

Course Syllabus – Finance 302OL – Personal Finance

Fall, 2024 Sections F302-02, F302-03

Class Number 13532 & 13583

Syllabus Rev. 20240719

Prof. Mike Phillips

WileyPlus Course Section ID B29431

& “Personal Finance: Fin302OL Writing Intensive – Fall 2024” on www.BoringFinance.com

Office Hours for Asynchronous Online Classes are handled virtually and by appointment only. Please contact the professor at profmike@csun.edu.

DUE DATE FOR ASSIGNMENTS: 10/1, 11/1, 12/1 at 11:55am (for initial submission, varies by chapter)

This class does NOT use “Canvas” but rather uses other learning management platforms.

FINAL REVISIONS MUST BE TURNED IN at www.BoringFinance.com before 11:55am on 12/10/2024.

Please note that the 11:55am deadlines in this class are late morning, not “nearly midnight”.

IMPORTANT: NOTE OTHER DUE DATES THROUGHOUT THE SEMESTER

Professor: Mike Phillips profmike@profmike.com or mphillips@csun.edu or profmike@csun.edu

Virtual Office Hours are by appointment only but the professor is usually quick to respond to email.

Prerequisite: Completion of the lower division writing requirement.

Class website: www.BoringFinance.com (for homework) and www.WileyPLUS.com (for textbook, lecture, and learning supplements)

Required Materials: **This class is participating in the *myCSUNDigitalAccess* program.** Your online textbook and learning material (*Personal Finance 2e* by Vickie L Bajtelsmit, and the associated WileyPLUS access) are required and are **automatically available to you through *myCSUNDigitalAccess*.** You should go to WileyPLUS.com and enroll in the appropriate section for this class (Wiley Course Section ID is B29431). You should not need to give any payment information to Wiley. You will be charged through the MCDA program. If for some reason you do not wish to purchase these materials (for example, were you to drop the course) the MCDA opt-out deadline is **September 20, 2024**.

Access *myCSUNDigitalAccess* FAQ at <https://www.bkstr.com/csunorthridgestore/help-faq/textbook-faqs1> . The electronic courseware WileyPLUS contains both the textbook and the lectures for this class. It will not be possible to pass this class without your own subscription to WileyPLUS. There is not a physical textbook.

If you wish to opt out of the *myCSUNDigitalAccess* program and not purchase access to the required digital materials, you will need to follow the steps below before September 20,2024:

1. Go to <https://accessportal.follett.com/0150> .
2. Click on Create an Account on the lower right.
3. Create an account using your CSUN email account.
4. Select the course(s) you wish to Opt-Out from.

You will then need to purchase materials elsewhere on your own if you remain in the course.

Your papers will be turned in using www.BoringFinance.com. All other learning activities and assessments will be on www.WileyPLUS.com.

Our WileyPLUS Course Section ID is B29431 . You can also find the class by searching for Northridge (as university) or Mike Phillips (as professor). This course uses the NEW WileyPLUS platform. In particular, **use the “Course Resources” to read chapters, do the “practice” exercises, and listen to the “Narrated Presentations” and other media, and the “Personal Financial Planning Worksheets”.** These are listed for each chapter in “Course Resources”. There are no specific points earned towards your grade using the WileyPLUS platform. It is strictly to help you learn the material. (The professor recorded the narrated presentations on WileyPLUS, so they are like having his lectures integrated with the textbook.)

This is a self-paced, asynchronous, fully online class. There are no scheduled class meetings, there are no required “zoom sessions”, there are no scheduled activities. There are no exams. However, there is extensive writing required by key deadlines for each third of the class. There will be no extensions. Please see schedule below.

Your grade will be based on the number of satisfactory essays that you earn in the class. You can earn points by writing reflection essays about the course material, following the guidelines below. You may turn in up to 14 reflection essays, which will earn 8 points each (for a possible total of 112 points). You must turn in at least 8 satisfactory essays to pass the course.

You must turn in 8 satisfactory essays to pass the course with a C (with 64 points).

If you turn in 10 satisfactory essays, you will receive 80 points, which is a B.

If you turn in 11 satisfactory essays, you will receive 88 points, which is an A-.

If you turn in 12 or more satisfactory essays, you will receive at least 96 points, which is an A.

