

FINA 6337
Financial Planning
Delivery Method: Online

Instructor Information

Name:

Email:

Course Information

Lectures and Assignments – The course will be conducted using video lectures I record for each topic with discussions and questions encouraged. Some out-of-class assignments might be given (not for extra credit). Powerpoints for each lecture will also be available in Canvas.

- Exams – 3 midterms and 1 **comprehensive final** (4 exams total)
- Project

Course Description

Topics discussed include how to value purchase finance and sell residential as well as commercial real estate. Other concepts include tax implications and purchases from foreclosure and tax estates.

Measurable Learning Outcomes:

By the end of this course, you will be able to:

1. Analyze and calculate a comprehensive financial plan (aligns with lecture objectives 1 and 2)
2. Identify and analyze different loans for different assets (aligns with lecture objectives 3, 4, 5 and 6)
3. Build a retirement plan (aligns with lecture objectives 7, 8 and 9)
4. Build an estate plan (aligns with lecture objectives 7, 8 and 9)

Lecture Modules:

1. Overview of a Financial Plan
2. Planning with Personal Financial Statements
3. Applying TVM Concepts

4. Managing Your Credit
5. Loans
6. Purchasing and Financing a Home
7. Investing
8. Insurance
9. Retirement and Estate Planning

Materials

Required Materials:

Title: Personal Finance

ISBN:

Authors: Jeff Madura

Publisher: Pearson

Edition: 7th

Financial Calculator: Texas Instruments BAI Plus

Calculator and Technical Skills Policy

CALCULATOR: This class requires a financial calculator. **We will use a Texas Instruments BAI Plus** and will be referencing that calculator while solving problems. For exam purposes, you CANNOT use any other calculator (including scientific, graphic or any phone apps). Do not make the assumption that it will be feasible to solve all problems using formulas. While this might be true, it will be very time consuming compared to the calculator and the exam will be time-constrained. This financial calculator will be advantageous to have not only when you take other business classes, but also when making personal financial decisions throughout your lifetime. Also, most professional finance-related exam you take will not allow for any other calculator than this one.

Computer Skills, Technical and Software Requirements: To be successful in this class, you are expected to have intermediate competency with using Microsoft Office Products (Word, Excel, Powerpoints). You are also expected to know how to navigate Canvas software.

Course Schedule

Date	Assignments/Activities/Topics	Due Date
	Midterm Exam 1	
	Midterm Exam 2	
	Midterm Exam 3	
	Project	
	Final Exam	
*All times are Central Standard Time		

Important Academic Dates

UTPB [Academic Calendar](#)

Email Policy

I will send an email to announce a lecture or an exam when they are ready. PLEASE CHECK YOUR UTPB EMAIL AT LEAST ONCE A DAY!!

You are 100% responsible for any and every announcement I make via email. I expect you to be aware of all announcements within 24 hours of the time I send an email.

Graded Material

Course Activity (Graduate)	Points	Percentage of Total Grade
Highest Midterm Exam	100	30.00%
Second Highest Midterm Exam	100	30.00%
Comprehensive Final Exam	100	30.00%
Required Project		10%
Extra Credit for Live Session Attendance (up to)		3%

Grading Scale

Grading:

There are three mid-term exams and one final exam. I will drop your lowest midterm exam. You cannot drop the final. The final exam is comprehensive. After I drop the lowest midterm, remaining exams will be equally weighted. The grade distribution for this class is as follows:

90 - 100% = A

80 - 89% = B

70 - 79% = C

60 - 69% = D

Below 60% = F

Above cut-offs are non-negotiable. Please at no time request to be “bumped up” a letter grade because you are “so close.” For example an 89 is a B. Whatever I do for one I do the same for the entire class. No special consideration is given to graduating students, etc. All is equal in my classes. Please see below for extra credit.

Extra Credit: I will conduct live review sessions for the exams. I will give 1 extra point added to your semester grade average for every review session you attend (3 points maximum).

Make-up Exam Policy

Make-up exams: This class does not offer any make-up exams. If you miss a mid-terms exam for whatever reason, that will be the exam grade that gets dropped. The final exam cannot be dropped.

