



General Education

PFFP150B2: PERSONAL FINANCE FOUNDATIONS

- *Achieving Financial Well-Being*

A Building Connections, Writing & Quantitative Reasoning General Education Course

COURSE SYLLABUS

PFFP150B2 • SPRING 2024 • Hybrid (001)

<https://d2l.arizona.edu/d2l/home/1405843>

Instructor:	Victoria Ligon, PhD	Class Days:	Tuesdays
Office:	McClelland Park 301E	Class Times:	9:30-10:45 a.m.
Phone:	520-626-5376 (UA office)	Class Location:	Gittings BLDG, Rm 129B
Email:	vkligon@arizona.edu (best way to contact)	First/Last days of class:	January 10th/ May 1st
Office Hours:	Make an appointment here: https://calendly.com/vkligon/victoria-ligon-office-hours	Final Project Due Date:	Tuesday, April 30th @ 11:59 p.m. (no final exam)

Teaching Assistants:	See D2L for names and emails of all Teaching Assistants. TAs will hold weekly drop-in Office Hours on Zoom. See D2L for a schedule of TA Office Hours and weekly Zoom links.
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Part 1: Course Curriculum

Introduction:

Thank you for signing up for PFFP 150B2. My name is Victoria Ligon and I am excited to spend a term with you. In this course, we will explore many topics related to consumption and finances and deepen our understanding of the role consumption plays in personal well-being.

I believe that everyone can make better financial decisions with more information and a better understanding of how the human brain approaches decision making. This is not to say that making “good” money decisions is easy. Money decisions are influenced by many factors including information, personal characteristics, and access to capital. But, gaining information can be a first step and all of you have chosen to take that step by signing up for this class. I expect that everyone who takes this class will make better money decisions in the future, because this class offers an opportunity to think deeply about one’s life ambitions and examine how current behaviors are serving (or hindering) achievement of personal goals.

This syllabus will be your roadmap for the term. This document is meant to be useful and to answer questions you might have about what you are expected to do in this course, how you will be graded on your assignments and what happens if you turn something in past a due date. You will also find resources that can help you to be successful in this course and across all of your courses at the University. If you have questions about anything you read in this document, please don’t hesitate to ask for more information and/or clarification.

See D2L/Content/Start Here for an instructor bio.

Course Description:

By connecting the perspectives of social scientists, financial planners, and individual consumers, this course will cover money management best practices from a personal point of view. Students can expect to gain objective financial knowledge as well as insight into the contextual factors that shape individual approaches to financial decision-making.

Overall, the aim of this course is to provide guidance, tools, and information for making sound financial judgments so that students can set goals and achieve long term financial well-being. Students will end the semester with a personal financial plan. *[Though this course is centered on the U.S. financial system, students living outside of the U.S. will find that much of the content remains relevant.]*

General Education Student Learning Outcomes:

- Students will demonstrate the ability to utilize multiple perspectives and make meaningful connections across disciplines and social positions, think conceptually and critically, and solve problems. (Building Connections)
- Students will demonstrate rhetorical awareness and writing proficiency by writing for a variety of contexts and executing disciplinary genre conventions of organization, design, style, mechanics and citation format while reflecting on their writing development. (Writing)
- Students will demonstrate competency in working with numerical information by critically analyzing quantitative information, generating ideas that are supported by quantitative evidence, assessing the relevance of data and its associated implications in a variety of contexts, and communicating those ideas and/or associated interpretations using various formats (graphs, data tables, equations, oral presentations, or written reflections). (Quantitative Reasoning)

Course Objectives - As a result of this course, you will be able to:

- I. **Describe** key personal finance concepts, tools, institutions, products and services and the role each plays in personal money management. *CO1*
- II. **Summarize**, in writing, best practice recommendations in various money management areas, from the perspective of the financial planning discipline. *CO2 – Building Connections, Writing*
- III. **Reflect**, through structured writing processes, on personal characteristics, values, and histories that can influence an individual's approach to money management. *CO3 – BC, W*
- IV. **Analyze** quantitative information using equations and online calculators and discuss the relevance of data in achieving financial