Please note that no D grades are assigned. There are deadlines (11:55am, that is 11:55 in the morning, on 10/1, 11/1, and 12/1) which must be met. Please be aware of the deadlines. Note that the assignments are due around lunchtime, not bedtime. You will need to work quickly and consistently to finish the class material. Note that there are many assignments and activities available on WileyPLUS, but these do not directly count towards your grade. They are very helpful in your learning, and you are strongly encouraged to do them, but your class evaluation and grade will be strictly through the papers which you submit using the www.BoringFinance.com website. Similarly, there are several supplemental materials on the www.BoringFinance.com website that do not directly count towards your grade but may help you better understand the material, write better papers, and better manage your own personal finances.

Course Assignments:

FIN302OL Information Competency Writing Assignments (eight 750 word minimum reflection essays required to pass, fourteen possible for maximum points):

For each of 8 or more chapters, which you choose from the 14 chapters in the textbook, you will write a reflection paper. Which chapters you write about are your choice, but must be turned in by the relevant course deadlines below. These papers are graded on a pass/fail basis. However, if you fail for any

reason except for cheating (cheating includes plagiarism), you will have your paper(s) returned to you and be given an opportunity to revise and resubmit your paper(s).

Each essay should be written to reflect each chapter's material. Using a "template" is strongly discouraged and may not be passing work. But, each paper should address all of the following points.

Each reflection paper must be at least 750 words long **and address all of the following points.**

- A. How does the topic of this chapter relate to your current financial and lifestyle situation? Please be specific and use personal examples where possible.
- B. How do you anticipate it will relate to "future you" in 15 years? Please be specific and give examples.
- C. How do you anticipate it will relate to "future you" in 30 years? Please be specific and give examples.
- D. What do you need to consider doing right now to improve your financial situation with respect to the chapter topic? If you think it isn't a currently relevant topic, when do you believe it might become a relevant topic? Why? What could you do to be better prepared for when it is relevant?
- E. What are at least three things you need to do to improve your financial situation with respect to the chapter topic over the next 15 and 30 years? Please be specific.
- F. What are three personal SMART goals with respect to the chapter topic? (That is, based on a discussion in Chapter 1, what are three Specific, Measurable, Attainable, Relevant, and Time-based goals that will help you, personally, improve your situation with respect to the chapter topic? Please note that each chapter should have a different set of SMART goals. Important: **a SMART goal is simultaneously Specific, Measurable, Attainable, Relevant, and Time-based.** Your three goals for each chapter must each reflect all five aspects of SMART goals. You must discuss why each of your three goals is a SMART goal, covering each of the five aspects.)
- G. What materials or resources would you want to review to help you achieve the SMART goals?

It is expected that in your writing you **should develop and clearly define your ideas on your chosen topic**, and accomplish the following goals (based on the University standards for a writing-intensive course):

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

An acceptable paper will be a finished product and should reflect the writing and information goals stated above. If the paper is "failed" for revision, then the revised paper should incorporate any feedback received and carefully follow the appropriate style most appropriate for your major. **Each paper with a minimum of 750 words is graded pass/fail and is worth 8 points if "pass" is received.** All papers must be initially submitted before their respective deadlines, below, in order to allow adequate time for grading. No paper may be originally submitted after **the given chapter's original submission**

deadline. Any revisions must be submitted before the next due date. (A paper that was due by October 1 must have its revisions submitted by November 1. A paper that was due by November 1 must have its revisions submitted by December 1. A paper that was due by December 1 must have its revisions submitted before 11:55am, near lunchtime not midnight, on December 10. For safety, it is always better to turn in your assignments a day or two before the due date.

Course Deadlines:

While this is an asynchronous class, and work can be done early, there are deadlines this semester for completing work for various chapters. Please note the following deadlines and abide by them carefully.

YOU SHOULD TRY TO READ/"DO" 2 CHAPTERS PER WEEK. There is no penalty for finishing early. However, failure to complete a chapter by the deadline means you will be unable to earn the points from the Reflection Essay for that chapter.

There will be NO EXTENSIONS. ALL work must be submitted by specified dates and times below.

Initial Submission Before 11:55am October 1: Review online materials and write reflection essays for

- Chapter 1 (The Financial Planning Process)
- Chapter 2 (Financial Planning Tools: Personal Financial Statements)
- Chapter 3 (Budgeting and Cash Management)
- Chapter 4 (Tax Planning)

Initial Submission Before 11:55am November 1: Review online materials and write reflection essays for

- Chapter 5 (Managing Credit: Credit Cards and Consumer Loans)
- Chapter 6 (Making Automobile and Housing Decisions)
- Chapter 7 (Insuring Cars and Homes)
- Chapter 8 (Life Insurance and Long Term Care Planning)
- Chapter 9 (Employee Benefits: Health, Disability, and Retirement Plans)

Initial Submission Before 11:55am December 1: Review online materials and write reflection essays for

- Chapter 10 (Saving for Distant Goals: Retirement and Education Funding)
- Chapter 11 (The Fundamentals of Investing)
- Chapter 12 (Investing in Stocks and Bonds)
- Chapter 13 (Investing in Mutual Funds)
- Chapter 14 (Estate Planning)

Warning: TRY TO BE FINISHED WITH THIS CLASS BY THE **END OF THANKSGIVING BREAK.** Many students wait too long and fail because they are unable to complete the required work in the short time remaining after break. If you finish early, you will have more time for other classes and assignments.

