

Personal Finance

FHCE 3200E – CRN 47527

Fall 2020 – Begins 08/20/20 and ends on 12/07/20.

Instructor: Dr. Sam Cupples, PhD.

Email Address: wc32728@uga.view.usg.edu

Communication Response Times:

I strive to respond to email within 24 hours of receipt of email, or sooner. If I am traveling or unable to respond within 24 hours, I will post a news item on the course home page.

Preferred Method of Communication:

Like some of you, I do not live in Athens, therefore all contact with me will be via e-mail. I regularly check my e-mail and will respond to you as soon as possible.

About the Instructor:

Dr. Cupples has 26 years of experience in Financial Management in the areas of Real Estate Development, Construction, and Real Estate Property Management. He has held various financial management positions in organizations including large publicly held companies, privately held companies, not-for-profit organizations, as well as being a business owner himself. Dr. Cupples has more than 25 years teaching experience and is presently a faculty member for The University of Georgia. He has taught previously at Oklahoma City University, Oklahoma State University, Kansas State University, and The University of Phoenix.

Instructor Education:

Dr. Cupples holds an MBA in Finance and a B.S. in Accounting from Oklahoma State University. Dr. Cupples obtained his Ph.D. in Personal Financial Planning from Kansas State University.

Required Text:

Introduction to Personal Finance: Beginning Your Financial Journey, Preliminary Edition 2019 for UGA by John E. Grable and Lance Palmer, will be the e- book for the course. Students can select one of two options and purchase the text. Go to the following web site

<https://www.wiley.com/en-us/Introduction+to+Personal+Finance%3A+Beginning+Your+Financial+Journey-p-9781119547495>.

Required Calculator:

Students will need a financial calculator. I strongly suggest the Texas Instruments BA-II Plus calculator. This calculator is used in the book and the course material. I will be using the BA-II Plus calculator during the course.

Course Description:

This course is 100 percent asynchronous online. The intent of this course is to provide students with a fun and engaging overview of personal finance. The goal of financial planning education is to help you get closer to reaching your personal dreams and goals. The course will cover a broad range of personal finance topics, which if understood and applied, will help you achieve your financial goals. Through classroom lecture, interaction, examination, and assignments the students will gain an understanding of how the financial planning process can benefit them. Financial pitfalls will also be discussed.

Course Objectives:

Upon completion of this course, students should be able to do the following:

1. Understand the role of financial management in achieving personal and family goals.
2. Critically analyze and compare personal spending habits.
3. Assess the effectiveness of various financial services in meeting your financial needs.
4. Utilize time value of money principles to plan and forecast your future goals.
5. Introduce and illustrate tools that aid in effectively managing your resources.
6. Understand how federal income taxes affect you.
7. Understand how to use investment products and services.
8. Learn how to control your financial situation and your assets in the event of death or incapacity.

Projects:

There will be eight projects as follows:

1. Project 1: Risk Tolerance 10 Points
2. Project 2: TVM Quiz 80 Points
3. Project 3: Tracking Your Spending Project 90 Points
4. Project 4: Credit Card Analysis Project 60 Points
5. Project 5: Home Purchase Project 60 Points
6. Project 6: Investment Project 80 Points, three-part Project
7. Project 7: Retirement Project 45 Points
8. Project 8: Advance Health Directive Project 25 Points

Quizzes:

There will be ten scheduled quizzes. Quizzes will be administered online and will be due at 11:00 PM on the due day. Once the quiz is started, students will have 60 minutes to complete the quiz. Two attempts will be allowed for each quiz. The attempt with the highest score will be recorded. Each Quiz is worth 40 points.

Grading Scale:

There will be 850 points possible as follows:

Letter Grade	Total Point Range	Percentage Range
A	790 to 850 points	93.0 to 100%
A-	765 to 789 points	90.0 to 92.0%
B+	739 to 764 points	87.0 to 89.9%
B	705 to 738 points	83.0 to 86.9%
B-	680 to 704 points	80.0 to 82.9%
C+	654 to 679 points	77.0 to 79.9%
C	620 to 653 points	73.0 to 76.9%
C-	595 to 619 points	70.0 to 72.9%
D	510 to 594 points	60.0 to 69.9%
F	000 to 509 points	00.0 to 59.9%

Final course grades will be determined on the total points earned in the course, not the percentage of total points earned. The Professor reserves the right to lower the grade requirements as the situation requires. Important: There are no available options for “extra credit”. Grades for the assignments and quizzes will be posted eLC. Important: No assignments will be accepted after the due date unless arrangements are made with the professor.