- goals. *CO4 --- Quantitative Reasoning*
- V. **Connect** broad social science perspectives (i.e. psychological, sociological, economic, political) to develop a deeper understanding of the many opportunities and barriers to wealth creation. *CO5 -- BC*
- VI. **Integrate** perspectives of social scientists, financial planners and individual consumers to **practice** quantitative reasoning and decision-making in complex financial contexts where trade-offs must be made. *CO6 -- BC, QR*
- VII. **Create** a written financial plan outlining goals, opportunities, and action steps for achieving long-term financial well-being. *CO7 --BC, W, QR*

Course Relevance

This course offers a thorough introduction to broad personal finance topics.

Course Curricular Category and Attribute Description

This course is a **Building Connections** course within the **General Education Curriculum**. As a Building Connections course, this class exposes students to the practice of money management by asking them to deeply consider three distinct perspectives: that of a social scientist, that of a professional financial planner, and that of an individual consumer or financial decision-maker.

This course carries the **Writing Attribute**. As a writing intensive course, this class asks students to engage in writing in a variety of contexts while using appropriate disciplinary genre conventions. Students will have numerous opportunities to express their ideas in writing and they will have an opportunity to revise their writing after receiving feedback.

This course also carries the **Quantitative Reasoning Attribute**. As a QR course, this class asks students to examine relationships between numbers as they seek to understand the ways that numerical inputs combine to impact outputs over time. By exploring context and qualitative variables that influence money management

situations, students will gain a nuanced understanding of how quantitative data can be used to inform decision-making.

Prerequisites:

None. This course is intended for all students, regardless of prior knowledge or past exposure to course content.

Class Preparation and Structure:

This class is being taught as a Flex In-person (hybrid) course, using a flipped classroom model. Students will be expected to attend class in-person every Tuesday, and participate in classroom discussions and activities. In addition, online coursework, including readings, lecture videos and quizzes will be due every Tuesday and Thursday. Additionally, course essays and projects will be due on select Sundays throughout the term. All lecture videos, readings, other content, supplemental materials, assignment details, and reading quizzes can be accessed via D2L and the submittal of all assignments will be completed via D2L.

Course Requirements & Assessments

Scheduled Topics/Activities:

A detailed schedule with all course assignments, readings, lecture videos, quizzes and in-class discussion topics can be found on D2L in the Start Here/Course Overview folder under "Content."

Reading Quizzes:

Throughout the semester, you will be expected to take short reading quizzes on assigned chapters of the course book/textbook and corresponding lecture videos. Reading quizzes **must be completed by 11:59 p.m. on the date listed on the course schedule**. There are reading quizzes due on most Tuesdays AND Thursdays of the term. Students can work ahead and take quizzes at any time up to the quiz due date. **No late quizzes will be accepted – no exceptions.** Because you may run into a technical failure*, unexpected internet outage, illness or life event that compromises your ability to complete or succeed on a quiz, your 3 lowest quiz scores will be dropped at the

end of the semester. This means that though there will be 21 quizzes over the course of the semester, after dropping the 3 lowest quiz grades, 18 graded quizzes will remain.

*If you experience a mid-quiz technical failure that prevents you from completing and submitting a quiz, and you contact your instructor BEFORE the quiz has closed, I may be able to reset your quiz and reopen it. *Emails sent after 5 p.m. on a quiz due date may not be received in time to reset a quiz.* For this reason, it is recommended that you complete your quizzes BEFORE the quiz due date.

Lecture Videos:

Lecture videos will be available on D2L for students to watch on their own time. Most Tuesdays AND Thursdays, students will have 1-4 lecture videos assigned and students can expect to watch a total of 1-1.5 hours of lecture videos per week (split roughly in half with 30-45 mins of video due on Tuesdays and 30-45 minutes of video due on Thursday). Video completion will be tracked by completing interactive engagement activities built into videos. Completed videos are worth 1 point each. In total, there are 70 mini-lectures to watch over the semester.