KEY POLICIES FOR THIS CLASS

Academic Emergency Policy

This is a self-paced class. There will be no extensions in case of campus closure or other academic emergencies. It is highly suggested that you begin immediately and work steadily to finish well before the end of the semester. (Two chapters per week is an effective pace that generally builds in time for the unexpected things of life such as bouts of injury and disease, lost computers, and harder than expected assignments in other classes.)

Incomplete Policy (<https://catalog.csun.edu/policies/administrative-grading-symbols-i-ic-rp-sp-w-wu-cr-and-nc/>)

You must be passing (have already earned a “C” or better) in order to be qualified to receive an Incomplete in this class. ***Incompletes are almost never given in this class.***

The symbol “I” indicates that a portion of required coursework has not been completed and evaluated in the prescribed time period due to unforeseen but fully justified reasons, and that a substantial portion of the course requirement has been completed with a passing grade and that there is still a possibility of earning credit. The work that is incomplete normally should be of such a nature that can be completed independently by the student for later evaluation by the instructor. An Incomplete shall not be assigned when a student would be required to attend a major portion of the class when it is next offered.

It is the responsibility of the student to bring pertinent information to the attention of the instructor and to determine from the instructor the remaining course requirements that must be satisfied to remove the Incomplete. A final grade is assigned when the agreed-upon work has been completed and evaluated. An “I” must normally be made up within one calendar year immediately following the end of the term during which it was assigned. This limitation prevails whether or not the student maintains continuous enrollment. Students who believe they meet the necessary conditions to be assigned an Incomplete should obtain a Request for a Grade of Incomplete form, available at Admissions and Records–Forms.

Students should complete the form and submit it in person to the course instructor [**or the Department of Finance Chair**] on or before **last day of the online course**. The instructor should check all appropriate boxes in the Instructor Information section of the form and complete the information that describes the assignment(s) to be completed and the due date. If students fail to submit the request by this deadline, they should receive the grade that they have earned for the entire course, including work completed and penalties for work not completed. No retroactive Incomplete grades are permitted. If the request for an Incomplete is granted, the instructor will assign a grade of Incomplete on the SOLAR class grade roster and add an Incomplete contract.

When the required work is completed, the instructor will fill out Correction of Grade or Removal of Incomplete form and submit it to the department office.

Academic Integrity Policies

This class abides by the campus policies on academic integrity, cheating, plagiarism, and all aspects of the standards for student conduct as stated in the University Catalog (<https://catalog.csun.edu/policies/academic-dishonesty/> and <https://catalog.csun.edu/policies/student-conduct-code/>).

Academic Dishonesty

The maintenance of academic integrity and quality education is the responsibility of each student within this University and the CSU system. Cheating or plagiarism in connection with an academic program at a CSU campus is listed in Section 41301, Title 5, California Code of Regulations as an offense for which a student may be expelled, suspended or given a less severe disciplinary sanction. Academic dishonesty is an especially serious offense and diminishes the quality of scholarship and defrauds those who depend on the integrity of the University's programs. Such dishonesty includes:

Cheating

Intentionally using or attempting to use unauthorized materials, information or study aids in any academic exercise. Comments:

1. Faculty members are encouraged to state in advance their policies and procedures concerning examinations and other academic exercises, as well as the use before examinations of shared study aids, examination files and other related materials and forms of assistance.
2. Students completing any examination should assume that external assistance (e.g., books, notes, calculators, pagers, cell phones/cameras, PDAs, other electronic devices, conversation with others) is prohibited unless specifically authorized by the instructor.
3. Students must not allow others to conduct research or prepare any work for them without advance authorization from the instructor. This includes but is not limited to the services of commercial term paper companies.
4. Substantial portions of the same academic work may not be submitted for credit in more than one course without authorization.