Communication, Grading & Feedback:

Please don't wait until the end of the semester to ask for help. I'm willing to help/tutor you if you need it. If your exam performance is not as good as you had hoped and you need tutoring for the next exam, please ask to schedule a time to meet with me. I would be happy to clarify/explain whatever topic you're having trouble with. Asking for help doesn't mean asking for “individual extra credit” at the end of the semester to pass the class. I do not do anything extra/special for

one individual student. I am, however, more than willing to commit my time to help you understand the topics better. You can reach me via email and we can schedule a time to meet one-on-one or over MS Teams.

I will always try to answer your emails within 24 hours. If for some reason I fail to do so, please don't hesitate to send me a follow-up email. The exams should be graded within 1 week after the due date of each exam. I will always give feedback about the questions on exams or assignments for which you didn't receive full credit. If you need any further feedback about your performance or strategy suggestions for studying, please feel free to contact me. The exams might have some short-answer or essay type questions where you are required to show all of the calculation steps. If your answer is incorrect but your calculation steps are accurate, you may still receive some credit for the question.

Personal computer problems **do not** excuse the requirement to complete all course work in a timely and satisfactory manner. Each student needs to have a backup method to deal with these inevitable problems. These methods might include the availability of a backup PC at home or work, the temporary use of a computer at a friend's home, the local library, Office Services such as Kinko's, an Internet cafe, or a bookstore such as Barnes & Noble, etc. There are absolutely no make-ups or re-do's for any reason. Please use a reliable computer/software for exams. If your computer freezes for some reason, you are allowed to go back to the exam. However, the time is still ticking as if you were continuing to take the exam. So get back in the exam ASAP.

Time Management:

This class is not easy. It requires significant time commitment. You should be spending at least four hours per week to review the material and ten hours to study for each exam (assuming you have already reviewed all lectures beforehand).

Policies

Rules of Behavior

Discussion areas are public to every student in this class (including your instructor) who will see what you write. Please pay attention to the language you use and adhere to the following guidelines:

- Do not post anything too personal.
- Do not use language that is inappropriate for a classroom setting or prejudicial in gender, race, or ethnicity.
- Do not use all caps in the message box unless you are emphasizing (it is considered shouting).
- Be courteous and respectful to other people on the list

- Do not overuse acronyms like you would use in text messaging. Some of the list participants may not be familiar with acronyms.
- Use line breaks and paragraphs in long responses.
- Write your full name at the end of the posting.
- Be careful with sarcasm and subtle humor; one person's joke is another person's insult.

Make-Up/Late Submission Policy

Late work WILL NOT BE ACCEPTED for online classes and no excuse are accepted as several days are given for the completion of assignments and/or exams.

Make-up Exam Policy

Make-up exams: This class does not offer any make-up exams. If you miss a mid-terms exam for whatever reason, that will be the exam grade that gets dropped. The final exam cannot be dropped.

Academic Dishonesty/Plagiarism/Cheating

The academic community regards academic dishonesty as an extremely serious matter, with serious consequences. Any effort to gain an advantage not given to all students is dishonest whether or not the effort is successful. Any suspicion of academic dishonesty will be reported and investigated. A student who engages in scholastic dishonesty that includes, but is not limited to cheating, plagiarism, and collusion will receive an "F" for the course.

All persons involved in academic dishonesty will be disciplined in accordance with University regulations and procedures. For complete information on UTPB student conduct and discipline procedures consult the [University's Handbook: Scholastic Dishonesty](#).

Academic dishonesty includes, but is not limited to cheating, plagiarism, collusion, falsifying academic records, misrepresenting facts, the submission for credit of any work or materials that are attributable in whole or in part to another person, taking an examination for another person, any act designed to give unfair advantage to a student such as, but not limited to, submission of essentially the same written assignment for two courses without the prior permission of the instructor, or the attempt to commit such acts.