In-Class Activities:

Because this course is taught with a “flipped classroom” structure, in-class time will be devoted to discussions and group activities. During each class session, students will turn in something related to the in-class discussion or activity for that day. In addition, students will be asked to participate in interactive poll questions using their mobile device during each class session. In-class activity participation will be graded for completion, with each session’s activity worth 5 points. There will be a total of 13 graded class sessions, resulting in a total of 65 points that can be earned for the term.

- **Making-up a Missed Class:**

If you must miss class - due to illness or other unavoidable conflicts - you will have the option to watch the recording of class and complete activities built into the video of the recorded class session. Video recordings will post by the end of the week that the class took place

and can be found on D2L under Content/Recorded Class Sessions. **Missed class sessions must be made up within 12 days of when the class was missed** (this means that if you miss class on Tuesday, you have until 11:59 pm on the Sunday that is 12 days later to watch the recording for credit).

Watching the recordings of class sessions should only be done when absolutely necessary. Much of the benefit of an in-person class comes from interacting with peers to discuss course materials. **If you have an extenuating circumstance that warrants missing more than a week of class, please reach out to your instructor to discuss your options.** Students will NOT receive credit for watching two consecutive weeks of video recordings without gaining permission from the instructor.

Self-Reflection Essays:

As a writing intensive course, students will gain practice in the process of writing as part of this course. Early in the semester, students will complete a guided outline for a self-reflection essay they will work on throughout the term. Students will be required to submit two versions of their self-reflection essay during the term and will receive feedback with ideas for how the paper can be improved after they turn in version 1. Students must incorporate feedback and submit a revised version of their self-reflection essay. **Submitting a revised essay is mandatory,** even if the grade on version 1 of the essay was satisfactory. The Self-Reflection Essay prompt can be found on D2L under Assignments.

DUE DATE	TOPIC
1/28	Self-Reflection Essay Outline
2/4	Self-Reflection Essay (version 1)
4/21	REVISED Self-Reflection Essay (version 2)

Individual Course Projects:

Students are required to complete four (4) individual course projects which concentrate on topical course materials. Detailed instructions for each project will be posted on D2L in advance of the project due date. Video tutorials will be posted for each project and TAs will hold office hours to answer questions about projects throughout the term. All projects are listed in the Course Schedule and can be located under ASSIGNMENTS on D2L.

Course Projects	DUE DATE	TOPIC
1	2/18	Tracking Pennies Project
2	3/3	Credit Management Project
3	3/24	Vehicle Purchase Project
4	4/7	Retirement Planning Project

Signature Assignment and ePortfolio:

The final summative assessment in this course will be a personalized financial plan that will build on work done throughout the term. This assignment is the signature assignment in this course.

Students will turn in a project outline before their final project is due. This final project is in lieu of a final exam in this course. [See UArizona Final Exam Regulations and Information \(opens a new window\)](#)

DUE DATE	Final Project Steps
4/9	In-Class Final Project Workshop
4/14	Final Project Outline
4/30	[Optional] Final Project Help Session
4/30	Signature Financial Plan (Final Project)

In the new General Education curriculum you will include signature assignments in your final [ePortfolio](#) in [Digication](#). Uploading your Signature Financial Plan to your Digication ePortfolio will make UNIV 301 more useful. This does not apply to students in the Tiers General Education curriculum.

Part 2: Course Information

Instructor Communication:

- I will do my best to respond as soon as possible and within 24 hours during the week. Weekend response times may be slower.
- Office hours are by appointment because this is the easiest way to accommodate your schedules and my own. I encourage you to set an appointment if you'd like to discuss something about the course. I enjoy meeting with students and I'm happy to make time for you. You can schedule an appointment here:
<https://calendly.com/vkligon/victoria-ligon-office-hours>
- By default, all Office Hours sessions are on Zoom. If you'd prefer to meet in person, let me know and we can schedule an in-person appointment.
- You may also reach out to any of our Teaching Assistants if you prefer to meet with someone other than your instructor. Teaching Assistants hold weekly drop-in Zoom Office hours. You can find their Zoom schedules and links on D2L.

