Disclaimer: I know my syllabus is long, but it has everything you need to know in order to be successful in my class for the semester. I am an extremely detail oriented person, and go to great lengths to make sure I provide FULL transparency to my students as to what to expect in my classes. PLEASE take the time to read my syllabus all the way through. I promise you that most or all of your potential questions will be addressed by doing so! If after you’ve read my syllabus you find that you still have questions or need any additional clarification, please feel free to shoot me an email and I will be more than happy to assist you!

COURSE: FINA 2770-PERSONAL FINANCE
Tuesday’s and Thursdays @ 2:00pm – 3:20pm; administered remotely via Zoom. *Zoom class links can be found under the “Zoom” tab in your Canvas account.*
Instructor: Natalie Boyd, MBA, BBA
Office: Business Leadership Building/Online/Zoom
Office Hours: Immediately following class or by appointment. Appointments set by email.
Business Phone: N/A. If for any reason you need to set up a time to talk to me on the phone, send me an email and we’ll figure out a good time that I can call you.
E-Mail: natalie.boyd@unt.edu (Preferred method of communication.) Note: My faculty email address is NOT natalieboyd@my.unt.edu. Because I completed both of my degrees at UNT, my old student email address is likely to pop up as your first option. DO NOT use this email address because as I will not receive your email!
Email Etiquette:
When you email me (and your other professors), it is best practice to always be professional. Make sure you are clear and concise. Be sure to state your purpose, and state the following as your subject line:
Subject Line: **FINA 2770-YOUR NAME.
*I have a lot of students this semester. If you do not identify yourself and the purpose of your email clearly, you may get lost amongst my emails and not receive a timely response!*

REQUIRED TEXT

Title: Personal Finance
Author: Kapoor | Dlabay | Hughes | Hart
Format: Online or hard copy (whichever works best for you)
Publisher: McGraw Hill Education
Edition: 13th
  978-1-260-79978-1(loose-leaf edition)

You will also need to purchase the McGraw Hill online Access code for this class. This will INCLUDE a virtual copy of the textbook. If this is how you learn best and it works for you, then great! You saved some money. If NOT, and you learn best with a hard copy book in front of you, I’ve made it to where you are not obligated to buy the Access code and the book bundle at the same time at the bookstore. I
recognize that you may be able to research the textbook online and find the book cheaper to buy elsewhere. I’m not here to make your life more difficult than it has to be, so if I can help save you a little bit of money, I try to whenever I can! 😊

SUPPLIES

**Calculator:** Yes, you’re going to need one. I don’t mind if you use your phone calculator in class, but **ABSOLUTELY NOT** on the exams. I recommend purchasing the BA ii Plus calculator. If you are a business major, you’ll eventually need to get one of these for your finance classes later on so you might as well invest in it now if you can. They cost about $20 at Target or Walmart.

**Laptops/Electronic Devices:** You’re welcome to use a laptop to take notes or to look up course related topics. However, please no Facebook, Instagram, Twitter, texting on your MAC book, etc. If I see you using your laptop for a non-educational reason, I will ask you to put your laptop away.

CATALOG DESCRIPTION

Students will learn the basics of financial planning, insurance, budgeting, credit, home ownership, savings, investments, and tax problems. Students will also learn to understand the importance of planning effectively and utilizing these resources to their fullest potentials during their lifetimes.

COURSE OBJECTIVES

**Student Learning Objectives:** to develop the skills necessary to manage your personal finances throughout your life.

1. To introduce students to the basic principles of money management.
2. To teach students how to develop and live on a budget.
3. To develop strategies and know where to access resources to better manage their finances.
4. To understand the importance of the time value of money.
5. To understand the factors that affect personal credit.
6. To familiarize oneself with the types of retirement plans available (IRA, 401k, 403b.)
7. To prepare students to have a successful financial future.

