

Syllabus FIN 4140

- **My Professor**



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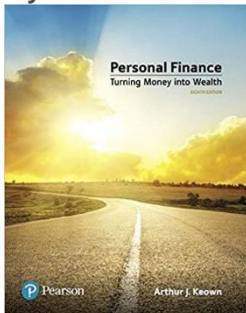
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Office: St Pete/Gibbs TE 131C (no physical office hours mod 1) Virtual offices hours Tuesdays 11am - 12:30pm by appointment. Emails and phone messages are welcome anytime.

Email: wilber.robins@spcollege.edu (use MyCourses for course related questions and 'Ask My Professor' learning aid for MyFinanceLab questions).

Students are strongly encouraged to contact me via e-mail vs. using the telephone. You will find I am very prompt responding and you should anticipate a response to MyCourses email well within 24 hours. If MyCourses is down or you are unable to upload your assignments, or if you have questions not related to this class, please send correspondence to my main SPC email account above. Course grading is normally complete within 4 days from submission due date. Email availability 7 days/week.

- **My Textbook**



Personal Finance 8th edition by Keown

ISBNs MyFinanceLab and loose leaf text 9780134732053 or

MyFinanceLab with Etext 9780134830216

- **Course Description and Objectives**

This is an advanced course in Finance. Principles and concepts addressed in prior courses are incorporated. This course examines the financial planning process throughout the individual's life cycle. It is intended to blend theory with appropriate application to create strategies for achieving successful personal financial plans based on individual goals and objectives. Characteristics, methods and tools for taxes, money management, insurance, investments, retirement, and estate planning will be addressed. 47 contact hours.

Course Objectives

Course Objectives:

1. The student will explain the principles and disciplines of the personal financial planning process.
2. The student will evaluate the methods, instruments, and strategies for personal credit and money management.
3. The student will analyze the principles of personal risk management, measures to assess risk exposure, and the application of insurance-based strategies to reduce risk.
4. The student will identify the role of capital market investment in the personal financial plan.
5. The student will illustrate the principles, instruments, and strategies for retirement and estate planning.

- **My Schedule**

Click below for schedule of due dates:

[Schedule of due dates for FIN 4140 Fall 2020 mod 1](#)

Week	Class Date	Class Topics	Assignments	Due Date
1	17-Aug	The Financial Planning Process Financial strategy principles Individual financial goals and objectives Basic steps in financial planning Financial instruments Measuring Your Financial Health and Making a Plan Individual finance statements Financial methods, tools and techniques	Readings Text Ch. 1, 2 Written Online My Finance Lab MFL Orientation Review (2 attempts) Quiz Ch 1 and Ch 2 Homework Ch 1 and Ch 2	19-Aug 23-Aug 23-Aug 23-Aug 23-Aug
2	24-Aug	Tax Planning and Strategies Tax laws Income tax preparation Tax minimization strategies TVM	Readings Text Ch. 4 Text Ch. 3 Optional Review Written Online My Finance Lab Quiz Ch 4 Homework Ch 4	26-Aug 30-Aug 30-Aug
3	31-Aug	Life and Health Insurance Property and Liability Insurance Characteristics of major insurance types Insurance coverage Insurance programs Degree of risk exposure Test #1 includes chapters 1,2,4,9, and 10	Readings Text Ch. 9, 10 Written Online My Finance Lab Quiz Ch 9 and Ch 10 Homework Ch 9 and Ch 10 MyFinanceLab	2-Sep 6-Sep 6-Sep 8-Sep
4	7-Sep	Credit Cards and Open Credit Sources, costs, and strategies to manage Consumer Loans Sources, costs, and strategies to manage	Readings Text Ch. 6, 7, and 8 Written Online My Finance Lab Quiz Ch 6, Ch 7, and Ch 8	9-Sep 13-Sep

