FIN 1100 Sec 502B – Personal Financial Planning
SUMMER “B” 2019 Syllabus and Course Policies

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Email:   braunj@daytonastate.edu

NEW COLLEGE POLICY: Students who stop attending this class will be withdrawn from the class and receive a final grade of W1(Withdrawn).  Attendance includes participating in online or face-to-face environments as required.

COURSE DESCRIPTION: This course engages the student in a practical approach to personal financial planning.  Various money management skills are explored in areas such as insurance, taxes, retirement, estate, and investments.  Pre-Requisites:  None

This course also helps develop the general education outcomes of (1) critical/creative thinking; (2) communication; (3) cultural literacy and (4) information and technical literacy

• REQUIRED TEXT: Focus on Personal Finance by Kapoor, 6th ed.
This is a bundle that includes an access card to Connect and a printed text.
OR
Focus on Personal Finance Connect (Access Card which includes an e-text only).  ISBN# 9781260140958

Options:
1. You may buy the package that includes a textbook at the Daytona State Bookstore (ISBN # 9781260260830)
2. You may buy the access code that includes an e-text directly through McGraw-Hill during the registration process to Connect. (ISBN# 9781260140958)

The access code to Connect is required.  You may choose to purchase the text or use the e-text that is included as part of the purchase of the access code.

Minimum Technical Requirements: Students are required to have Internet Access as this course is 100% online. Daytona State College has computers with high-speed internet access and Microsoft Office 2013 programs (Word, Excel, Access and Power Point).  Students enrolled in this course must be able to:
• Use all required features of Falcon Online such as discussion boards and the Dropbox
• Send and receive attachments by e-mail
• Create and submit files using Microsoft Word processing or Excel spreadsheet programs
STUDENT LEARNING OUTCOMES:
Upon successful completion of FIN1100 the student will be able to:
1. Apply money management, tax, savings, consumer credit, consumer purchase transactions, housing, insurance, investment, retirement, and estate planning techniques to a variety of situations.
2. Understand how the global environment affects personal financial planning.
3. Use financial planning strategies and techniques learned in the course to solve cases.
4. Produce a comprehensive personal financial plan.

LEARNING METHODOLOGY:
The instructor will guide the students in an active online learning environment and each student is expected to follow this guidance to influence other classmates in a positive manner. Individually and through teamwork, students will utilize all six levels of learning:
- Knowledge – Recall and memorization
- Comprehension - ability to paraphrase and interpret information in one’s own words
- Application – Use knowledge in a new situation
- Analysis – break down knowledge into parts and show interrelationship
- Synthesis – Bring together parts of knowledge together to form a whole
- Evaluation – Make judgements based on given criteria

CLASS FORMAT & REQUIRED SKILLS FOR SUCCESS IN THIS COURSE:
Taking a course via distance learning is somewhat different from your typical classroom experience. Our online classroom provides you with the various tools by which to meet the course objectives including practice quizzes, tutorials, and discussion forums where you can ask questions. Please take advantage of all that our online classroom has to offer. Make sure you visit our online classroom several times a week, read all posts, work through the chapter content, and ask questions. Our online classroom is provided and serviced by Florida Online http://online.daytonastate.edu

As in any accounting/finance class it is extremely important to read text assignments before beginning the work in a learning unit. As in most classes you will have time constraints under which work must be completed. It is very important to keep up with the class both to successfully complete the course and out of courtesy to other learners. Remember, your participation and contributions help other learners!

This course requires using a calculator, basic business math skills, and ability to do online research. Computer skills required are general knowledge of word processing and spreadsheet software and ability to attach and upload documents.

You will proceed through the course chapter-by-chapter. There are many online learning tools available to help you understand the material in each chapter, including practice quizzes, videos, and games. After you have read each chapter, used all the learning tools, reviewed the chapter material and completed the LearnSmart module, you will complete the homework assignment in Connect. Once you have completed the homework assignment, take the quiz for that chapter. You will also find that in Connect. After you’ve taken the quiz, you will go on to the next chapter. During this process, you will participate in weekly participation discussions, which will lead to the final project which is a personal financial plan. The financial plan will take many hours of reading, research, crunching numbers and writing. Please make sure to allow yourself enough time to turn in an excellent, comprehensive financial plan.
Course Evaluation/Assessment Methods:
Disclaimer: Teaching policies and regulations for this course are not open for discussion or negotiation. This syllabus has been constructed to be as complete as possible but is by no means a binding document. I reserve the right to alter policies, procedures, and the syllabus as needed. Please utilize the website regularly as any changes to the syllabus will be posted there.

