

**Summer 2020 Finance 302OL #10174** [www.BoringFinance.com](http://www.BoringFinance.com) (syllabus, 5/1/2020 revision)

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Class runs from 5/26/2020 to 11:30am Pacific on 8/18/2020, online only.

ALL Assignments must be initially submitted by **11:30am PDT 8/03/2020**. *Note that this is about two weeks before the end of the semester in order to allow enough time for grading and possible revisions.*

7/06/2020 at 11:30am is “Bonus Points” deadline.

(You may start early if you wish. Historically, some students finish this summer class in May!)

**Initial submissions of all assignments due by 11:55am PDT (approximately NOON), 8/03/2020!!!** (That means that if any assignments need to be revised, you will have up to the final deadline to submit those revisions. Note that ALL assignments must be turned in by the initial deadline if they are to count.)

This online class is only for the CSUN Sections taught by **Prof. G. Michael Phillips**

Section Fin302-01, class #10174

If you have a different instructor or are enrolled in a different Class Number, then you are in a different version of Fin 302 that does not use [www.BoringFinance.com](http://www.BoringFinance.com).

These sections DO NOT USE MOODLE OR BLACKBOARD OR CANVAS. Instead, use [www.BoringFinance.com](http://www.BoringFinance.com) and [www.WileyPLUS.com](http://www.WileyPLUS.com) . Class lectures are available via the WileyPLUS product. Assignments are turned in using [BoringFinance.com](http://BoringFinance.com). Any WileyPLUS assignments are for your own benefit but do not count directly towards your class grade. The Summer 2020 WileyPLUS Course ID is 767610. Please see the flyer at the end of the syllabus.

### **Office Hours & contact information:**

There are NO IN PERSON OFFICE HOURS THIS SEMESTER. Because this is a self-paced online class, please contact the professor using email or the contact form on [www.boringfinance.com](http://www.boringfinance.com) if you have questions. If you wish to schedule a call/zoom meeting, please indicate several possible dates/times when you are available in your email.

*The university office phones are seldom if ever checked for messages. Please email if you need to reach the professor.*

You may begin working on the class as soon as it is available. You may work whenever you wish, but you are encouraged to work hard earlier in the semester. To help motivate you, there is a 10% bonus for work turned in by an early deadline, discussed below.

**Most students who do poorly in this class do so because of procrastination, not difficulty of material.**

**Key Dates:**

**7/06/2020 11:30am Pacific    bonus deadline**

**8/03/2020 11:30am Pacific    ALL ASSIGNMENTS INITIAL SUBMISSION DEADLINE**

**8/18/2020 11:30am Pacific    FINAL SUBMISSION (Revisions only) DEADLINE**

**8/18/2020 11:30am Pacific    Class Is Over.**

Your assignments submitted by **11:30am** on **7/06/2020** are eligible for a **10% bonus** (equivalent to a letter grade!) on points earned. Please get started on your readings and assignments as soon as you can to be able to receive the point bonus.

**Assignments must be turned in initially before 11:30am 8/03/2020** if they are to count. This is in the morning, just a bit before noon. Revisions of returned assignments may be turned in up to the “Class Expiration Date/Time” which is **11:30am PDT (late morning) 8/18/2020**. (Note that assignments are due a bit before noon, not midnight.) No assignments may be turned in after that date and time.

In no case will any assignments be accepted using email, paper, text, or any other method besides the submission tool on the [www.BoringFinance.com](http://www.BoringFinance.com) website.

With one exception, if you are delayed for any reason including if there is a computer problem, or a natural disaster, or you are in the hospital, or your car broke down, or the website isn't responding, or you forgot, or you thought the due-date was some other time, or any other reason, then **there is no recourse**. For that reason, we encourage you to be done with your initial submission of assignments several days before the initial submission deadline. **(Indeed, the “bonus point deadline” makes a great target!)** *The sole exception is if you are active duty military or a first-responder and are unexpectedly deployed so you would not have access to Internet facilities, then contact us and we can work something out if needed.*

Note: there is no guarantee or expectations that assignments turned in close to the end of the semester initial submission deadline will be graded in time for revisions to occur. Similarly, there is no expectation that students waiting until then to submit their assignments will be able to do so. To be safe, please submit your assignments throughout the semester and before the bonus point deadline so you can earn your extra 10% (about a letter grade's worth of points).