		Debt control Home and Auto Purchase decisions	Homework Ch 6, Ch 7, and Ch 8	13-Sep
5	14-Sep	Cash and Liquid Asset Management Cash management alternatives Providers of cash management services Cash and liquid asset strategies Money management decisions Investment Management Stocks, bonds, and mutual funds Investment strategies Investment risks, returns, and tax effects Mutual Funds Types of funds Personal investment strategies	Readings Text Ch. 5, 11, 14 Written Online My Finance Lab Quiz Ch 5, Ch 11, and Ch 14 Homework Ch 5, Ch 11, and Ch 14	16-Sep 20-Sep 20-Sep
		Test #2 includes chapters 5,6,7,8,11 and 14	MyFinanceLab	22-Sep
6	21-Sep	Retirement Planning Levels of retirement planning Sources and methods Retirement planning Estate Planning Estate planning process Estate planning strategies Tax effects Estate plans	Readings Text Ch. 15 and 16 Written Online My Finance Lab Quiz Ch 15 and Ch 16 Homework Ch 15 and Ch 16	23-Sep 27-Sep 27-Sep
7	28-Sep	Pulling It All Together Interrelate planning principles Diversity Life cycle events and effects Complete plan	Readings Text Ch. 17 Written Online My Finance Lab Quiz Ch 17 Homework Ch 17	30-Sep 4-Oct 4-Oct
8	5-Oct	Pulling It All Together	Readings	
		Test #3 Cumulative; emphasis on 15,16 and 17	MyFinanceLab	6-Oct
Quizzes are 10 questions. 45 minute time limit. Two attempts. Review available after due date. Homeworks are problems and Be a Financial Planner cases. No time limit. Two attempts. Tests are 25 multiple choice questions. 2 hour time limit. All questions are worth 4 points.				

- **Course Requirements**



Technology Requirements

This is a quantitative class and you will need to use Microsoft Excel OR a financial calculator. Students should have regular access to a computer that is connected to the Internet. It is strongly recommended that students have a broadband (high-speed) internet connection such as DSL or a cable modem. When viewing online videos or taking online quizzes/tests and doing homework, students should have an internet connection that is stable and will not drop their connection. Students without a stable high-speed internet connection should consider making arrangements to use alternative means (i.e. St. Petersburg College library or a similar facility) where a stable high-speed internet connection is available. Please note student computer problems do not constitute an acceptable excuse for missing a submission deadline (procrastinating until the due date increases risks that students may miss or do poor on required submissions).

Students are responsible for making sure their computers are compatible to the system requirements. Internet browser use and settings, security and virus protection software settings, necessary plug-ins and software requirements, and other computer requirements today require students to assure the computer they are using for their studies will appropriately support these systems and course needs to be successful. Students should contact SPC Technical Support if they need further assistance to get anything in this course to run appropriately on their computer.

A standard file format has been devised to apply to all classes in the College of Business to support file compatibility, sharing, and commenting needs. Students are required to submit all assignments in Microsoft Office formats (Word, Excel and other Microsoft formats). Students can get access to MS Office (FREE) through MySPC (see <http://www.spcollege.edu/microsoft>). No other formats (such as .RTF, .WPS, .PDF, etc) will be accepted.

The college further provides full function student licenses of other Microsoft software too in MySPC. For example students can get Visio which could be beneficial to students in this course and Mac students can get Windows too. Details regarding obtaining Microsoft software licenses (FREE) are provided in MySPC under the Resources tab (go to Microsoft download area). Students also have their Live@edu email accounts which offers MS Office (without needing MS Office on your computer), SkyDrive, and other resources (see <http://www.spcollege.edu/pages/dynamic.aspx?id=1204>) that may be helpful in classes.

Communications Policy

Students should always practice professional communications not only with their professor, but also with college administration and their peers in the course (disrespectful and disruptive students may be removed from the course and even suspended or expelled from the college). Blended students should silence or turn off all electronic devices during class meetings. Professional communications should be used at all times which includes using an appropriate subject in the title, as well as a greeting or salutation and closing signature in emails (not doing so is only suitable for family and friends). Please understand employers are asking SPC to work with students on [netiquette](#) to help students grow better communication skills needed for a successful career (see link for more tips).