<table>
<thead>
<tr>
<th>COURSE GRADING</th>
<th>Possible Pts</th>
<th>Earned Points</th>
</tr>
</thead>
<tbody>
<tr>
<td>Connect LearnSmart Study Plan (SLO 1, 2 &amp; 3) 14 @ 10 points each</td>
<td>140</td>
<td></td>
</tr>
<tr>
<td>Connect Chapter Homework (SLOs 1, 2, and 3) 14 @ 20 points each</td>
<td>280</td>
<td></td>
</tr>
<tr>
<td>Connect Graded Chapter Quizzes (SLOs 1,2 &amp; 3) 13 @ 30 points each</td>
<td>390</td>
<td></td>
</tr>
<tr>
<td>End of Term Financial Plan (SLOs 1 &amp; 4)</td>
<td>130</td>
<td></td>
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<tr>
<td>Weekly Class Participation</td>
<td>60</td>
<td></td>
</tr>
<tr>
<td>TOTAL POINTS POSSIBLE</td>
<td>1000</td>
<td></td>
</tr>
</tbody>
</table>

Overall grades will be determined based on the following criteria:

<table>
<thead>
<tr>
<th>Letter Grade</th>
<th>Definition</th>
<th>Grade Point Value</th>
<th>Point Range</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>Excellent</td>
<td>4.0</td>
<td>900-1000</td>
</tr>
<tr>
<td>B+</td>
<td>Very Good</td>
<td>3.5</td>
<td>870-899</td>
</tr>
<tr>
<td>B</td>
<td>Good</td>
<td>3.0</td>
<td>800-869</td>
</tr>
<tr>
<td>C+</td>
<td>Average+</td>
<td>2.5</td>
<td>770-799**</td>
</tr>
<tr>
<td>C</td>
<td>Average</td>
<td>2.0</td>
<td>700-769**</td>
</tr>
<tr>
<td>D+</td>
<td>Poor+</td>
<td>1.5</td>
<td>670-699</td>
</tr>
<tr>
<td>D</td>
<td>Poor</td>
<td>.5</td>
<td>600-669</td>
</tr>
<tr>
<td>F</td>
<td>Failure</td>
<td>0.0</td>
<td>Below 600</td>
</tr>
</tbody>
</table>

**Students must receive a grade of “C” or better in all courses to meet BAS degree completion requirements.

LEARNSMART STUDY PLAN ASSIGNMENTS (worth 140 points):
There is ONE LearnSmart Study Plan Assignment per chapter in Connect. This assignment creates an individual study plan for each student based on the chapter learning objectives. The LearnSmart Study Plan will introduce important topics from each chapter incrementally based on students understanding and mastery.

- Students are required to complete the assignment before they can complete the Chapter Homework assignment.
- The LearnSmart Study Plan assignments are expected to take students 45 minutes per chapter.
- Due dates for each LearnSmart Study Plan assignment is located on the Assignments and Due Dates on page 12 of this syllabus.
CHAPTER HOMEWORK ASSIGNMENTS (worth 280 points):
There will be homework assignments in each chapter of Connect. Homework assignments focus on applying financial planning concepts. Many of the homework assignments are similar to the End of the Chapter Exercises in the textbook. Students are allowed three attempts for each homework assignment, but each attempt starts over with new numbers.
- Hints and Resources will be turned on for students for each chapter homework assignments.
- Students will be allowed to check there work 2 times for each question.
- Homework assignments are not timed.
- Due dates for Homework assignments are located on the Assignments and Due Dates on page 12 of this syllabus.

GRADED CHAPTER QUIZZES (worth 390 points):
Graded Quizzes for each chapter are based on the material and concepts from their applicable chapter. The only exception is that there is no quiz for chapter 1.
- Each Graded Quiz will have 10 multiple-choice and/or fill in the blank questions.
- You will be allowed 60 minutes to complete each quiz.
- Graded Quizzes are located in Connect.
- There are two attempts allowed for each graded exam.
- Graded Quizzes are open from the first of the semester, but all close on specific dates. See the Assignments and Due Dates on page 12 of this syllabus for those dates.

Practice quizzes are also to help students prepare for the Graded Quizzes, and the practice quizzes do not count towards your final grade. They are a study aide and are always open.

CLASS PARTICIPATION OPTION (worth 60 points):
Students are required to participate in the course. Participation points will be awarded with the successful conclusion of each chapters assignments.

