

**The University of Texas at Tyler
Soules College of Business
Spring 2025**

Course Title: Personal Finance

Course Number: FINA 3315_060

Instructor Name: Hui Liang James

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Office Hours: Days/Times AND by appointment: TuTh 8:00AM-9:30AM & 11:00AM-12:00 PM

Course Description:

This course provides students with skills to solve real-world problems. It focuses on problems and applications related to personal finance, including financial planning, personal financial statements, financial budgeting process, tax planning, real estate financing, and personal investing.

Required Text:

Personal Finance 4th edition (2023); Author: Rachel S. Siegel, ISBN 978-1-4533-4193-3.

The book can be purchased from the bookstore or online using the following link <https://students.flatworldknowledge.com/course/2607319>. You can purchase online access only, which comes with online access to the homework and the ebook. You may also purchase other options that come with online access to homework and downloadable books (loose leaf, hard copy, colored, etc.). The ebook text is embedded in each corresponding chapter, which can be accessed in your "Modules" on Canvas.

The following link includes the support documentation that may guide you in creating a FlatWorld account to purchase/redeem your book:

<https://support.flatworldknowledge.com/en/collections/461458-students>.

Supplemental Materials:

There are a lot of online free materials that teach personal financial planning and home economics. Here are a few:

<http://money.usnews.com/money/personal-finance>

<http://finance.yahoo.com/personal-finance/>

<http://www.kiplinger.com/>

Course Topic outline

BEG. DATE

Week 1: 01/13/25

Chapter 1

Personal Financial Planning

Week 2: 01/20/25	Chapter 2	Basic Ideas of Finance
01/27/25: Census date		
Week 3: 01/27/25	Chapter 3	Financial Statements
Week 4: 02/03/25	Chapter 4	Evaluating Choices: Time, Risk, and Value
Week 5: 02/10/25		Exam 1: Chapters 1, 2, 3, & 4
Week 6: 02/17/25	Chapter 5	Financial Plans: Budgets
Week 7: 02/24/25	Chapter 6	Taxes and Tax Planning
Week 8: 03/03/25	Chapter 9	Buying a Home
Week 9: 03/10/25	Chapter 12	Investing
Week 10: 03/17/25		Spring Break
Week 11: 03/24/25		Exam 2: Chapters 5, 6, 9 & 12
Week 12: 03/31/25	Chapter 14	The Practice of Investment
Week 13: 04/07/25	Chapter 15	Owning Stocks
Week 14: 04/14/25	Chapter 16	Owning Bonds
Week 15: 04/21/25		Project Due
Week 16: 04/28/25		Exam 3: Chapters 14, 15 & 16

Exam:

Three non-cumulative exams will be given throughout the semester.

Homework:

Eleven homework assignments will be assigned through FlatWorld. Late submissions and make-up homework are allowed with a 5% penalty each day. The final submission date is: **04/21/25**.

You can access your homework using the "Assignments" tab on the left side of the navigation bar on your course homepage.

Class discussions:

We will discuss various topics in personal finance through Canvas throughout the semester. These discussions are required, and your participation is included in your final grade.

Make-Up Policy:

If you must miss an exam, you must contact me BEFORE the exam. Evidence for the unavoidable absence is required. Failure to do so may result in a zero for that exam.

Evaluation

A student's grade for the class will be based on performance in exams, assignments, and class participation. Below is the grading scale with the corresponding weights for each component:

- | | |
|-----------|----------|
| 1. Exam 1 | 100 pts. |
| 2. Exam 2 | 100 pts. |

3. Exam 3	100 pts.
4. Homework	165 pts.
5. Project	20 pts.
6. Class discussion	35 pts.
TOTAL	520 pts.

The grade scale is as follows:

$\geq 90\%$:	A
$\leq 80\% < 90\%$:	B
$\leq 70\% < 80\%$:	C
$\leq 60\% < 70\%$:	D
$< 60\%$:	F

To find your final letter grade, use the total points earned (3 exams + assignments)/total points (520) to get the percentage, then match it with the above scale.

The percentage of the grade on Canvas may not be accurate if you have missed any assignments during the semester because the percentage is calculated based only on the completed assignments.

UT Tyler Honor Code

Every member of the UT Tyler community joins together to embrace: Honor and integrity that will not allow me to lie, cheat, or steal, nor to accept the actions of those who do.

Artificial Intelligence Statement

UT Tyler is committed to exploring and using artificial intelligence (AI) tools as appropriate for the discipline and task undertaken. We encourage discussing AI tools' ethical, societal, philosophical, and disciplinary implications. All uses of AI should be acknowledged as this aligns with our commitment to honor and integrity, as noted in UT Tyler's Honor Code. Faculty and students must not use protected information, data, or copyrighted materials when using any AI tool. Additionally, users should be aware that AI tools rely on predictive models to generate content that may appear correct but is sometimes shown to be incomplete, inaccurate, taken without attribution from other sources, and/or biased. Consequently, an AI tool should not be considered a substitute for traditional approaches to research. You are ultimately responsible for the quality and content of the information you submit. Misusing AI tools that violate the guidelines specified for this course is considered a breach of academic integrity. The student will be subject to disciplinary actions as outlined in UT Tyler's Academic Integrity Policy. *Refer to the About This Course section of the UT Tyler Syllabus Module for specific information on appropriate use of AI in your course(s).*

Disability/Accessibility Services

In accordance with Section 504 of the Rehabilitation Act, Americans with Disabilities Act (ADA) and the ADA Amendments Act (ADAAA), the University of Texas at Tyler offers

accommodations to students with learning, physical, and/or psychological disabilities. If you have a disability, including a non-visible diagnosis such as a learning disorder, chronic illness, TBI, PTSD, ADHD, or a history of modifications or accommodations in a previous educational environment, you are encouraged to visit <https://hood.accessiblelearning.com/UTTyler/> and fill out the New Student application. The Student Accessibility and Resources (SAR) office will contact you when your application has been submitted and an appointment with the Assistant Director Student Accessibility and Resources/ADA Coordinator. For more information, including filling out an application for services, please visit the SAR webpage at <https://www.uttyler.edu/disability-services>, the SAR office located in the Robert Muntz Library, LIB 460, email saroffice@uttyler.edu, or call 903.566.7079."

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