**Class Venue:**

The self-paced “asynchronous” course takes place at [www.BoringFinance.com](http://www.BoringFinance.com) in the class for (Fin302 Summer 2020 Phillips). There are NO required class meetings, NO required times for all students to be online, and NO official lectures. There is NO Moodle or Blackboard or Canvas site. There is also no scheduled final examination. However, there is a large amount of written material and a lot of reading. Many of the assignments are reasonably unstructured so that you can tailor them to best fit your own needs and interests. Please take full advantage of this opportunity to learn about yourself and plan for your future. Please ensure that all your papers are SUBMITTED (not DRAFT) before the initial submission date if they are to count.

All class activities are done “asynchronously” at your own pace on your own schedule and at your own location (subject to the dates mentioned above). Additional material is provided at [www.WileyPLUS.com](http://www.WileyPLUS.com) (which requires a purchased access code that comes in a bundle with some new copies of the textbook or can be directly purchased online) and [www.CFPIonline.com](http://www.CFPIonline.com) which is another free resource.

### **Class Schedule:**

You have about 14 chapters to read and thousands of words to write in thoughtful memos and essays. You may find it helpful to complete two chapters per week along with the corresponding online lectures, worksheets, and supplemental/resource materials.

### **Key Dates:**

#### **Now—get started**

11:30am 7/06/2020 – have as much turned in before then as possible for 10% bonus points

11:30am 8/03/2020 – any assignment that will be graded must be turned in initially by this date (and PLEASE DON’T WAIT UNTIL THE LAST MINUTE)

11:30am 8/18/2020 – last day of class; all revisions to returned assignments must be turned in before then.

### **Textbook Materials:**

#### **REQUIRED:**

The online WileyPLUS electronic text “Personal Finance” by Vickie Bajtelsmit, which is available as a WileyPLUS course with an optional print companion volume, sold through the campus bookstore or from [www.WileyPLUS.com](http://www.WileyPLUS.com). The online version is the minimum required but the print version of the text may be a helpful addition.

#### ***Other Supplemental Materials:***

There are a wide range of supplemental materials provided on the WileyPLUS website and as “Resources” for each unit on the BoringFinance.com website. Please be sure to check these out. They can add tremendous value to your Fin302 experience. (Please note that some of the resources are **Lynda.com videos** which are free to students only when accessed through the campus portal or on campus. If you are asked to pay for access, then you didn’t go to them the right way. The Lynda videos are an excellent way to cover key material for this class.)

Using [www.BoringFinance.com](http://www.BoringFinance.com)

If you haven’t already done so, you will need to use your my.csun.edu email address and sign up for a free account on [www.BoringFinance.com](http://www.BoringFinance.com). **Please note that this class DOES NOT USE MOODLE OR CANVAS.** Once you have your BoringFinance.com account activated, then go to the “Classes” tab and find the “Manage your classes/Join another class” in the center of the page. At that link, you can “add” this section of Fin302. Please note that just because you join(add), or un-join(drop), the section to your account on BoringFinance.com doesn’t mean that you added or dropped as far as the University is concerned. These are unrelated processes.

Once you’ve joined the class, you can find a “Class Schedule” which shows the assignments and lectures in various orders. The Class Resources tab contains links pertaining to each unit that should be helpful. The Assignments link takes you to where each of the assignments is described in detail and where you may turn them in. (Please see “Assignments” below for more information. Your total points earned in the class will be displayed at various places on the website when you log in including right below the menu block with the links mentioned above. It will say “Estimated Class Points = XX” where XX is your points earned. Your grade is based solely on the number of points earned, not the percentage of possible points earned. (Your work on WileyPLUS will prepare you for your essays but will not directly count towards your grade. Only the essays submitted using BoringFinance.com will count towards your grade.)

**There is also a “Countdown clock” telling you how much time is left to turn in the initial versions of any assignments and how much time is left in the course.**

On the upper right corner is a mail box. Any correspondence sent from the BoringFinance website, including comments on graded papers, will be sent to your email address that you registered with but also to the mail box available on the site. If you have class emails in the envelope but you didn’t get any to your email address, you might want to check your Junk Mail settings.

## Grading

*The class is based on class points earned. It is possible to earn more than 100 points in the class. Your grade is based on total points, not percent of possible points. When your webpage for the class indicates you have at least 90 points, then you have indeed earned an A. (If you earn 125 points, you still earn an A. If you earn 89.9 points, you earn a B. Sorry.)*

**90+ = A**

**80+ - 90 = B**

**65+ - 80 = C**

**<65 = F**

**There are NO D GRADES assigned in this class.** It is unfortunate, but if at the last moment you have a few assignments not submitted on time or that don't pass, if you receive a 64.999 or less you will fail the course. Therefore, please do more, a lot more, and try for an A while you're at it.