Time Commitment

This is a 3-credit course conducted over 8 weeks. In order to meet accreditation standards, on average, students should expect to spend between 12 to 15 hours per week on course activities and assignments.

Course Prerequisites

FIN 3403 and Admission to: BUS-BS.

- **Grading and Attendance**



Grading Policy

This class uses a weighted average for final grades. There are 17 chapter homework assignments. Homework is worth 40 percent of your weighted average. There are 17 chapter quizzes. Quizzes are worth 20 percent of your weighted average. There are 3 tests. The 3 tests are worth 40 percent of your weighted average. In order to earn a A students must have a weighted average of 90% or greater; Bs 80% to 89.9%; Cs 70% to 79.9%; Ds 60% to 69.9% and Fs below 60%.

Attendance Policies:

As the [syllabus addendum](#) states, instructors will verify and report student attendance in the first two weeks. Students will be classified as 'No Show' if blended students do not attend their physical meeting or if online students do not provide any submissions for each week. Students with attendance issues in both Week 1 and 2 will be administratively withdrawn from the course and will receive a grade of W. As the syllabus addendum further states, students with financial aid will be responsible for paying for the class if they have an attendance issue these first two weeks.

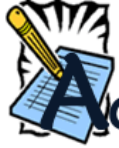
To be successful students should complete all the assigned actions items and submissions as shown in the syllabus schedule. Furthermore since future weekly activities build on early weekly activities students will be more confident and successful if work is completed on time.

Further in the week following the last date to withdraw with a W (see [academic calendar](#)), instructors will report students who are not actively participating in the course. Students that have not completed the majority of the assigned graded submissions in Week 3 through Week 5 will be reported as not actively participating in the course and will receive a grade of WF in that following week. As the syllabus addendum states, students may withdraw themselves prior the last date for a W. Students should review this college-wide policy further to understand GPA and financial consequences.

No late submissions will be accepted unless the student provides a documented excuse (i.e. family death certificate, doctor's note, etc.). After verification of this documentation a late submission may be accepted as long as completed within one week from the due date. Advance notice should be given to the instructor whenever possible to arrange for further alternatives. Please note computer problems,

travel, and lack of planning do not constitute an acceptable excuse for not meeting a deadline. Students should review the syllabus schedule and plan their time each week to complete the action items on-time (all deadlines are by 11:55PM EST).

- **Academic Integrity**



Academic Integrity

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<http://www.spcollege.edu/academichonesty/>

College-wide policies that all students agree to adhere to upon enrollment at SPC in every course. Students should closely read the policies and examples as violations regarding cheating, plagiarism, bribery, misrepresentation, conspiracy, fabrication, collusion, duplicate submission, academic misconduct, improper computer/calculator use, improper online, TeleWeb, and blended course use, disruptive behavior, and confidentiality will not be accepted in this course. This academic honesty policy is located in the Additional Resources on the MyCourses My Home page, as well as the SPC Resources on each Course Home page.

As highlighted in the syllabus addendum, failure to meet this honor code will result in academic and disciplinary action. This may mean a zero on an assignment (reported to the Dean), an F in the course, or even expulsion from the College. As members of the College community, students also have an ethical obligation to report violations of the SPC academic honesty policies they may witness. In addition, students that receive assistance from a tutor must ensure that any work submitted in class is the student's own.

- **Student Support and Disability Policy**



Disability Policy

If you wish to receive special accommodations as a student with a documented disability, please make an appointment with the Learning Specialist on the Clearwater, Tarpon Springs, or St. Petersburg sites. If you have a documented hearing loss, please contact the Program for the Deaf at 791-2628 (V/TDD). For more information, contact the SPC Office of Services for Students with Disabilities and review further information at: <http://www.spjc.edu/central/ossd/index.htm>.

