or question should be regraded. Your request should include which question should be regraded and how your answer is closer to the solution than your score indicates. You must provide strong support as to why your answer was more correct than the grade indicates.

Final percentage (%) grades are rounded up. For Example, if a student earns 89.5% (447.5/500 points) their grade would be entered as an A and not a B. This policy is the same for each letter grade level (i.e. B to A, C to B, D to C, F to D). Rounding does not take place for grades less than .5% (i.e. 89.4%, 79.4%, 69.4% or 59.4%).

VI. Course Requirements & Procedures

Materials

The following materials are required for successful participation in the course:

- *Financial Wellness: A Holistic Approach to Personal Finance, Harris, 1st Ed.*
- Access to Canvas (Clemson.instructure.com)
- Access to CSePub Homework (included with purchase of book)
- Computer speakers or headphones (this course includes audio).

Content/Assignments

- **Reading:** Each week will consist of assigned reading from the book and possibly extra reading posted in the Canvas course.

- **Chapter Questions:** For each week, there will be a series of questions to complete associated with the chapter(s) of reading to gauge your understanding of the topic. These question sets are designed to help you master the concepts of the text and the class and provide you with recommendations for reviewing topics and concepts you've not mastered each week.
- **Case Study Homework:** Each week, end of chapter(s) activities will be assigned. The assignments are meant to be hands-on application of the material introduced in the chapter. The assignments will be completed outside of Canvas, but turned in via Canvas. Each assignment is a standalone assignment but will build on previous material submitted.
- **Financial Project:** Students will be assigned a financial plan project during the third week of the class. Students will be asked to turn their Financial Plan by the end of the course through Canvas.

Attendance

While there is no physical attendance requirement – active participation in online discussions and assignments takes the place of physically sitting in class. This is reflected in the grading structure. Please see Online Discussion Appendix for additional information on acceptable entries.

Accepting Late Work

Late work will not be accepted. All work must be submitted by 11:59pm of the date listed. Failure to submit assignments or submit exams prior to 11:59pm will result in a failing grade for that assignment. If you are unable to complete work due to a technical difficulty, planned absence or emergency, please contact the instructor prior to deadline to make arrangements. Please plan ahead.

Extra Credit

No extra credit will be assigned for any student. No extra credit will be assigned for any student who has missed work or who fails to submit work prior to the due date.

Communicating with Your Instructor

You have *numerous* ways of communicating with your instructor: phone, email, online discussion board, virtual office hours and in person by appointment.

- If you have a question about an assignment or class procedure, post it in the Q&A Discussion Board so that other members of the class can benefit from it. Anonymous posts are available.
- If you have a personal concern (such as a question about a grade), send a message to your instructor through your Clemson email account. **If you are emailing, please include FIN 2010 or Finance 2010 in the subject line to ensure I read your email quickly.**

- Please do not use the Canvas Inbox feature – I do not check this on a regular basis and often time it goes directly to my junk folder.
- I am here to help you, so please ask questions and seek clarification as early and as often as needed. Delay will only hinder your learning.

VII. General Procedures and Announcements

Minimum Technical Skill Requirements

Students are expected to have a minimum working knowledge of computers and a word processing program to be successful in an online class. You must be comfortable with your computer system and willing to deal with any problems that may arise. Lack of technical knowledge can greatly interfere with your learning a new subject. If you do not have these skills, consider taking a short computer course prior to enrolling in an online course.

- Get your password and login to your class before the semester begins (if available)
- Attach files to email messages
- Compose written documents in a Word processor such as [Microsoft Word](#)
- Word processing tasks (type, cut, paste, copy, name, save, rename, etc.)
- Download information from the Internet
- Use of a Web browser
- Completing online forms
- Backup your files
- Install and maintain anti-virus and other software

Students are expected to be comfortable accessing the online course site and downloading files such as Microsoft Office documents, YouTube videos, and PDFs. In addition, students should be able to use Microsoft Office to compose written documents, spreadsheets, and PowerPoint presentations.

For technical assistance with the online course site, students should contact ithelp@clemson.edu or visit [CCIT's website:](http://www.clemson.edu/ccit/help_support/)

Academic Integrity

The Clemson University Academic Integrity Statement

“As members of the Clemson University community, we have inherited Thomas Green Clemson’s vision of this institution as a “high seminary of learning.” Fundamental to this vision is a mutual commitment to truthfulness, honor, and responsibility, without which we cannot earn the trust and respect of others. Furthermore, we recognize that academic dishonesty detracts from the value of a Clemson degree. Therefore, we shall not tolerate lying, cheating, or stealing in any form.”

A simple definition of plagiarism is when someone presents another person's words, visuals, or ideas as his or her own. The instructor will deal with plagiarism on a case-by-case basis. The most serious offense within this category occurs when a student copies text from the Internet or from a collective file. This type of academic dishonesty is a serious offense that will result in a failing grade for the course as well as the filing of a formal report to the University.

See the [Undergraduate Academic Integrity Policy](#) website for additional information about academic integrity and Clemson procedures and policies regarding scholastic dishonesty.

The submission of any work that was previously submitted for credit in a previous or concurrent course will not be allowed and may result in a violation of the academic integrity policy.

Email Communication

Because of privacy regulations, University faculty and staff may email students only through Clemson email. Therefore, you must use your Clemson email account in this course for all email communications. Check your Clemson account at least three times per week for important messages.

Student Disability Services

Student Disability Services coordinates the provision of accommodations for students with disabilities in compliance with Section 504 of the Rehabilitation Act of 1973 and the Americans with Disabilities Act of 1990.