END OF TERM PROJECT (worth 130 points)
The final project will NOT be completed in Connect. It will be submitted through the Dropbox in Falcon Online. You MUST complete this assignment with a minimum of 70% (91 points) in order to receive a grade of “C” or better in the course. The points for this project combined with the points earned on all other assignments will determine your final grade according to the grading matrix on page 3 of this syllabus. Please note: YOU MUST COMPLETE THIS ASSIGNMENT (FINAL PROJECT) WITH A MINIMUM OF 70% (91 POINTS) IN ORDER TO RECEIVE A GRADE OF “C” OR BETTER FOR THE COURSE!!

Your End of Term Project will be to prepare a Personal Financial Plan for yourself. In other words, here’s where I am financially right now; here’s where I want to be TEN YEARS FROM NOW. How do I get from here to there? It will be graded for accuracy and professionalism. It must be realistic and all assumptions must be based on realistic numbers. This Project is worth 130 points, so it is a significant part of your grade for the course. Make sure you cite all sources used. For the narrative, use MLA style. It should include a cover page, a narrative, charts, graphs or any other tool you need to explain your plan. Double space your narrative. Your narrative should be between five and fifteen pages long. You must also include a
personal income statement and balance sheet showing your financial condition NOW and a
projected income statement and balance sheet in 10 years. Do the Income Statement for one
month. Show your family’s earnings for the month and all the expenses you incur for a
month. The personal balance sheet should show all your assets at their fair market
value (cash, investments, house, etc.) and your liabilities (the balance of your mortgage, the
balance of your car loans, student loans, credit cards.) If you own a business, you can show
the net worth (assets – debts) of your business as an asset and leave out the business debts.
You must address the following items in your financial plan: cash flow and budgeted
expenses, insurance, investments, retirement plan, home purchase decision, job outlook for
your profession, college plans for you, your spouse and kids. I know that some of these items
will be generalizations but you need to do some research and make your plan realistic based
on your expected level of education, your job prospects, your current career, and your current
financial position. Start by doing your two personal financial statements (income statement
and balance sheet.) The narrative should be centered on the changes you plan in order to
achieve your financial goals (save more, invest more or less aggressively, find a different job,
get more education, increase life insurance, sell assets to pay off debt, etc.) Make sure you
cover insurance, home ownership, debt reduction, budgeting, and investment planning. If you
are pursuing a new career you MUST present research on the job market for that career. Your
plan must be realistic. **Under content/Course Documents, you will find specific instructions
for your financial plan.** When doing your personal financial statements, use the format from
the examples in the textbook, not something you find online. Your financial plan begins with a
picture of where you are now and a BRIEF explanation of how you got there. The majority of
the plan focuses on changes you will make to improve your financial condition in the next
TEN years.

**Grading Criteria for End-of-Term Project**
Your end of term project will be graded for professionalism and content. Personal Financial
Statements (Income Statement and Balance Sheet) should be accurate and in good form.
Budgets and other schedules should be realistic. If you use charts and graphs, these should
be appropriate for their use. For example, a line graph is not appropriate for a budget but a
pie chart is. Thorough research should be used and cited, especially as it relates to your
future career and income level. Research outside your text is necessary. Your plan must
demonstrate an understanding of the concepts covered in this course (types of life insurance,
mortgage payments, etc.) Papers including all of the above will earn between 90 and 130
points. Papers not including all of the above will earn less than 90 points.

*Your Project should be completed in Microsoft Word and uploaded to Dropbox on or before
the due date. Your financial statements, charts & graphs can be done in Excel BUT they must
be inserted into your Word document. THE PROJECT SHOULD BE UPLOADED AS ONE FILE.
LATE END OF TERM PROJECTS WILL BE PENALIZED 25 POINTS.*

**INCOMPLETE POLICY**
An incomplete grade will only be given if the following criteria are met: 1. A request in writing
is submitted to the instructor prior to the last three weeks of class, 2. All assignments were
completed at that point in time, and 3. The student has a grade of C or higher at that point in
time.

**CLASSROOM PROTOCOLS AND POLICIES:**
Protocols are the correct procedures for doing things. We need them for this class so that
everyone knows what is expected of them, and so that everyone plays by the same rules.
**Online Classroom Expectations**

The following ground rules will help your work in this course to go much more smoothly. Please carefully review these expectations and follow them.