Student Support

Student Assistance Program (SAP)

As an SPC student it's vital that you know Titans Care. You can access resources through SPC's Student Assistance Program (SAP) (<https://mycoursesupport.spcollege.edu/student-assistance-program>), a collaborative resource for students with mental health or general life issues. SAP provides help and education in suicide prevention, mental health, substance abuse awareness and more. It is SPC's belief that supporting mental wellness is everyone's charge and that one loss as a result of substance abuse, mental illness, or suicide is one too many. If you or a loved one are considering suicide, please call the National Suicide Prevention Lifeline at 1-800-273-8255.

SPC Technical Support Desk Call Center

<http://www.spcollege.edu/helpdesk/>

Syllabus Addendum:

<http://www.spcollege.edu/addendum/index.php>

College-wide policies are strictly enforced including expectations regarding enrollment, financial obligations, attendance, disability resources, student conduct, MyCourses use, academic honesty, safety and security, student concerns, and other support services in this course. All students are expected to apply these standard requirements in every course. This syllabus addendum is located in the Additional Resources on the MyCourses My Home page, as well as the SPC Resources on each Course Home page. This addendum specifically focuses on How to Be A Successful Student. The instructor has the authority to remove disruptive students and delete any inappropriate posts or materials. Students with continued issues based on these topics may face disciplinary action. All materials in the course are subject to copyright law and are only available to students for use in their studies and should not be copied or shared outside the course. Students should first speak to their instructor to resolve any concerns they may have on the course.

Additional Services

1. Office of Disability Resources - students with a documented disability should follow up with their professor on any accommodation needs by the first day of class. For additional assistance, please see Disability Resources at: <http://www.spcollege.edu/dr/>.
2. Tutors – available online and on-site at the Learning Centers: <http://www.spcollege.edu/tutoring/>. These resources are FREE may be helpful with writing (including APA format), math, and computer skills needed for this course. Students should talk to their professor if they need additional assistance (or plan to take this class blended).
3. Computer Labs – available on most campuses for course needs: <http://www.spcollege.edu/computerlabs/>.
4. Financial Assistance – services to guide students on grants, scholarships, employment, and loans at: www.spcollege.edu/getfunds.
5. Libraries – available online and on-site at 8 campuses: www.spcollege.edu/libraries/.
6. Academic Advising – assist with academic planning for course sequencing, selection, registration, transfer and other requirements: <http://www.spcollege.edu/advising/>.
7. Student Services – other business, academic, and campus services are available: <http://www.spcollege.edu/services/>. This includes a variety of services available with links on offerings for veterans, counseling (3 FREE sessions per year, see <http://www.spcollege.edu/referrals/>), English classes, student ID, career services (includes internships) and other assistance.
8. Academic Calendar - plan the year: <https://www.spcollege.edu/calendar/>.
9. Campus Safety – information on emergencies and other policies: <http://www.spcollege.edu/safety/>. Blended students that need an escort to their car or to report an issue on any campus, call Campus Security at 727-791-2560.
10. SPC Students - further questions, services, and student life information: <http://www.spcollege.edu/students/>.

Syllabus Statement

This course is designed to be welcoming to, accessible to, and usable by everyone, including students who are English-language learners, have a variety of learning styles, have disabilities, or are new to online learning. Be sure to let me know immediately if you encounter a required element or resource in the course that is not accessible to you. Also, let me know of changes I can make to the course so that it is more welcoming to, accessible to, or usable by students who take this course in the future.

If you have documentation of a disability or feel you may have a disability:

St. Petersburg College recognizes the importance of equal access to learning opportunities for all students. Accessibility Services (AS) is the campus office that works with students who have disabilities to provide and/or arrange reasonable accommodations. Students registered with AS, who are requesting accommodations, are encouraged to contact their instructor by the first week of the semester. Students who have, or think they may have, a disability (e.g. learning disability, ADD/ADHD, psychiatric, medical/orthopedic, vision, and/or hearing), are invited to contact the Accessibility Coordinator (AC) that serves your campus for a confidential discussion. To find your AC

for your specific campus, please go to the college-wide Accessibility Services website: <https://www.spcollege.edu/accessibility>