Required Course Materials:

- **Polling Software:** In this class, we will be using the interactive polling software Top Hat. You will find instructions for getting registered for a Top Hat account on D2L under Content/Top Hat Registration. Please register for an account before class on Tuesday, 1/23. This software is FREE for you to use and you will be able to use your mobile phone, laptop, or other device to participate in polls in this course.
- **Book:** *Dollars & Sense* by Dan Ariely, 2017, published by Harper, ISBN: 978-0062651204. This required text is being delivered

digitally via D2L through the Pay One Price program. **You do not need to do anything to acquire this book.**

- **Textbook:** *Introduction to Personal Finance: Beginning your Financial Journey*, 2019, by John Grable & Lance Palmer, 2nd edition, published by Wiley, ISBN: 978-1-119-796961. This required text is being delivered digitally via D2L through the Pay One Price program. **You do not need to do anything to acquire this book.**
- **Opt-Out Deadline:** The Pay One Price program from the UA BookStores provides required textbooks and courseware for a flat rate each semester. If you're a Main Campus undergraduate student, you will be automatically enrolled in Pay One Price each semester (fall & spring). You can opt out for Spring 2024 until January 23, 2024, via D2L to receive a refund. Please refer to the [Pay One Price FAQ \(opens a new window\)](#) for more information.

Copyrighted Materials:

Any video recordings, PowerPoint presentations, assignments, or other course materials posted for this course are intended exclusively for learning associated with this course. **Students may not modify content or re-use content for any purpose other than personal educational reasons. Students may not upload course projects or other materials to any online websites or databases EXCEPT D2L.**

All lecture video recordings (created by Victoria Ligon) are subject to government and university regulations. Students accessing unauthorized recordings or using them in a manner inconsistent with UA Arizona values and educational policies are subject to suspension or civil action. Students sharing course materials with other students or uploading to external online "learning platforms" (such as Course Hero) will be in violation of copyright law AND will be reported for violating the Code of Academic Integrity at the University of Arizona.

All websites and videos (made by other creators) shared in this course are being shared for educational purposes only under the fair use doctrine of U.S. copyright law.

Class Schedule:

To succeed in this course, you will need to keep up with course content and assignments. There are *three* deadlines for completing course assignments each week: **readings, lecture videos and quizzes will be due every Tuesday and Thursday by 11:59 p.m.; essays and projects will be due on select Sundays by 11:59 p.m.** Students can work ahead but cannot get behind without penalties.

Students will also be expected to attend class every Tuesday.

Technology Considerations:

- **Equipment and software requirements:** For this class you will need regular access to a laptop, desktop or other web-enabled device. In addition, regular access to a reliable internet signal will be essential, as well as the ability to run a web browser, open PDF files, and create typed documents using word processing software (ex. Microsoft Word, Pages, or Google Docs). It is recommended that you turn in all assignments in PDF format.
- **Note for Apple Users:** *Do not turn in a .pages or .numbers file* as your instructor will not be able to open it and you may get a 0 on the assignment. Download your assignment as a PDF and upload your file to D2L.
- **Note for Google Doc Users:** *Do not turn in a link to your assignment. Links to live documents will not be accepted in this course and may result in a 0 on the course assignment.* Download your assignment as a PDF and upload your file to D2L.
- **D2L:** If you have not already completed the online, self-paced, D2L New Student Orientation course, I strongly recommend that you take this short course. Doing so will prepare you to succeed in all of your University of Arizona courses that use D2L. More information about how to register for the D2L New Student Orientation course can be

found here: [D2L New Student Orientation Course \(opens a new window\)](#)

- **Technical Support:** For assistance with technical issues surrounding D2L, Playposit, or Pay One Price e-textbooks, contact D2L support at d2l@arizona.edu or 520-626-6804. More info here: [Contact D2L Support \(opens a new window\)](#)

Student Support Services

- **Accessibility and Accommodations:** The goal for this course is that learning experiences be as accessible as possible. If you anticipate or experience barriers based on disability, please contact the Disability Resource Center (520-621-3268) to establish reasonable accommodations. For additional information on the Disability Resource Center and reasonable accommodations, please visit the [DRC Website \(opens a new window\)](#).