**My Objective:** UNT, The G. Brint Ryan College of Business and I want you to be successful in your future careers and in life. I will make every reasonable effort to be available to you and to provide you guidance to help you succeed in this class and beyond!
Covid-19 and Attendance Policy

Attendance

My assumption is that since you signed up for this class, you have this time set aside and available for you to join me during my Zoom lectures. So, attendance will be taken via Zoom (I'll have a report available to me as to who attended and who didn't and who left class early after every session.) There will be additional topics discussed during every single class session that are not included in the basic chapter Powerpoints that are uploaded online for students. The additional materials discussed in class can and will appear on the exams. There will also be extra credit opportunities that will be handed out weekly for those in attendance. If you choose not to come to class (unless you are sick of course) I’m going to assume that you have found another activity which is of better utility to you. If you elect to miss class or leave the class sessions early, you will not receive any extra credit even if you completed the assignments.

Covid-19

While attendance is expected as outlined above, it is important for all of us to be mindful of the health and safety of everyone in our community, especially given concerns about Covid-19. Please contact me if you are unable to attend class because you are ill, or unable to attend class due to a related issue regarding Covid-19. I will make sure to personally work with you and get you up to speed on what you missed. It is important that you communicate with me prior to being absent as to what may be preventing you from coming to class so I can make a decision about accommodating your request to be excused from class.

If you are experiencing cough, shortness or breath or difficulty breathing, fever, or any of the other possible symptoms of Covid-19, please seek medical attention from the Student Health and Wellness Center or your healthcare provider. While attendance is an important part of succeeding in this class, your own health, and those of others in the community, is more important.


Student Health and Wellness Center contact information:
(940)-565-2333
askSHWC@unt.edu

ASSIGNMENTS

Online McGraw Hill Homework:

Each chapter will have assigned online homework via the McGraw Hill Access program. In addition to the chapter assignments, there is also a “Finance Prep
FINA 2770: Personal Finance  
Fall 2020 Course Syllabus

Course section when you scroll to the bottom of the website. These are assigned and due before the first exam date. I personally recommend completing these prep course assignments before you complete any of the chapter assignments. They are a really good refresher and/or introduction to financial principals which I believe will help you throughout the semester to complete the rest of your assignments.

I recognize that many students have one or multiple jobs and have time constraints with other responsibilities. Because of this, I try my absolute best to make sure and give my students as much freedom as possible when it comes to scheduling. These homework assignments will be available for you to complete at your leisure. The point of doing this is so that you may complete these at your own pace. However, my personal recommendation is that you complete them weekly so that you’re not overwhelmed and scrambling to finish them all at once if you procrastinate doing them. You will also likely have a better chance of retaining the information if you pace yourself and do them consistently. You will have two attempts for each online quiz. The higher of your 2 attempts will be the grade recorded. My ONLY stipulation with this flexible plan is that the chapters that will be on your coming exams will be due the night before the exam date at 11:59 pm. So, for example, say we have covered Chapters 1-7 to be included on the first exam. The homework for all of these chapters will be due at 11:59 pm the night before your exam is scheduled (in this case, 9/30 because your first exam is 10/1.)

**NOTE:** There is a late penalty of 10% PER HOUR if these assignments are completed after the due date and time!

**Supplemental Information/Handouts:** I may hand out supplemental reading materials or show videos during class and post additional chapter information online. It will be posted under the “Files” tab on your Canvas under the “Supplemental Information and Handouts” tab. Anything is fair game on the exams.