**Remember, any assignments successfully turned in before the bonus deadline receive an extra 10% of their points. (If you turned in 84 points before the deadline, you would receive 8.4 bonus points resulting in an A in the class.)**

### **Assignments**

There are four types of assignments: there is a book review, a lengthy research paper, and reflection papers for each of the 14 chapters. You may earn points by doing a variety of these assignments. You may "mix and match". You are not required to do any particular assignment so you may pick which ones you wish to do based on your interests and your target grade. Most students do all the chapter reflection essays and some do the book report. Very few do the research paper but it is potentially a very rewarding assignment.

In addition, you can earn the "Bloomberg Market Concepts" certificate by going through a series of lessons in the Finance Investment Lab (BB2228). This program provides a detailed overview of many types of financial and economic data and models (but isn't for everybody). Note that the Bloomberg program may not be available during this semester.

*Your grade is based on the total number of points that you earn, not on the percentage of possible points that you earn. There are many more points possible than are needed to earn an A in this course. Please choose assignments that are helpful and interesting to you.*

### **Chapter Reflection and Application**

*Each reflection is a minimum of 400 words.*

***14 chapters x 6 points each = 84 total points (+ 8.4 bonus if applicable)***

Study the material for each chapter using WileyPLUS and any of the supplemental materials.

This usually begins by doing the Personal Financial Plan worksheets, listening to the annotated slides (lectures), reviewing the various online questions, and (of course) reading the book. You

might also read other materials including the supplemental materials listed at [www.BoringFinance.com](http://www.BoringFinance.com) for this class.

Think about what you've done, what you've learned, and how it could apply to your life. What from the topic do you want to be sure to remember in the future? Are there any personal goals that you've identified? Are there any habits you need to change? Is there anything about your financial life you need to change? These reflection essays provide a chance for you to pull your thoughts together and make the valuable material in Personal Financial Planning your own.

When you have reflected on the completed chapter, write a short (minimum 400 words) essay describing your thoughts and how this material applies to your life now or how it might apply in the future. **A simple summary of the chapter is not sufficient. You must include a discussion of potential personal applications of the material to receive credit.**

Be sure to SUBMIT the essay in order for it to be graded. This essay is graded Pass/Fail.

### **Financial Planning Book Review**

*The Book Review is a minimum of 2500 words.*

***25 points (+ 2.5 bonus points if applicable)***

Consider one of the following popularly written personal financial planning books:

1. The Millionaire Next Door by Stanley and Danko
2. Rich Dad, Poor Dad by Kiyosaki and Lechter
3. Work Your Wealth: 9 Steps to Making Smarter Choices With Your Money by Storjohann
4. The Total Money Makeover: A Proven Plan for Financial Fitness by Dave Ramsey
5. One Up on Wall Street by Lynch and Rothchild

Pick one of these, obtain it from a library or purchase it (many are available on Kindle). Read it and digest it.

Then, write an analytical review of the book. Who is the book written for? Did it do a good job addressing the needs of that audience? Did you learn anything? How did the material compare to what else you've learned in this class? Would you recommend this book to others? Why? (or Why not?) This is a Pass/Fail assignment and is worth 25 points.

### **Comprehensive Information Comparison Analytical Essay**

*This is a minimum of 5000 words.*

***Numerically graded, up to 50 points (+ up to 5 bonus points if applicable)***

This is the single most difficult and time-consuming assignment. This assignment can generate up to 50 points towards the 90 points needed for an A. (Remember, there are about 100 other points available other ways and so this rigorous assignment is not necessarily required to earn an A in the class.) This paper is NOT graded pass/fail but will receive a numerical score.

For this 5000 word paper, you will select a topic from the Bajtelsmit textbook (it may be one of the discussion topics at a chapter end) and then thoroughly research it using at least eight different resources described below.

Your paper will have two parts. The first part will be a comprehensive analysis of your topic drawing on all the resources you used. The second part will be a "meta" paper which focuses not on your research but rather on the resources you used. In this second part, you will discuss the relative strengths and weaknesses of each of the TYPES of information (the broad categories of information, not the specific resources used).

This is a minimum 5000 word essay and must use proper bibliographic citation and style. You may choose whatever formal style (MLA, APA, etc.) is appropriate for your major.

You will be graded strictly on your writing, punctuation, formal style, and writing style as well as the quality of your research, the subtlety of your research strategies, and the in-depth comparison of the various resources you used.

For this paper, you must identify your topic and cite where in Bajtelsmit/WileyPLUS the topic is found.

Then, you must (at a minimum) use (and compare/contrast) the following types of research resources. You must use EACH of the following in your research and paper.