Reasonable and specific accommodations are developed with each student based on current documentation from an appropriate licensed professional. All accommodations are individualized, flexible, and confidential based on the nature of the disability and the academic environment. Housing accommodations for a disability or medical condition are also coordinated through this office.

Visit the [Student Disability Services](#) website for location, contact information, as well as official policies and procedures. To learn more information or request accommodations contact Student Disability Services (SDS) at sds-l@clemson.edu or [864.656.6848](tel:864.656.6848) or visit SDS's website: <http://www.clemson.edu/campus-life/campus-services/sds/about.html>.

Academic Support Services

Students may access a variety of academic support services to support your learning in the online classroom. Here are links to services available:

- Academic Success Center <http://www.clemson.edu/asc/staff.html>
- The Writing Center <http://www.clemson.edu/centers-institutes/writing/>
- Clemson Online Library Guides <http://libguides.clemson.edu/distanceed>

- Online Library Resources <http://www.clemson.edu/library/>
- CCIT (Tech Support) http://www.clemson.edu/ccit/help_support/ or CCIT (Tech Support) email: ithelp@clemson.edu
- Academic Advising <http://www.clemson.edu/academics/advising/index.html>
- Registrar <http://www.registrar.clemson.edu/html/indexStudents.htm>

Copyright Notice

The materials found in this online course are strictly for the use of students enrolled in this course and for purposes associated with this course; they may not be retained or further disseminated. Clemson students, faculty, and staff are expected to comply fully with institutional copyright policy as well as all other copyright laws.

Adhering to Online Conduct

Appropriate academic conduct includes doing assigned work, meeting deadlines, participating in online discussions, and completing all the required elements of the course. It also means following basic rules of netiquette.

Netiquette or Network Etiquette is a set of rules for behaving properly online. When you enter any new culture you're liable to commit a few social blunders. You might offend people without meaning to. Or you might misunderstand what others say and take offense when it's not intended.

In general, there are two basic guidelines:

1. Don't waste people's time.
2. Don't say anything to a person online that you wouldn't say to face-to-face.

More specific guidelines for proper behavior in an online learning course are listed below.

- Avoid Flaming - using derogatory, obscene, or inappropriate language. This can either be on a discussion board or in e-mail.
- Use emoticons to smooth online communication. Emoticons are keyboard produced pictorial representations of facial expressions used in e-mail or discussion boards to indicate an emotion or attitude, as to indicate intended humor [:-)].
- Don't SHOUT. Use of all capital letters and exclamation marks indicates SHOUTING.
- Avoid grammatical and spelling errors by using Spelling and Grammar checker tools when they are available.
- Do a quick check of the discussion board or course site before posting or e-mailing questions to see if the question you are about to ask or the article you just read and were about to post has already been posted.

- Keep your posts on-topic and on the proper board. Keeping messages on topic will help with the organization and readability.
- Share expert knowledge. Post resources on how you found information.
- Avoid sending large attachments through e-mail unless someone has specifically asked for it.
- When replying to an e-mail message, don't "*Reply to All*" unless it's necessary. Also, only attach the portion of the original e-mail that you are responding to. Do not attach the entire message when it's not necessary.

Furthermore, appropriate academic conduct means maintaining a safe learning environment based on mutual respect and civility. All participants in Clemson online courses are expected to behave professionally by adhering to these standards of conduct:

- ***Never transmit or promote content known to be illegal.***
- *Respect other people's privacy as well as your own.*
- *Forgive other people's mistakes.*
- *Never use harassing, threatening, embarrassing, or abusive language or actions.*

Online communication that fails to meet these standards of conduct will be removed from the course. Repeated misconduct may result in being blocked from online discussions, receiving a grade penalty, or being dismissed from the course. Such misconduct in the online environment may also be reported to officials for appropriate action in accordance with University policy. If you ever feel as though our online classroom is inappropriate or uncomfortable, please first contact your instructor with your concerns.

The Clemson University Title IX (Sexual Harassment) Statement:

Clemson University is committed to a policy of equal opportunity for all persons and does not discriminate on the basis of race, color, religion, sex, sexual orientation, gender, pregnancy, national origin, age, disability, veteran's status, genetic information or protected activity (e.g., opposition to prohibited discrimination or participation in any complaint process, etc.) in employment, educational programs and activities, admissions and financial aid. This includes a prohibition against sexual harassment and sexual violence as mandated by Title IX of the Education Amendments of 1972. To locate information on the [Title IX policy](http://www.clemson.edu/campus-life/campus-services/access/title-ix/), visit <http://www.clemson.edu/campus-life/campus-services/access/title-ix/>. Mr. Jerry Knighton is the Clemson University Title IX Coordinator, and is also the Director of Access and Equity. His office is located at 111 Holtzendorrf Hall, [864.656.3181](tel:864.656.3181) (voice) or [864.565.0899](tel:864.565.0899) (TDD).

VIII. Tentative Course Schedule

Schedule is subject to change at instructor's notice.

Week	Topic	Readings	Activity	Due Date
1	Overview, What is Personal Finance and How to Set and Reach Goals	Chapter 1 & 2	Chapter Questions, Case Study Homework	8/28
2	Getting Organized: Budgeting	Chapter 3	Chapter Questions, Case Study Homework	9/4
3	Getting Ahead: Saving	Chapter 4	Chapter Questions, Case Study Homework	9/11
4	Understanding Borrowing: Credit	Chapter 5	Chapter Questions, Case Study Homework	9/18
5	Protecting Assets: Property & Liability Insurance	Chapter 6	Chapter Questions, Case Study Homework	9/25
6	Making Major Consumer Purchases	Chapter 7	Chapter Questions, Case Study Homework	10/2
7		None	Financial Project	10/9

All due dates refer to 11:59pm that day.