**Extra Credit:** Lucky for you, I am a BIG fan of extra credit! I will be handing out 1 extra credit opportunity EVERY SINGLE WEEK of the semester (on Tuesdays or Thursdays) that will be due the subsequent Tuesday. Please take advantage of these opportunities because they can make a huge difference in your overall grade! These extra credit points will be added to your exams throughout the semester. However, there is a catch! You must personally be online and active to email your assignment to me when I ask for it. At a random time during the next weekly lectures after an extra credit assignment is given, I will ask you all to turn them into me and you will have a total of 3 minutes from the time I ask for it to get it into me. If you do not turn these extra credits assignments into me within the designated parameters and followed instructions completely, you will not receive the credit. If you turn in an extra credit assignment and leave the class session early, you will not receive the credit. The point of doing this is that I want to be able and reward the people who consistently make an effort to come to class and be active, engaging, and present. The points per assignment will range from .5 to 3.0 points (announced on the assignment depending on the length or effort needed to complete it) which will then be added to your subsequent exam grade. Every single
one of my extra credit assignments will be assigned to you because I see some sort of inherent, educational life value in them. For example, I will have you all learn how to write professional cover letters and resumes. I put a significant amount of extra time in to give all of my students’ meaningful feedback on every assignment they turn into me. PLEASE take a look at the feedback I give you when I hand these assignments back to you and let me know if you have any questions. As an educator, my ONLY goal is to help all of you grow and develop as human beings and be the best versions of yourselves that you possibly can be! I strive to make a difference in your lives and my only hope is that you may gain some attainable life skills in my classroom that you may apply to other areas of your life.

EXAMS

Required Equipment: Given the pandemic circumstances, YOU MUST HAVE ACCESS TO A CAMERA! A web camera or a laptop with an integrated camera is required for all remote exams and for Zoom lectures (for participation purposes.) Your test score will be completely invalid without a functioning camera. A web camera or a laptop with integrated camera is required for all remote exams. It is your responsibility to obtain a properly functioning camera for remote exams.

Mid Terms: There will be two (2) mid-term exams. Exams will begin promptly at the start of class and this year will be given online via Respondus Lockdown Browser with camera option. My goal is to prepare you well enough for the exams so that there are no surprises for you.

Final Exam: The final exam will be comprehensive, and is scheduled for December 10th, 2020 from 1:30 pm to 3:30 pm via Respondus Lockdown Browser with camera option.

Other Exam Info: On exam days, I do not allow headwear of any kind, sunglasses, long sleeve shirts/sweaters, water bottles with labels on them, sunglasses, earphones, headsets, etc. and NO cell phones or other electronic devices are allowed.

Make Up Exams: No make-up exams will be given. If you know you will be absent for an exam, you must make prior arrangements with me to take the test before to the rest of the class.

Cheating: Please don’t cheat; it will hurt my feelings and destroy your future. I have seen students get very creative when it comes to cheating and it honestly takes more work to figure out how to cheat than actually studying, learning, and doing the work! Put in the time and earn your grades. You can jeopardize your entire collegiate career and your word as a person for one tiny exam grade. I promise you, it’s not worth tarnishing your reputation. If you are struggling, come talk to me and I will help you to the best of my ability. Cheating will result in a minimum of a Zero on the assignment, an “F” in the class, and earn you a trip to the Dean’s office to have a discussion about “Academic Dishonesty”. Your future
in business depends on your connections and having an honest reputation...make sure you start your life off on the right foot. The world itself is far smaller than you think; you never who you could meet in life that may be your future boss, client, or interviewer. Your classmates included! You don’t want to have them have a negative impression of you and your character because that may affect your ability to do business with them in the future.

If you need more information, please see https://policy.unt.edu/sites/default/files/untpolicy/pdf/7-Student_Affairs-Academic_Integrity.pdfhtm for UNT official rules and regulations.

**COURSE GRADE WEIGHTING**

<table>
<thead>
<tr>
<th>Percentage</th>
<th>Description</th>
<th>Grade Breakdown</th>
</tr>
</thead>
<tbody>
<tr>
<td>2%</td>
<td>Attendance/Participation</td>
<td></td>
</tr>
<tr>
<td>20%</td>
<td>Exam 1</td>
<td>90% or above=A</td>
</tr>
<tr>
<td>20%</td>
<td>Exam 2</td>
<td>80% or above=B</td>
</tr>
<tr>
<td>38%</td>
<td>Online McGraw Hill Homework</td>
<td>70% or above=C</td>
</tr>
<tr>
<td>20%</td>
<td>Final Exam</td>
<td>60% or above=D</td>
</tr>
<tr>
<td>100%</td>
<td>Total</td>
<td>59% or below=F</td>
</tr>
</tbody>
</table>

For example, a 79.99% = C

*Note: Please don’t come ask me to “bump” or “curve” your grade at the end of the semester because “you’re only .5 points away from an A”, “it would mean the world to you”, “you think you deserve it”, or “you really need this A, B, C, etc.”. I absolutely, without a doubt, will not change your grade under any circumstance (unless there was a grading error, of course.) I make every possible effort to ensure that my students have MULTIPLE opportunities to raise their grades throughout the semester. If you choose not to take advantage of these opportunities, that was a choice and you must live with the consequences of said choice.