If you have reasonable accommodations, please reach out to discuss your needs and how course requirements and activities can be adjusted to ensure your ability to participate.

- **Inclusive Excellence** is a fundamental part of the University of Arizona's strategic plan and culture. As part of this initiative, the institution embraces and practices diversity and inclusiveness. These values are expected, respected, and welcomed in this course.
- **Preferred Gender Pronouns:** This course affirms people of all gender expressions and gender identities. Please reach out to share your preferred pronouns and name, if they differ from the class roster. If you wish to change your preferred name or pronouns in the UAccess system, please visit the [Office of the Registrar's guide to updating personal information \(opens a new window\)](#).
- **Life challenges:** Please reach out to your instructor if there are accommodations that you feel would help you succeed in this course. If you are experiencing unexpected barriers to your success in your courses, please note the Dean of Students Office is a central support

resource for all students and may be helpful. The Dean of Students Office can be reached at 520-621-2057 or DOS-deanofstudents@email.arizona.edu.

- **Physical and mental health challenges:** If you are facing physical or mental health challenges this semester, please note that Campus Health provides quality medical and mental health care. For medical appointments, call (520) 621-9202. For After Hours care, call (520) 570-7898. Learn more at the [Campus Health Website \(opens a new window\)](#). For the Counseling & Psych Services (CAPS) 24/7 hotline, call (520) 621-3334. Learn more at the [CAPS Website \(opens a new window\)](#)
- **Additional support resources for students:**
 - **The Advising Resource Center** links students to their academic advisors. Learn more at the [Advising Resource Center Website \(opens a new window\)](#)
 - **The Writing Center** offers free tutoring and workshops. Learn more at the [Think Tank Writing Center Website \(opens a new window\)](#)
 - **The Thrive Center** offers numerous programs to help students successfully navigate their experiences at the University of Arizona. Learn more at the [Thrive Center Website \(opens a new window\)](#)
 - **The Campus Pantry** provides free access to food staples for students in need. Learn more at the [Campus Pantry Website \(opens a new window\)](#)
 - **The Survivor Advocacy Program** provides confidential support and advocacy services to student survivors of sexual and gender-based violence. The Program can also advise students about relevant non-UA resources available within the local community for support. Learn more at the [Survivor Advocacy Website \(opens a new window\)](#)
 - **Support.Outreach.Success:** Need help and unsure where to turn? Reach out to an SOS Specialist at sos@arizona.edu. Learn more here: [UArizona Student Support Resources \(opens a new window\)](#)

Part 3: Course Policies

Grading Scale & Policies

Assignment	# Due	Individual Item Points	Category Total
Syllabus Quiz + Reading Quizzes	18	5	90
Lecture Videos	70	1	70
In-Class Activities	13	5	65
Self-Reflection Essay Outline	1	10	10
Self-Reflection Essay (version 1)	1	20	20
Self-Reflection Essay (version 2)	1	20	20
Individual Course Projects	4	30	120
Financial Plan Outline	1	10	10
Signature Financial Plan	1	30	30
		TOTAL POINTS:	435

Final course grades, based on a total of 435 points, will be determined as follows:

A	391.5 - 435
B	348 – 391.4
C	304.5 - 347.9
D	261 - 304.4
E	Below 261

Makeup Policy for Students Who Register Late

If space permits, students may join this course after the term has begun. The last possible date to enroll in the course and make up missed work is Tuesday, 1/23/24. Any student who registers late should reach out to the instructor to make a plan for making up missed assignments.

Absence and Class Participation Policy

Students are expected to be regular and punctual in class attendance and to fully participate in the course. Students will receive points for in-class activity completion throughout the term and not attending class will impact a student's final course grade.

To account for life events, illness or unforeseen circumstances that could prevent a student from attending a class, students can make up *occasional* missed classes by watching recordings of the missed class session. Any absence that is not made up by watching the class recording will have a negative impact on the student's final grade. (See [Making Up a Missed Class](#) for more detailed information on making up missed classes.)