1. Academic integrity will be appraised according to the student academic behavior standards outlined in the Daytona State College Student Handbook. Keep up with the reading. You have quite a few chapters, tests, discussion postings, and homework assignments for this class. Students who keep up with the reading tend to do much better in this kind of class than those who do not.

2. Work with others. You are encouraged to form study groups (online and/or in person), and participate in the Graded Discussion Forum. Feel free to work together on the homework.

3. Do not ask for answers to TESTS. There are practice quizzes available to help you learn the material, and you may post regarding questions on the practice quizzes. If you work through all the course content, read each chapter several times, and do the practice quizzes, you will be prepared for the tests.

4. **College Network Acceptable Use Policy:** The purpose of this policy is to outline the acceptable use of the network and resources provided by Daytona State College and to establish a culture of openness, trust, and integrity. Please make yourself very aware of this policy by clicking these two links: 
   [http://online.daytonastate.edu/docs/acceptable_use.pdf](http://online.daytonastate.edu/docs/acceptable_use.pdf) (Falcon Online)

**News, e-mail from your instructor, and discussion forums**

When you sign into the classroom, check the class news on the front page. Important announcements will appear there. Also, check your e-mail for messages from your instructor.

1. Check the News, read all discussion posts and check your e-mail every time you sign in. You should sign in at least five days a week.

2. Be patient. Do not expect an immediate response when you send an e-mail message. Generally, two days is considered a reasonable amount of time to receive a reply. When you post in our online classroom, expect an answer within 24 hours.

3. Be courteous and considerate. Being honest and expressing your position thoroughly is very important, but being considerate of others online is just as important as in the classroom.

4. Make every effort to be clear. Online communication lacks the nonverbal cues that fill in much of the meaning in face-to-face communication.

5. Do not use ALL CAPS. This is considered “shouting” and the message is very hard to read. Check spelling, grammar, and punctuation (you may want to compose in word processing software then cut and paste the message into the discussion or e-mail).
6. Break up large blocks of text into paragraphs and use a blank line between paragraphs.

7. If you have a question regarding the course material, post the question in the Discussion Forum under the appropriate chapter/topic. Other students will appreciate seeing the question and your instructor's answer. Students are encouraged to respond to other students' questions. Learning by teaching is a powerful tool. Please do not send your instructor e-mail related to the course content. That is the purpose of the Discussion Forums. They take the place of classroom discussion.

9. Never assume that your e-mail can be read by no one except yourself; others may be able to read or access your e-mail. Never send or keep anything that you would not mind seeing on the evening news.

10. Please keep all postings professional. Correct grammar and spelling are an important part of the business environment. Review your comments before you post them. Write as though you were sending the correspondence to an officer of your company.

**Viruses**

A virus can spell disaster. Your use of a reputable anti-virus program is a requirement for participation in this course. Also, back up your files. Excuses such as “My hard drive crashed” “My modem doesn't work” “My printer is out of ink” are today's equivalents of “My dog ate my homework.” While these events do occur and are inconvenient when they do, they are not valid reasons for failing to submit your work on time.

**Technical Problems Involving the Course:**

Falcon Online has a support page located at [http://online.daytonastate.edu](http://online.daytonastate.edu)

This support page contains FAQs, tips, and contact information. If you cannot find an answer to your question, you can e-mail your question to [online@daytonastate.edu](mailto:online@daytonastate.edu)

You can also call the Falcon Online Help Desk (386-506-3849 or ext 3849 on campus). You can use any of the local access Daytona State numbers and then dial Ext. 3849). For after hours support please contact the FalconAid HelpDesk. Support is available for Falconmail, printing, web usage, Desire2Learn, and more. The number is 386-506-4243 or Extension 4243 on campus. You can use any of the local access Daytona State numbers and then dial Ext. 4243.

**POP UP Blocker Information:**

If you have a Pop Up Blocker on your web browser you may need to disable it or it might interfere with some of the functions of the course.

**ASSIGNMENT PROTOCOLS**

1. Completion dates for assignments can be found on this syllabus under Course Schedule.

2. Please complete all of the assignments on or before the due date listed on page 14 of this syllabus.
3. Please practice safe computing by having a virus detection program loaded on your computer that checks for viruses on e-mail, attachments, documents, etc.

4. Typing your full name at the top of the body of the e-mail is the same as signing your name. Your name should also be at the top of any Word or Excel document attached. Always put your course number, FIN1100 on the subject line of an e-mail and your full name in the body of the message.