Tentative Course Schedule:

Below is the Tentative Course Schedule showing the assigned readings, assignments, the due dates for each assignment, points for each assignment and the cumulative points as you progress through the course. The Course Schedule is by the week number and the corresponding dates.

Assignment Schedule:

Below is the schedule of the assignments with the corresponding due dates for each assignment shown in the highlighted section.

Week	Module	Date	Reading	Assignment	Assignment Points	Due Date
1	1	AUG 20 thru AUG 23	Chapter 1	Quiz 1	40	AUG 23
2	2	AUG 24 thru AUG 30	Chapter 2	Quiz 2 Project 1	40 10	AUG 30 AUG 24
3	3	AUG 31 thru SEP 06	Chapter 3	Quiz 3	40	SEP 06
4	4	SEP 07 thru SEP 13 SEP 07 Labor Day Holiday	Chapter 4	Quiz 4 Project 2	40 80	SEP 13 SEP 10
5	5	SEP 14 thru SEP 20	Chapter 5	Quiz 5	40	SEP 20
6	6	SEP 21 thru SEP 27	Chapter 5	Project 4	60	SEP 24
7	7	SEP 28 thru OCT 04	Chapter 6	Project 3	90	OCT 03
8	8	OCT 05 thru OCT 11	Chapter 6	Quiz 6 Project 5	40	OCT 11 OCT 08
9	9	OCT 12 thru OCT 18	Chapter 7	Quiz 7	40	OCT 18
10	10	OCT 19 thru OCT 25	Chapter 7	Project 6a	25	OCT 22
11	11	OCT 26 thru NOV 01 OCT 26 Fall Break	Chapter 8	Quiz 8	40	NOV 01
12	12	NOV 02 thru NOV 08	Chapter 8	Project 6b	25	NOV 08
13	13	NOV 09 thru NOV 15	Chapter 9	Quiz 9	40	NOV 15
14	14	NOV 16 thru NOV 22	Chapter 10	Quiz 10 Project 6c	40 30	NOV 22 NOV 19
15	15	NOV 23 thru NOV 29 NOV 25 thru 27 Holiday	Chapter 10	Project 7	60	NOV 29
16	16	NOV 30 thru DEC 04 DEC 05 Reading Day	Chapter 10	Project 8	25	DEC 07

The Course Schedule is a general plan for the course; deviations announced to the class by the professor may be necessary. Any changes will be posted as a News announcement on the Course Page. Grades for the assignments and exams will be posted in eLC. All assignments and quizzes are due at 11:00 p.m. Eastern Standard Time, on the designated due dates listed above.

Policies:

Make up examinations and assignments:

You must advise me if your circumstances cause you to miss a quiz or assignment, otherwise you will receive a zero for the missed quiz or assignment. Important: Be sure to contact me if you expect to miss a quiz or an assignment due to one of the following circumstances (a) travel considered part of the instructional program of the university and requiring absence from class (e.g. field trips, research presentations, etc.); (b) invited participation in activities directly and officially sponsored by and in the interest of the university (e.g. athletic teams, debate teams, dance company, etc.); (c) jury duty; (d) military obligation; (e) serious illness, medical condition, accident, or injury; and (f) death or serious illness in your immediate family. These circumstances must be confirmed with a written verification. Important: You must contact me prior to the quiz or assignment. If you miss a quiz or assignment for any other reason, at the Professor's discretion, score percentage, less a 75% penalty may replace the missed assignment or quiz.

ADA And Special Accommodations:

Students with disabilities who believe that they may need accommodations in this class are encouraged to contact the Adaptive Needs Coordinator at extension 2516 (NCU. Room 309), or contact me as soon as possible to better ensure that such accommodations are implemented in a timely fashion.

Withdrawals from the Course:

Students who withdraw from courses before the withdrawal deadline (two weeks after the midpoint, as specified by the official calendar) will receive a grade of W. Withdrawals from courses will not be permitted after the withdrawal deadline except in cases of hardship as determined by the Office of Student Care and Outreach. Students will not be able to withdraw from their coursework if they have an active financial or registration hold on their record.

Students may drop one, some, or all their classes during the drop/add period. Courses dropped in this manner do not appear on a student's transcript and are not considered as hours attempted for financial aid purposes. No grade is assigned for such courses. However, a student who wishes to withdraw from a course after the last day of the drop period for a term must withdraw through Athena.