To request a disability-related accommodation to this attendance policy, please contact the Disability Resource Center at (520) 621-3268 or drc-info@arizona.edu.

Policies on Late Work and Extra Credit:

Assignment deadlines will only be adjusted with *pre-approval* from the instructor (and only for approved reasons such as religious accommodations or University activities approved by the Dean of Students), or, in rare cases, emergency situations that cannot be foreseen.

Late Work:

Late essays and projects will have points deducted at a rate of 10% of points lost for each day (24 hours) of lateness. First deduction begins *48 hours* after time assignment is due. This 2-day

grace period is being extended to account for life and health challenges that many students experience. After grace period, additional 24-hour periods compound and late penalty grows for each additional day late. **Based on this late policy, essays and projects that are turned in more than 12 days after their due date will not receive any credit in this course.**

Students may utilize the grace period for their Final Signature Project in this course, but **may not submit any work beyond Thursday, 5/2 at 11:59 p.m.**

Note that readings quizzes CANNOT be completed late. Reading quizzes will not be available after 11:59 p.m. on the dates when they are due. To account for life challenges, a student's 3 lowest quiz scores will be dropped.

[Optional] Extra credit:

There will be one extra credit opportunity offered during the semester. Any student who visits the **Think Tank Writing Center (online or in person)** to receive feedback on a written essay or project in this course can submit a screenshot (or pdf) of the email received from the Writing Center documenting their visit and earn five extra credit points. Only one extra credit Thank Tank bonus will be awarded, even if student visits the Writing Center multiple times. Details on how to complete this extra credit assignment are available on D2L under ASSIGNMENTS. For information about the Think Tank Writing Center, visit: [Thank Tank Writing Center Website \(opens a new window\)](#)

Note that **Salt Center students** may utilize Salt Center Tutoring Services as an alternative to the Think Tank. See Extra Credit Assignment details on D2L for requirements associated with documenting a Salt Center visit.

Calculating your Final Grade

There are a total of 435 points available in this course. Your final grade is determined by dividing the # of points you have received by 435 (the total points available in the course). As an example, if you earn 375 points

in this course, you can divide 375/435 to figure out your final grade in the course; $375/435 = 86.2$, which is a B.

A note about rounding up: If a student ends up with an 89.5 or higher, I will look at the student's overall effort in class and whether the student took advantage of the Writing Center extra credit opportunity to decide whether to round up a grade. If getting a particular letter grade is important to you, I recommend that you complete all assigned work and take advantage of the Writing Center opportunity so that you put yourself in the best possible position to earn the grade you desire. I will not consider rounding up grades that fall below 89.5 (or 79.5, 69.5, etc).

Incompletes and Withdrawals:

Requests for an incomplete (I) or withdrawal (W) must be made in accordance with University policies, which are available at <http://catalog.arizona.edu/policy/grades-and-grading-system#incomplete> and <http://catalog.arizona.edu/policy/grades-and-grading-system#Withdrawal> respectively.

Additional Policies

Plagiarism and Academic Integrity:

Students are encouraged to share intellectual views and discuss freely the principles and applications of course materials. However, **graded work/exercises must be the product of independent effort** unless otherwise instructed. Students are expected to adhere to the UArizona Code of Academic Integrity at all times. See: [Dean of Students Code of Academic Integrity \(opens a new window\)](#)

Note that BOTH students who copy another student's work AND students who knowingly share their own work will be in violation of the Code of Academic Integrity and will face repercussions. **Should a student's paper reflect the work of another, a failing grade will be issued for the particular assignment, and the student will be referred to the Dean of Student's Office for disciplinary action as mandated under the UA Code of Academic Integrity.** All violations of the Code

of Academic Integrity will be reported to the Dean of Students Office, no exceptions.

Use of Generative AI:

In this course, use of generative artificial intelligence (AI)/large language model tools such as ChatGPT, Dall-e, Google Bard, Microsoft Bing, etc., in place of your own thinking and/or writing, will be considered a violation of the Code of Academic Integrity, specifically the prohibition against submitting work that is not your own. This applies to all outlines, essays and projects in this course. This course policy is driven by the learning goals and desired learning outcomes for the course as each project and essay has been designed to encourage you to think about course concepts, apply course learning to your own life, and practice your written communication skills.