ACADEMIC INTEGRITY POLICY

Academic Integrity Policy (see student handbook)


1. Daytona State College is committed to providing you with quality instruction, guidance, and opportunities for academic and career success by fostering academic excellence in a supportive and personalized learning environment. Maintaining high standards of academic honesty and integrity in higher education is a shared responsibility and an excellent foundation for assisting you in making honorable and ethical contributions to the profession for which you are preparing. In order to preserve academic excellence and integrity, the College expects you to know, understand, and comply with the Academic Integrity Policy, which prohibits academic dishonesty in any form, including, but not limited to, cheating and plagiarism. Grades conferred by instructors are intended to be, and must be, accurate and true reflections of the coursework actually produced and submitted by you.

2. All cases of suspected violations of the Student Code of Conduct, including academic dishonesty, are reported to the Judicial Affairs Office for resolution.

3. Forms of Academic Dishonesty
   - Cheating - Cheating can be defined as: receiving or giving unauthorized assistance on a quiz, test, exam, paper, or project or unauthorized use of materials to complete such; collaborating with another person(s) without authorization on a quiz, test, exam, paper, or project; taking a quiz, test, or exam for someone else or allowing someone else to do the same for you.
   - Plagiarism - Plagiarism can be defined as: submitting work in which words, facts, or ideas from another source are used without acknowledging that the material is borrowed whether from a published or unpublished source. For specific information on how to document information from other sources, students should check with their instructors, academic departments, or a recognized writing manual, such as the MLA or APA.
   - Fabrication - Fabrication can be defined as: listing sources in a bibliography that one did not actually use in a written assignment; presenting false, invented, or fictitious data/evidence in a written assignment.

4. Other Academic Misconduct: Other Academic Misconduct might include, but is not limited to:
- In a testing situation, conduct, such as, looking at a classmate’s test, talking to a classmate, or leaving the classroom without the instructor's or proctor's permission.
- Obtaining by the theft/purchase OR selling/ giving part or all of a test.
- Entering an office or building for the purpose of changing a grade on a test, assignment, or in a grade book or for the purpose of obtaining a test.
- Altering or attempting to alter academic records of the College which relate to grades; being an accessory to same.

Please note that instructors use TurnItIn.com to assist in determining the originality of the student’s work. For more information, see the TurnItIn website at http://www.turnitin.com/static/index.html

WITHDRAWAL POLICY:
The last day to withdraw from this course is July 29. Although it is not necessary to have approval from the instructor to withdraw from the course, you should discuss the situation with the instructor. Many times the issue can be resolved with communication. You should also check with the Financial Aid office to determine how this withdrawal might affect your funding. If the decision has been made to withdraw, you should,
1. Go to FalconNet and login
2. Go to the Registration and Records Menu
3. Go to Class Registration and continue to the next page
4. Select the term you are registered for
5. Select the class you want to withdraw from and select the Drop button

STUDENTS WITH DISABILITIES Students with Disabilities: If you need academic accommodations, such as private testing, interpreters, note takers, etc., you must give me a current letter from Disabilities Student Services (DSS) that verifies that you need specific accommodations. Please make an appointment with me as soon as possible to discuss the accommodations. See Daytona State Website for student disabilities for more information http://www.daytonastate.edu/sds/ or see Student Handbook (page 36) http://www.daytonastate.edu/recreg/files/student_handbook.pdf.

Academic Support Center: The Academic Support Center promotes learning and helping students to achieve their potential by providing the resources needed to become successful and independent learners. Tutoring sections as a group or one-on-one, supplemental instruction, weekly learning sessions, and instructor assistance are available at the Centers. Centers are available on each campus. For locations and times, please go to http://www.daytonastate.edu/asc/ for more information.

College Writing Center: The College Writing Center assists students, staff, and faculty to become better writers through face-to-face or virtual consultations (up to 45 minutes) and workshops. As the hub of writing at Daytona State, staff work with all writers at any stage of the writing process—so whether you’re brainstorming ideas for a psychology paper you haven’t started yet, or you’ve revised a letter several times and you want a fresh perspective, you can bring it into the CWC. We recommend scheduling an appointment because we tend to book up quickly; call (386.506.3297) or visit our website (www.daytonastate.edu/cwc) for more information.
Library Services: Daytona State Library Services offers you many different types of resources to support your research needs (or just your curiosity). These resources include everything from thousands of e-books to online databases containing millions of full-text newspaper, magazine and scholarly journal. Many of our resources can be accessed from the web 24/7. We also have a staff of very helpful librarians who can guide you to the best resources for whatever projects you are working on. E-mail the librarians, and/or call us at 386-506-3518, or check out our website and see what we can do for you!