If the student withdraws before the semester's withdrawal deadline, the student will receive a grade of W. An instructor may withdraw a student from a course due to excessive absences as defined in the course syllabus, and the student will receive a grade of W. If the student does not initiate the withdrawal, the Registrar will notify the instructor and the student of the withdrawal.

This policy can be read in full at: [Withdrawal Policy](#)

Diversity:

Diversity encompasses acceptance and respect. The term "diversity" encompasses differences of culture, background and experience among individuals and groups. Such differences include, but are not limited to, differences of race, ethnicity, national origin, color, gender, sexual orientation, gender identity, age, and abilities, as well as political and religious affiliation and socioeconomic status. The College of Family and Consumer Sciences at the University of Georgia embraces a commitment to diversity by modeling for the state and nation, a community of individuals and programs which seek to reduce prejudice, disparities, and discrimination and build a supportive environment for all. More about diversity can be found at: </college/diversity>.

Academic Dishonesty:

No form of academic dishonesty will be tolerated. Anyone involved with any kind of cheating, copying, plagiarism, etc. will receive a grade of for the course. It is required the university be notified in these circumstances. Don't jeopardize your academic career.

Accommodations Due to Disabilities:

Students who seek special accommodations due to a disability should contact me during the first week of the semester or as soon as the need for the accommodation is discovered. I will work with the Disability Resource Center (706-542-8719, [Disability Resource Center](#)) to provide appropriate accommodations.

Resources for Students-Parents:

If you or someone you know is in a phase of life that involves parenting (or the expectation of parenting), there are resources available to assist you. Student Care and Outreach within the Office of the Dean of Students is available to you and can provide you with important information and resources; you can contact them at 706-542-7774.

Netiquette:

Netiquette is a way of defining professionalism through network communication. Students who violate proper Netiquette may be dropped by the instructor from the course. Here are some Student Guidelines for the class:

1. Do not dominate any discussion.
2. Do not use offensive language.
3. Never mock someone's ability to read or write.
4. Use simple English.
5. Use correct spelling and grammar.
6. Share tips with other students.
7. Keep an "open-mind" and be willing to express even your minority opinion.
8. Be aware of the University's Academic Honesty Policy.
9. Think before you push the "Send" button.
10. Do not hesitate to ask for feedback.
11. When in doubt, always check with your instructor for clarification.

Third Party Software:

During this course you might have the opportunity to use public online services and/or software applications sometimes called third - party software such as a blog or wiki. While some of these are required assignments, you need not make any personally identifying information on a public site. Do not post or provide any private information about yourself or your classmates. Where appropriate you may use a pseudonym or nickname. Some written assignments posted publicly may require personal reflection/comments, but the assignments will not require you to disclose any personally identifiable/sensitive information. If you have any concerns about this, please contact your instructor.

Ferpa Notice: The Federal Family Educational Rights and Privacy Act (FERPA) grants student's certain information privacy rights. See the registrar's explanation at [Privacy Rights](#). FERPA allows disclosure of directory information (name, address, telephone, email, date of birth, place of birth, major, activities, degrees, awards, prior schools), unless a [FERPA Restriction Flag Addition or Removal Request form](#) is submitted to the Registrar's Office.

Academic Dishonesty:

All academic work must meet the standards contained in "A Culture of Honesty." Students are responsible for informing themselves about those standards before performing any academic work. According to the policy, academic honesty means "performing all academic work without plagiarism, cheating, lying, tampering, stealing, receiving unauthorized or illegitimate assistance from any other person, or using any source of information that is not common knowledge." Please be familiar with *A Culture of Honesty* policy and handbook. Academic dishonesty may result in expulsion from the University of Georgia with a notation indicating such behavior included on the student's transcript. As a University of Georgia student, you have agreed to abide by the University's academic honesty policy, "A Culture of Honesty," and the Student Honor Code. All academic work must meet the standards described in "A Culture of Honesty" found at: [A Culture of Honesty](#). Lack of knowledge of the academic honesty policy is not a reasonable explanation for a violation. Questions related to course assignments and the academic honesty policy should be directed to the instructor.

Important: Don't Jeopardize Your Academic Career.

Disability Statement:

UGA is committed to the success of all learners, and we strive to create an inclusive and accessible online environment. In collaboration with the Disability Resource Center (<http://drc.uga.edu/>), we work with students who have documented disabilities to access reasonable accommodations and academic supports. For more information or to speak with a Disability coordinator, please call the Disability Resource Center at (706)542-8719, TTY only phone (706) 542-8778.