The following actions are explicitly prohibited:

- entering all or any part of an assignment statement or prompt into a large language model AI tool;
- incorporating any part of an AI-written response in an assignment;

UArizona Nondiscrimination and Anti-harassment Policy:

The University is committed to creating and maintaining an environment free of discrimination. In support of this commitment, the University prohibits discrimination, including harassment and retaliation, based on a protected classification, including race, color, religion, sex, national origin, age, disability, veteran status, sexual orientation, gender identity, or genetic information. For more information, including how to report a concern, please see the [UArizona Nondiscrimination and Antiharassment Policy \(opens a new window\)](#).

UArizona Threatening Behavior by Students Policy:

This policy prohibits threats of physical harm to any member of the University community, including to oneself. See: [UArizona Threatening Behavior by Students Policy \(opens a new window\)](#)

UArizona Disruptive Behavior in an Instructional Setting Policy:

Students creating disturbances that interfere with the conduct of the class or the learning of others are in violation of the Student Code of Conduct and may be referred to the Dean of Students Office. See:

[UArizona Disruptive Behavior Policy \(opens a new window\)](#)

Confidentiality of student records: Student records are protected by the Family Educational Rights and Privacy Act of 1974 (FERPA). For more information, visit the [Office of the Registrar's FERPA Compliance webpage \(opens a new window\)](#)

Syllabus Change Policy: Information contained in the course syllabus, other than the grade and absence policy, may be subject to change with advance notice, as deemed appropriate by the instructor.

PFFP150B2 001 - SPRING 2024 - FLEX In-Person

Readings/Lecture Videos/Quizzes/Assignments DUE						In-Class Dates, Modalities & Topics	
Module/ Topic Folder	Due Date (by 11:59 p.m.)	Required readings	Lecture Videos to Watch	Quizzes	Assignments Due	In-person Class Times TUESDAYS - 9:30-10:45 am Gittings BLDG, Rm 129B	In Class Discussion Topic
Topic 1.1	Tu - 1/16	Review syllabus	Course Overview			Week 1 - Tu -1/16	NO CLASS
1.2	Th - 1/18	Review syllabus	Money, Materialism & Happiness	No quiz			
1.3	Tu -1/23	D&S: Ch. 1-3 (pgs. 3-18)	Opportunity Cost & Value	Syllabus Quiz		Week 2 - Tu -1/23	What is financial well-being?
1.4	Th - 1/25	D&S: Ch. 4 (pgs. 21-39)	Relativity	Reading Quiz (RQ) 1 (on topics 1.3 & 1.4)			
	Su - 1/28	-----	-----	-----	Self-reflection Essay Outline		
1.5	Tu -1/30	D&S: Ch. 7 (pgs. 93-109) & 12 (pgs. 183-196)	Cognitive Biases & Discounting the Future	RQ2		Week 3 - Tu -1/30	Consumption & Happiness
	Th - 2/1	No Reading	No videos	No quiz			
	Su - 2/4	-----	-----	-----	Self-Reflection Essay (version 1)		
2.1	Tu -2/6	PF: Chapter 1 (1.1, 1.2, 1.3, 1.4, 1.5)	Financial Goals & Decision Making	RQ3		Week 4 - Tu -2/6	Perspective Taking