Support is available for Falconmail, printing, web usage, Desire2Learn, and more. Students may call 386-506-4AID (4243) or e-mail (falconaid@falconmail.daytonastate.edu). Local access numbers for your area are:

- DeLand/Deltona   (386) 785-2000 ext. 4243
- Flagler/Palm Coast (386) 246-4800 ext.4243
- New Smyrna       (386) 427-3472 ext. 4243
- Ormond/Daytona   (386) 506-4243

The Falcon Aid after hours of operation are:
Monday – Thursday 8am – 10pm
Saturday – 9am – 4 pm

Times may vary during holidays and special circumstances.

HOW TO SUCCEED IN THIS COURSE

Time Management - Set a schedule for reading, studying, doing problems, working on your cases, participating in the discussion forum, and preparing for Tests. Allow sufficient time for your assignments, especially your final project. Stick to your schedule. Stay on task. Avoid taking tests on the last day or starting your final project late.

Work Through the Course Content - Make use of the resources that the publisher provides. Some of it located under content and the rest is in a link posted in the NEWS.

Get Involved in Your Class - Form a study group, ask questions in our discussion forum, and help other students.

Go online OFTEN – Make it a habit to check our classroom often. Read news, read all new posts and keep informed about what’s going on. Use the UNGRADED Discussion topics to ask questions about course content or assignments.

Seek Assistance When Needed – Visit the Academic Support Center!

VETERANS: If you are currently serving or have ever served in the U.S. Military, please feel free to visit the Veterans Center in the Lenholt Student Center (Bldg. 130, room 124) for any assistance or phone 386.506.3065.
ONLINE COURSE MAP
Please take a few minutes to read about the many features within Falcon Online, our online classroom. Using all these features will help you succeed in the course! Access to each feature is easy within Falcon Online, just click the link.

CONTENT – This is where you'll find our Syllabus, Login link for Connect, Supplemental Reading Assignments, Chapter PowerPoints, and Chapter Study Guides for the course.

DISCUSSIONS – The discussion forum supplements our classroom discussion and interaction. Go here to ask me questions about the course content or assignments, or talk with other students.

CLASSLIST – This is where you'll find the students enrolled in the course. You will also see the instructor listed. To email someone, check the box next to the persons name and then scroll up to select “Email” at the top of the list. The email associated with our online course is FalconMail. You will need to check your FalconMail several times a week as that is where I will be sending emails.

GRADES – Check your progress in the course. Only you can see your grades.

MAIL – Select Mail and FalconMail to access the email for this course.

ASSIGNMENTS – Click on this link to upload your Final Project (financial plan.)
SUMMER “B” 2019 ASSIGNMENTS AND DUE DATES

DATE/ASSIGNMENT/ACTIVITY

CLASS BEGINS JULY 1 – Introduce yourself online the first time you sign in but no later than SUNDAY, JULY 7.

DUE DATES FOR CHAPTER ASSIGNMENTS
Chapters 1 & 2 – Sunday July 7
Chapters 3, 4 & 5 – Sunday July 14
Chapters 6, 7 & 8 – Sunday July 21
Chapters 9 & 10 – Sunday July 28
Chapters 11 & 12 – Sunday August 4
Chapters 13 & 14 – Saturday August 10

Wednesday August 7 – Due Date for Final Project (Personal Financial Plan)

Thursday, August 8 – Last day to upload LATE Financial Plans with late penalty.

NO FINANCIAL PLANS WILL BE ACCEPTED AFTER THURSDAY AUGUST 8.

IF YOU HAVE QUESTIONS REGARDING ANYTHING ON THIS SYLLABUS, PLEASE POST YOUR QUESTIONS ONLINE IN THE SYLLABUS QUESTION FORUM.

IF YOU HAVE QUESTIONS ON THE COURSE CONTENT OR ASSIGNMENTS, PLEASE POST YOUR QUESTIONS ONLINE IN THE DISCUSSION FORUM UNDER THE APPROPRIATE TOPICS.

IF YOU NEED TO CONTACT ME ABOUT YOUR GRADE OR A PERSONAL ISSUE, CLICK ON CLASSLIST, THEN SELECT MY NAME, JEROLD K. BRAUN. PLEASE PUT YOUR COURSE NUMBER (FIN 1100) IN THE SUBJECT LINE AND YOUR FULL NAME IN THE BODY OF THE MESSAGE.