1. News.Google.Com (a consolidation of many news and blog sources, taken as a broad sample of web-based information)
2. A Traditional printed-on-paper Newspaper (for example, Investor's Business Daily, The Wall Street Journal, the New York Times); these are often available at libraries, coffee shops, and for purchase at magazine stands. You may NOT use the online web-version of these publications. You MUST use a print-on-paper version of the publication.
3. A popularly-written Book written about the topic (this does NOT include textbooks, Dummy's guides, or similar general reference volumes)
4. A popularly-oriented consumer focused magazine (e.g., Smart Money, Road and Track, Cosmopolitan)

5. A blog aimed focusing on the topic you are researching
6. A specialized website focusing on the topic you are researching (e.g., [www.kbb.com](http://www.kbb.com) focusing on automobile values)
7. A research-oriented database available online from the "Database" listings of the library website
8. A broadcast television, radio, podcast, or other streaming information source

Be sure to use all 8 categories of information. Be sure to keep appropriate URLs and bibliographic information for purposes of citation in your paper.

The resulting paper is expected to meet high quality "term paper" standards. This is a challenging, but potentially very rewarding, exercise.

(Minimum word count: 5,000 words. But, typical papers may be much longer in order to provide adequate coverage and depth of the two parts of the assignment.)

### **Bloomberg Market Concepts Certificate**

*Pass/Fail, 15 points (plus 1.5 points bonus if applicable)*

Complete the Bloomberg Market Concepts certification (see the Bloomberg Lab Hours sheet in "Resources"). Upload the certificate of completion as an attachment to this assignment. In the "essay" area, write down your final score and the date you completed the assignment. This assignment is worth 15 points. Note, this requires a number of hours doing online assignments in the Finance Investment Lab and will provide solid exposure to many economic and financial concepts as well as an introduction to some career skills in the areas of investing and finance. This assignment is NOT for everybody.

### **Grading Examples**

1. You do all 14 chapter essays before the bonus point deadline but none of the other assignments.  
 $14 \times 6 = 84$  (base score) + 8.4 bonus points = 92.4 points. You earn an A.
2. You do all 14 chapter essays and none of the other assignments, but turn in all your assignments after the bonus point deadline.  
 $14 \times 6 = 84$  (base score) + 0 bonus points = 84 points. You earn a B.
3. You do the book review before the bonus deadline and 10 chapter reflection essays after the bonus deadline.



25 points (book review) + 10 x 6 (=60) + 2.5 (book review bonus points) = 87.5 points.  
You earn a B.

4. You do the book review and 4 chapter reflections before the deadline and six chapter reflections after the deadline.

25 points (book review) + 2.5 bonus + (4 x 6 = 24) + 2.4 bonus + (6 x 6 = 36) = 89.9 points. You earn a B.

**The following are various policies and notices that relate to this class. The University requires that these notices be included in the syllabus. Please read them carefully.**

### **CSUN Core Values and Ethical Conduct Pledge**

The [CSUN Core Values and Ethical Conduct Pledge](#) is a requirement for this course. You will be asked to agree to this statement when you register on the BoringFinance.com website and submit essays. If you don't indicate that you agree to adhere to the statement, then you won't be allowed access to the BoringFinance.com classroom site. (Note that this is where you will turn in your written assignments.)

Bottom line: Don't cheat, don't do unethical things, just do your own work and turn it in.

Please read the Academic (Dis)Honesty Policy below.

### **Academic (Dis)Honesty Policy**

The CSUN policy on academic dishonesty will be enforced. *Anybody found violating the academic dishonesty policy with respect to any aspect of this class will fail not just the assignment but also the entire course and will be reported to University authorities.*

Any plagiarism or turning in writing that is not your own is not permitted any time. You must do your own work on the assignments. Submitting the same essay to satisfy more than one requirement is cheating and will be punished accordingly. Similarly, re-using paragraphs (even within the same essay) is cheating and will be punished accordingly. Turning in of work previously submitted for this or any other class is not allowed and will be punished accordingly. Any turning in of gibberish as if it was an essay is cheating and will be punished accordingly. Copying a newspaper article or material from a website and turning that in as part of your essay, except for brief properly attributed quotations, is plagiarism and will be punished. If you think you are "getting away with something", it is probably cheating. Don't do it. It's not worth it.

### **Incomplete Policy**

Please note that according to University policy, students must have passing work before an incomplete can be assigned. That means that you must already have earned 65 class points (to earn a C-, the lowest passing grade in this class) before an incomplete can be assigned.