Fabrication

Intentional falsification or invention of any information or citation in an academic exercise. Comments:

1. "Invented" information may not be used in any laboratory experiment or other academic exercise without notice to and authorization from the instructor. It would be improper, for example, to analyze one sample in an experiment and covertly "invent" data based on that single experiment for several more required analyses.
2. One should acknowledge reliance upon the actual source from which cited information was obtained. For example, a writer should not reproduce a quotation from a book review and indicate that the quotation was obtained from the book itself.
3. Students who attempt to alter and resubmit returned academic work with intent to defraud the faculty member will be in violation of this section. For example, a student may not change an answer on a returned exam and then claim that they deserve additional credit.

Facilitating Academic Dishonesty

Intentionally or knowingly helping or attempting to help another to commit an act of academic dishonesty. Comments: For example, one who knowingly allowed another to copy from his or her paper during an examination would be in violation of this section.

Plagiarism

Intentionally or knowingly representing the words, ideas or work of another as one's own in any academic exercise. Comments:

1. **Direct Quotation:** Every direct quotation must be identified by quotation marks, by appropriate indentation or by other means of identification and must be promptly cited in a footnote. Proper footnote style for any academic department is outlined by the "MLA Style Sheet" or K. L. Turabian's *A Manual for Writers of Term Papers, Theses and Dissertations*. These and similar publications are available in the Matador Bookstore and at the reference desk of the Oviatt Library.
2. **Paraphrase:** Prompt acknowledgment is required when material from another source is paraphrased or summarized in whole or in part in your own words. To acknowledge a paraphrase properly, one might state: "to paraphrase Locke's comment . . ." and conclude with a footnote identifying the exact reference. A footnote acknowledging only a directly quoted statement does not suffice to notify the reader of any preceding or succeeding paraphrased material.
3. **Borrowed Facts or Information:** Information obtained in one's reading or research that is not common knowledge among students in the course must be acknowledged. Examples of common knowledge might include the names of leaders of prominent nations, basic scientific laws, etc.

Materials that contribute only to one's general understanding of the subject may be acknowledged in the bibliography and need not be immediately footnoted. One footnote is usually sufficient to acknowledge indebtedness when a number of connected sentences in the paper draw their special information from one source. When direct quotations are used, however, quotation marks must be inserted and prompt acknowledgment is required.

Title 5, California Code of Regulations, § 41301. Standards for Student Conduct

(a) Campus Community Values

The university is committed to maintaining a safe and healthy living and learning environment for students, faculty, and staff. Each member of the campus community should choose behaviors that contribute toward this end. Students are expected to be good citizens and to engage in responsible behaviors that reflect well upon their university, to be civil to one another and to others in the campus community, and contribute positively to student and university life.

(b) Grounds for Student Discipline

Student behavior that is not consistent with the Student Conduct Code is addressed through an educational process that is designed to promote safety and good citizenship and, when necessary,

impose appropriate consequences. The following are the grounds upon which student discipline can be based:

1. Dishonesty, including:
 - A. Cheating, plagiarism, or other forms of academic dishonesty that are intended to gain unfair academic advantage.
 - B. Furnishing false information to a university official, faculty member, or campus office.
 - C. Forgery, alteration, or misuse of a university document, key, or identification instrument.
 - D. Misrepresenting one's self to be an authorized agent of the university or one of its auxiliaries.
2. Unauthorized entry into, presence in, use of, or misuse of university property.
3. Willful, material and substantial disruption or obstruction of a university related activity or any on-campus activity.
4. Participating in an activity that substantially and materially disrupts the normal operations of the university, or infringes on the rights of members of the university community.
5. Willful, material and substantial obstruction of the free flow of pedestrian or other traffic, on or leading to campus property or an off-campus university-related activity.
6. Disorderly, lewd, indecent, or obscene behavior at a university related activity, or directed toward a member of the university community.
7. Conduct that threatens or endangers the health or safety of any person within or related to the university community, including physical abuse, threats, intimidation, harassment, or sexual misconduct.
8. Hazing or conspiracy to haze. Hazing is defined as any method of initiation or pre-initiation into a student organization or student body, whether or not the organization or body is officially recognized by an educational institution, which is likely to cause serious bodily injury to any former, current, or prospective student of any school, community college, college, university or other educational institution in this state (Penal Code 245.6), and in addition, any act likely to cause physical harm, personal degradation or disgrace resulting in physical or mental harm to any former, current, or prospective student of any school, community college, college, university or other educational institution. The term "hazing" does not include customary athletic events or school sanctioned events. Neither the express or implied consent of a victim of hazing, nor the lack of active participation in a particular hazing incident is a defense. Apathy or acquiescence in the presence of hazing is not a neutral act, and is also a violation of this section.
9. Use, possession, manufacture, or distribution of illegal drugs or drug-related paraphernalia, (except as expressly permitted by law and university regulations) or the misuse of legal pharmaceutical drugs.
10. Use, possession, manufacture, or distribution of alcoholic beverages (except as expressly permitted by law and university regulations), or public intoxication while on campus or at a university related activity.
11. Theft of property or services from the university community, or misappropriation of university resources.
12. Unauthorized destruction or damage to university property or other property in the university community.
13. Possession or misuse of firearms or guns, replicas, ammunition, explosives, fireworks, knives, other weapons, or dangerous chemicals (without the prior authorization of the campus president) on campus or at a university related activity.