2.2	Th - 2/8	PF: Chapter 2, part a (2.1, 2.2, 2.3)	Time Value of Money	RQ4			
2.3	Tu -2/13	PF: Chapter 2, part b (2.4, 2.5, 2.6)	Budgeting & Planning	RQ5		Week 5 - Tu -2/13	Setting Financial Goals
2.4	Th - 2/15	PF: Chapter 3 (3.1, 3.2, 3.4, 3.5, 3.6)	Earning & Saving	RQ6			
	Su - 2/18	-----	-----	-----	Tracking Spending Project		
3.1	Tu -2/20	PF: Chapter 5, part a (5.1, 5.2, 7.3 - not a typo, actually 7.3)	Financial Institutions & Services	RQ7		Week 6 - Tu -2/20	Module 2 Review
3.2	Th -2/22	PF: Chapter 5, part b (5.3, 5.4, 5.5)	Credit Reports & Scores	RQ8			
3.3	Tu - 2/27	PF: Chapter 5, part c (5.6)	Credit Cards	RQ9		Week 7 - Tu - 2/27	Financial Socialization
3.4	Th - 2/29	No reading	Managing Debt	No quiz			
	Su - 3/3	-----	-----	-----	Credit Management Project		

SPRING	Tu - 3/5	No reading	No videos	No quiz		Week 8 - SPRING BREAK	NO CLASS
BREAK	Th - 3/7	No reading	No videos	No quiz			
3.5	Tu - 3/12	PF: Chapter 6, part a (6.1, 6.2, 6.5)	Acquiring a Vehicle	RQ10		Week 9 - Tu - 3/12	Credit Cards
3.6	Th - 3/14	PF: Chapter 6, part b (6.3, 6.4)	Student Loans	RQ11			
3.7	Tu - 3/19	PF: Chapter 6, part c (6.6, 6.7)	Housing Options	RQ12		Week 10 - Tu - 3/19	Student Loans
3.8	Th - 3/21	PF: Chapter 7, part a (7.7)	Identity Theft & Fraud	RQ13			
	Su - 3/24	-----	-----	-----	Vehicle Purchase Project		
4.1	Tu - 3/26	PF: Chapter 7, part b (7.1, 7.2, 8.7)	Intro to Investments: Risk & Return	RQ14		Week 11 - Tu - 3/26	Preventing Identity Theft
4.2	Th - 3/28	PF: Chapter 8, part a (8.1, 8.2)	Investments: Stocks	Topic 4.2 included in RQ15			
4.3	Tu - 4/2	PF: Chapter 8, part b (8.3)	Investments: Bonds	RQ15 (on 8.1-8.3)		Week 12 - Tu - 4/2	Module 3 Review
4.4	Th - 4/4	PF: Chapter 8, part c (8.4, 8.5, 8.6)	Investments: Mutual Funds, & ETFs	RQ16			
	Su - 4/7	-----	-----	-----	Retirement Planning Project		

4.5	Tu - 4/9	PF: Chapter 10 (10.1, 10.2, 8.8)	Retirement Planning & Investment Vehicles	RQ17		Week 13 - Tu - 4/9	Final Project Workshop
4.6	Th - 4/11	PF: Chapter 8, part d (8.9)	Real Estate Investing	RQ18			
	Su - 4/14	-----	-----	-----	Final Project Outline Due		
5.1	Tu - 4/16	PF: Chapter 9, part a (9.1, 9.5, 9.2)	Asset Protection: Insurance Basics, Auto and Health Insurance	Topic 5.1 included in RQ19		Week 14 - Tu - 4/16	Financial Independence
5.2	Th - 4/18	PF: Chapter 9, part b (9.3, 9.4, 9.6)	Asset Protection, part 2: Other types of Insurance	RQ19 (on 9.1-9.6)			
	Su - 4/21	-----	-----	-----	Revised Self-Reflection Essay (version 2)		
5.3	Tu - 4/23	PF: Chapter 4 (4.1, 4.2, 4.3, 4.4)	Tax Management	RQ20		Week 15 - Tu - 4/23	Module 4 Review
	Th - 4/25	No reading	No videos	No quiz			
5.4	Tu - 4/30	No Reading	Course Wrap-Up		Final Project Due	Week 16 - Tu - 4/30	[Optional] Final Project Help Session

Required Reading: D&S = Dollars & Sense; PF = Introduction to Personal Finance;

All assignments must be turned in or posted on D2L in corresponding assignment folder. **All deadlines are 11:59 p.m. on the dates listed. Readings Quizzes must be completed by 11:59 p.m. on the date listed in the course schedule.**