Plagiarism includes, but is not limited to the appropriation of, buying, receiving as a gift, or obtaining by any means material that is attributable in whole or in part to another source, including words, ideas, illustrations, structure, computer code, other expression and media, and presenting that material as one's own academic work being offered for credit.

Academic Dishonesty Additional Notes: All test questions, all sample questions, all assignments, all PowerPoints and lecture videos are copyrighted. If you post any of these to any internet site (for example Course Hero, Chegg, etc.) this is considered academic dishonesty and

you will be held responsible to the full extent of university enforcement. Nothing in this class is a group project, groups exam, etc. You CANNOT share any exam questions, exam information, question solutions or assignment information with your classmates or anybody outside the university. You CANNOT discuss any exam information with anyone while the exam is still available for other students to take. You cannot take photos of the questions (even after the exam is completed graded. Sharing any of the above mentioned information with anyone will be considered academic dishonesty. If you want to ask me a question about any of the questions on the exam, please just type the question, or reference the number/topic and I will be happy to address it.

Attendance and Class Participation

Regular and active participation is an essential, unmistakably important aspect of this online course. Students will log on a minimum of three times every seven days. All students are expected to do the work assigned, notify the instructor when emergencies arise.

Tracking

Learning management systems have tracking features. Statistics are collected that quantifies how often and when students are active in the course and provides information if the student has accessed different pages of the course.

Absenteeism

All the course activities have set dates to be completed and submitted. After the due dates the activities will not be available for the students. Not logging into an online course is considered absenteeism. Contact instructor immediately in case of emergency medical situation.

Course Incomplete/Withdrawal/Grade Appeal

All students are required to complete the course within the semester they are signed up. Incomplete grades for the course are rarely given, will only be granted if the student provides a valid, documented excuse for not being able to complete the course on time, and has contacted the instructor prior to the scheduled last class to request an extension. The student signs a contract that includes the incomplete course activities and the new due dates.

Find information and dates regarding drops and withdrawals consult the University Handbook: [Drops and Withdrawals](#) and [Appeal Process](#).

Accommodation for Students with Disabilities

Students with Disabilities: The University of Texas Permian Basin in compliance with the Americans with Disabilities Act and Section 504 of the Rehabilitation Act provides “reasonable accommodations” to students with disabilities. Only those students, who an Instructor has

received an official Letter of Accommodation (LOA) sent by the Office of ADA for Students, will be provided ADA academic accommodations.

ADA Officer for Students: Mr. Paul Leverington

Address: Mesa Building 4242/4901 E. University, Odessa, Texas 79762

Voice Telephone: 432-552-4696

Email: ada@utpb.edu

For the accessibility and privacy statements of external tools used within courses, go to [Accessibility and Privacy Statements](#).

Calculator and Technical Skills Policy

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Students can use cloud version of Word, PowerPoint and other Microsoft products through use of their UTPB Outlook 365 and UTPB email address. For more information refer to [UTPB Office 365 Page](#).

Computer Technical Requirements

See [Technical Requirements](#).

Distance Education Policy

Distance Education Courses and Student Identity Authentication Requirements and Policy

SACSCOC defines a distance education course as one in which more than 50 percent of the planned instruction occurs when students and instructor(s) are not in the same physical place. Distance education courses, therefore, include online, remote, and hybrid courses as defined above. Per SACSCOC and University policy, all distance education courses are required to follow our Distance Education Student Authentication Policy procedures (please see below), and these requirements and policies must be stated in the course syllabus. Further, any projected

additional student charges associated with verification of student identity must be indicated on the courses schedule and course syllabus.

The Distance Education Student Authentication Policy does **not** apply to Hyflex Courses--those in which at least 50% of the planned instruction occurs when students and instructor(s) are in the same place--and Face-to-Face/In-Person Courses--those in which more than 85 percent of the planned instruction occurs when students and instructor(s) are in the same place. Student authentication and identity verification in these courses may be accomplished by in-person attendance monitoring as well as through in-class instructor proctored examinations and other assessments. These same "in-class" authentication procedures also may be employed in hybrid courses, but in the case of these defined distance education courses, they must be documented on the course syllabus as described below.