14. Unauthorized recording, dissemination, or publication of academic presentations (including handwritten notes) for a commercial purpose.
15. Misuse of computer facilities or resources, including:
 - A. Unauthorized entry into a file, for any purpose.
 - B. Unauthorized transfer of a file.
 - C. Use of another's identification or password.
 - D. Use of computing facilities, campus network, or other resources to interfere with the work of another member of the university community.
 - E. Use of computing facilities and resources to send obscene or intimidating and abusive messages.
 - F. Use of computing facilities and resources to interfere with normal university operations.
 - G. Use of computing facilities and resources in violation of copyright laws.
 - H. Violation of a campus computer use policy.
16. Violation of any published university policy, rule, regulation or presidential order.
17. Failure to comply with directions, or interference with, any university official or any public safety officer while acting in the performance of his or her duties.
18. Any act chargeable as a violation of a federal, state, or local law that poses a substantial threat to the safety or well-being of members of the university community, to property within the university community or poses a significant threat of disruption or interference with university operations.
19. Violation of the Student Conduct Procedures, including:
 - A. Falsification, distortion, or misrepresentation of information related to a student discipline matter.
 - B. Disruption or interference with the orderly progress of a student discipline proceeding.
 - C. Initiation of a student discipline proceeding in bad faith.
 - D. Attempting to discourage another from participating in the student discipline matter.
 - E. Attempting to influence the impartiality of any participant in a student discipline matter.
 - F. Verbal or physical harassment or intimidation of any participant in a student discipline matter.
 - G. Failure to comply with the sanction(s) imposed under a student discipline proceeding.
20. Encouraging, permitting, or assisting another to do any act that could subject him or her to discipline.

(c) Procedures for Enforcing This Code

The chancellor shall adopt procedures to ensure students are afforded appropriate notice and an opportunity to be heard before the university imposes any sanction for a violation of the Student Conduct Code. Note: At the time of publication, such procedures are set forth in [California State University Executive Order 1098](#) (Revised March 29, 2019).

(d) Application of This Code

Sanctions for the conduct listed above can be imposed on applicants, enrolled students, students between academic terms, graduates awaiting degrees, and students who withdraw from school while a disciplinary matter is pending. Conduct that threatens the safety or security of the campus community, or substantially disrupts the functions or operation of the university is within the jurisdiction of this Article regardless of whether it occurs on or off campus. Nothing in this

Code may conflict with Education Code Section 66301 that prohibits disciplinary action against students based on behavior protected by the First Amendment.

Title 5, California Code of Regulations, § 41302. Disposition of Fees: Campus Emergency; Interim Suspension.

The president of the campus may place on probation, suspend, or expel a student for one or more of the causes enumerated in Section 41301. No fees or tuition paid by or for such student for the semester, quarter, or summer session in which he or she is suspended or expelled shall be refunded. If the student is readmitted before the close of the semester, quarter, or summer session in which he or she is suspended, no additional tuition or fees shall be required of the student on account of the suspension.

During periods of campus emergency, as determined by the president of the individual campus, the president may, after consultation with the chancellor, place into immediate effect any emergency regulations, procedures, and other measures deemed necessary or appropriate to meet the emergency, safeguard persons and property, and maintain educational activities.

The president may immediately impose an interim suspension in all cases in which there is reasonable cause to believe that such an immediate suspension is required in order to protect lives or property and to insure the maintenance of order. A student so placed on interim suspension shall be given prompt notice of charges and the opportunity for a hearing within 10 days of the imposition of interim suspension. During the period of interim suspension, the student shall not, without prior written permission of the president or designated representative, enter any campus of the California State University other than to attend the hearing. Violation of any condition of interim suspension shall be grounds for expulsion.