**Incompletes will NOT be authorized in the final week of classes or later in the semester. IF YOU REQUEST AN INCOMPLETE AND DO NOT ALREADY HAVE ENOUGH POINTS ASSIGNED FOR A PASSING GRADE PRIOR TO THE INITIAL SUBMISSION DEADLINE (generally 2 weeks before the final revision deadline), THE**

**INCOMPLETE WILL NOT BE APPROVED.** That means, you need to have at least 65+ points by the initial submission deadline.

### **List of General Education Student Learning Outcomes (SLOs) FIN 302 Addresses**

- ***Life Long Learning***

**Goal:** Students will develop cognitive, physical and affective skills, which will allow them to become more integrated and well-rounded individuals within various physical, social, cultural, and technological environments and communities.

*Student Learning Outcomes* Students will:

1. Identify and actively engage in behaviors conducive to individual health, well-being or development, and understand the value of maintaining these behaviors throughout their lifespan.
2. Identify and apply strategies leading to health, well-being or development for community members of diverse populations.
3. Apply the knowledge and skills of science and technology and evaluate how they impact individuals, the community and/or society.

- ***Information Competence (IC)***

**Goal:** Students will progressively develop information competence skills throughout their undergraduate career by developing a basic understanding of information retrieval tools and practices, as well as improving their ability to evaluate and synthesize information ethically.

*Student Learning Outcomes* Students will:

1. Determine the nature and extent of information needed.
2. Demonstrate effective search strategies for finding information using a variety of sources and methods.
3. Locate, retrieve and evaluate a variety of relevant information, including print and electronic formats.
4. Organize and synthesize information in order to communicate effectively.
5. Explain the legal and ethical dimensions of the use of information.

- ***Writing Intensive (WI)***

**Goal:** Students will develop their abilities to express themselves and the knowledge they have obtained through practicing various forms of writing within different disciplinary contexts. Writing intensive courses will build upon the skills gained in the Analytical Reading and Expository Writing section of Basic Skills. In each WI course, students will be required to complete writing assignments totaling a minimum of 2,500 words.

*Student Learning Outcomes* Students will do the following:

1. Develop and clearly define their ideas through writing.
2. Ethically integrate sources of various kinds into their writing.
3. Compose texts through drafting, revising and completing a finished product.
4. Express themselves through their writing by posing questions, making original claims and coherently structuring complex ideas.
5. Revise their writing for greater cogency and clarity.
6. Utilize adopted communication modes and documentation styles of specific disciplines (MLA, APA, Chicago, CBE, etc.) where appropriate.

### **Key Topics Covered in FIN 302**

- The financial planning process
- Financial planning tools: Personal financial statements and the time value of money
- Goal setting, career planning, and budgeting
- Income tax planning
- Cash management and financial institutions
- Purchasing strategies and credit cards
- Consumer loans and credit management
- Automobile and housing decisions
- Property and liability insurance planning
- Life insurance and long-term care planning
- Analyzing jobs and employee benefits: Health, disability, and retirement plans
- Fundamental concepts in investing
- Investing in stocks
- Investing in bonds and preferred stocks
- Mutual funds, investment real estate, and other investment alternatives
- Saving for distant goals: Retirement and education funding
- Estate planning

(Additional topics covered in the class are identified in the textbook and the supplemental resources section of the class website and also are available on [www.cfponline.com](http://www.cfponline.com).)

# WileyPLUS

## PERSONAL FINANCE

Section: SUM2020 Fin302-1

Term: Summer 2020

Instructor(s): Michael Phillips

Email(s): [mphillips@csun.edu](mailto:mphillips@csun.edu)

Course ID:  
**767610**

Find and register for this course:

## Step 1

### Find your course

· Visit [www.wileyplus.com/go/coursefinder](http://www.wileyplus.com/go/coursefinder)

· Enter your course ID, 767610

### Find Your Course

All courses allowing Self-Registration will appear in the search results.

Enter your 6 digit Course ID or type your school name.



[Need Help?](#)

## Step 2

### Register and get access to the course materials

#### Option A

#### Enter Your Registration Code

All new textbooks come packaged with a registration code in a sealed envelope. E-text access is included.

*Available options may vary by location.*

#### Option B

#### Purchase Instant Access

If you don't have a registration code, you can pay for access right there on the website. E-text access is included.

#### Option C

#### Grace Period

If you're not ready to buy, you can try the course free with full access for two weeks, free. E-text access is included.

## Need Help?

### WileyPLUS Help

Live chat support: [www.wileyplus.com/support](http://www.wileyplus.com/support)