Distance Education Student Authentication Policy and Syllabus Requirements

UT Permian Basin's Distance Education Student Authentication Policy requires the University to employ processes (documented in each distance education syllabus) to verify that each student who registers for a distance education course is the same student who participates in, completes, and receives credit for the course.

The policy requires faculty members teaching distance education courses to employ at least **two** methods of verification to ensure student identities. The first method of verification is accomplished by the student logging into Canvas, our learning management system. To access all UTPB courses, students must login to Canvas uniqueness personal identifying username and secure password. This is the primary method of student identity verification. The Distance Education Student Authentication Policy requires at least **one additional** student identification method within the distance learning course that has been determined and approved by the faculty or academic program. The second method of authentication **must be explicitly stated in the syllabus**. The second method of student authentication maybe:

- Proctored exams using an approved photo ID*.
- Presentation of approved photo ID through a webcam and optional levels of proctoring during assessment.
- Field or clinical experiences using an approved photo ID.
- Synchronous or asynchronous video activities using an approved photo ID.
- In hybrid distance education courses, which have an in-person meeting component, the secondary method of student authentication may be accomplished (as is it may be done in hyflex and face-to face-courses) by in-person attendance monitoring as well as through required in-class instructor proctored examinations and other assessments.
- Other Technologies or procedures, etc. (which must be detailed in the syllabus).

If faculty require secondary method of verification for which students are charged a **fee** (e.g. face-to-face proctoring at an off-campus site that charges a fee), **this notification must be stated on the course schedule and in the course syllabus as well.**

The method of authentication used for this course is proctored exams using an approved photo ID*.

*Approved photo identifications include passports, government issued identification, driver's licenses, military ID from DoD; dual credit and early college high school students use school district identifications.

Using LockDown Browser & Respondus Monitor for Online Exams

This course requires the use of LockDown Browser and Monitor for online exams. Watch this [short video](#) to get a basic understanding of LockDown Browser and Monitor.

Download and install [LockDown Browser](#).

To take an online test, open LockDown Browser which opens Canvas and navigate to the exam. (You cannot access the exam with a standard web browser.)

When taking an online exam, follow these guidelines:

- Setup web cam for exams using Monitor.
- Ensure you're in a location where you won't be interrupted.
- Turn off all mobile devices, phones, etc.
- Clear your desk of all external materials — books, papers, other computers, or devices.
- Remain at your desk or workstation for the duration of the test.
- LockDown Browser will prevent you from accessing other websites or applications; you will be unable to exit the test until all questions are completed and submitted.

Preparation for Emergencies

Computer Crash

Not having a working computer or a crashed computer during the semester will NOT be considered as an acceptable reason for not completing course activities at a scheduled time.

NOTE: Identify a second computer before the semester begins, that you can use when/if your personal computer crashes.

Complete Loss of Contact

If you lose contact with course connectivity completely (i.e. you cannot contact me via Canvas or email), you need to call instructor, and leave message regarding connectivity loss and contact information.

Lost/Corrupt/Missing Files

You must keep/save a copy of every project/assignment on an external drive, UTPB Outlook 365 OneDrive, or personal computer. In the event of any kind of failure (e.g. virus infection, student's own computer crashes, loss of files in cyberspace, etc.) or any contradictions/problems, you may be required to resubmit the files.

End-of-Course Evaluation & Instructor Evaluation

Every student is encouraged to complete an end of course evaluation survey provided by UTPB. During the last two weeks of class, there will be an announcement in Canvas, an email, and a button in your course navigation that will take you to any available surveys. The survey is anonymous and your responses are confidential. Your feedback is critical to us and to your instructor as we strive to improve our offerings, and our support of you, the students.

Student Support Services

For more information on academic, technical, and support services for UTPB students, please see the [Online Student Services](#).

Disclaimer & Rights

Information contained in this syllabus was to the best knowledge of the instructor considered correct and complete when distributed for use in the beginning of the semester. However, the instructor reserves the right, acting within the policies and procedures of UTPB to make changes in the course content or instructional techniques without notice or obligation. The students will be informed about the changes, if any.