Technical Issues:

For Technical problems with eLc or other issues, contact: UGA's Enterprise Information Technology Services (EITS) Help Desk at 706-542-3106, or email at helpdesk@uga.edu. You can also submit a helpdesk request online at [Help Desk](#).

Copyright:

This course may contain copyright protected materials such as audio or video clips, images, text materials, etc. These items are being used with regard to the Fair Use doctrine in order 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 online classroom environment and your use only. All copyright materials are credited to the copyright holder.

Coronavirus Information for Students:

Face Coverings:

Effective July 15, 2020, the University of Georgia—along with all University System of Georgia (USG) institutions—requires all faculty, staff, students and visitors to wear an appropriate face covering while inside campus facilities/buildings where six feet social distancing may not always be possible. Face covering use is in addition to and is not a substitute for social distancing. Anyone not using a face covering when required will be asked to wear one or must leave the area. Reasonable accommodations may be made for those who are unable to wear a face covering for documented health reasons. Students seeking an accommodation related to face coverings should contact Disability Services at <https://drc.uga.edu/>.

DawgCheck:

Please perform a quick symptom check each weekday on DawgCheck—on the UGA app or website—whether you feel sick or not. It will help health providers monitor the health situation on campus: <https://dawgcheck.uga.edu/>

What do I do if I have symptoms?

Students showing symptoms should self-isolate and schedule an appointment with the University Health Center by calling 706-542-1162 (Monday-Friday, 8 a.m.-5 p.m.). Please DO NOT walk-in. For emergencies and after-hours care, see <https://www.uhs.uga.edu/info/emergencies>.

What do I do if I am notified that I have been exposed?

Students who learn they have been directly exposed to COVID-19 but are not showing symptoms should self-quarantine for 14 days consistent with Department of Public Health (DPH) and Centers for Disease Control and Prevention (CDC) guidelines. Please correspond with your instructor via email, with a cc: to Student Care & Outreach at sco@uga.edu, to coordinate continuing your coursework while self-quarantined. If you develop symptoms, you should contact the University

Health Center to make an appointment to be tested. You should continue to monitor your symptoms daily on DawgCheck.

How do I get a test?

Students who are demonstrating symptoms of COVID-19 should call the University Health Center. UHC is offering testing by appointment for students; appointments may be booked by calling 706-542-1162.

UGA will also be recruiting asymptomatic students to participate in surveillance tests. Students living in residence halls, Greek housing and off-campus apartment complexes are encouraged to participate.

What do I do if I test positive?

Any student with a positive COVID-19 test is required to report the test in DawgCheck and should self-isolate immediately. Students should not attend classes in-person until the isolation period is completed. Once you report the positive test through DawgCheck, UGA Student Care and Outreach will follow up with you.

COVID-19:

The College of Family and Consumer Sciences wants to keep all students, faculty, alumni, and visitors safe and well. Our FACS Community Health Pledge encourages wearing a face covering, practicing social distancing, self-monitoring your health, and respecting the concerns of others. Following these guidelines minimizes the spread of the virus and protects our community. In class, students are to comply with face covering requirements unless exempted by an accommodation request through the Disability Resource Center. The use of a face covering will be in addition to and is not a substitute for social distancing. Anyone not using a face covering when required will be asked to wear one or must leave the area. Repeated refusal to comply with the requirement may result in discipline through the student code of conduct. We ask that you stand with the College of Family and Consumer Sciences and keep everyone safe. For more information about the College of Family and Consumer Sciences' Community Health Pledge, visit <https://www.fcs.uga.edu/ssac/community-health-pledge>

Mental Health and Wellness Resources:

If you or someone you know needs assistance, you are encouraged to contact Student Care and Outreach in the Division of Student Affairs at 706-542-7774 or visit <https://sco.uga.edu>. They will help you navigate any difficult circumstances you may be facing by connecting you with the appropriate resources or services. UGA has several resources for a student seeking mental health services (<https://www.uhs.uga.edu/bewelluga/bewelluga>) or crisis support (<https://www.uhs.uga.edu/info/emergencies>). If you need help managing stress anxiety,

relationships, etc., please visit BeWellUGA (<https://www.uhs.uga.edu/bewelluga/bewelluga>) for a list of FREE workshops, classes, mentoring, and health coaching led by licensed clinicians and health educators in the University Health Center. Additional resources can be accessed through the UGA App.