In addition, please make sure to keep every assignment, exam, or quiz that I hand back to you so you can make sure to double check that everything was input correctly at the end of the semester. I do my best to keep organized throughout the semester and keep you up to date on your grade status. However, I am human too. Mistakes happen sometimes. If you do not have these papers as backup, I cannot help you if there was indeed an error. In sum and in fairness to everyone, I know life is hard, but your grade in this class is the grade that you earn. If your other classmates are capable of making a certain grade, then you are too and I will hold each and every one of you to that same standard. **No exceptions!**

**Blackboard Announcements:**

As I stated at the beginning of the syllabus, I am an extremely detail oriented and transparent person, so you will always be “in the loop”, so to speak, in my class. I literally go out of my way to ensure that my students are even often OVER informed in certain aspects. That being said, please pay attention to my announcements on Canvas. I make clear and concise bullet points, and I always like to recap what was discussed in class, upcoming due dates, and just provide additional resources that I find to be potentially helpful or interesting to you. I am fully cognizant of the
fact that ALL people in the world have distinct ways of learning (which is a FANTASTIC thing that needs to be celebrated because we’re all individuals!) So, I do my absolute best to make sure and provide as many different resources and types of ways to learn a topic as possible so that I may be able to better cater to my students’ different needs. There is a “Supplemental Information and Handouts” folder under the “Files” tab on your Canvas that will have these resources available to you (websites, video tutorials, articles, etc.) added in and labeled by chapter and topic.

**Classroom Manners and Appearance Policy:** The UNT College of Business promotes professionalism and trains future leaders in business. Please be courteous, kind, and respectful during class. I do not tolerate disrespectful behavior towards me, any of your classmates, or any guest speakers that we may host. Also, I know classes are online but please dress appropriately for class. You never know if your future boss as a guest speaker may be stopping by for a visit.

**Quality of Work Expectations:** I expect to see your best effort. Please have pride in your work. If you wouldn’t turn it in to your boss in the future, please don’t turn it in to me.

**Class Participation:** I expect everyone to participate, even if you’re shy. You will have a hard time becoming successful in business if you’re not able to engage with others. Get comfortable speaking with others. Building relationships, developing communication skills, and being able to express your thoughts in a convincing manner will serve you well in your life. It is a skill that you must practice, so you might as well practice it in my class where there is less pressure on you.

**INSTRUCTOR EVALUATION**

It is my personal objective to offer a quality learning environment and experience for each of my students. I strive to educate my students not only on the required course materials, but also on real world applications. My ultimate goal is to have my students leave every class I teach and feel like they have gained valuable life skills that may serve them to lead a well-rounded and successful life. At the end of the course, I would ask that you please evaluate my efforts in a confidential survey. As an added incentive, if 85% or more of the class completes the survey, I will add a 1% point curve to your overall final grade for the semester. This could mean a letter grade difference for some of you!

**UNT/COLLEGE OF BUSINESS POLICIES AND PROCEDURES**

**Academic Integrity Standards and Sanctions for Violation:** According to UNT Policy 18.1.16, Student Academic Integrity, academic dishonesty occurs when students engage in behaviors including, but not limited to cheating, fabrication, facilitating academic dishonesty, forgery, plagiarism, and sabotage. A finding of academic dishonesty may result in a range of academic penalties or sanctions ranging from admonition to expulsion from the University.
ADA Statement: UNT makes reasonable academic accommodations for students with disabilities. Students seeking accommodations must first register with the Office of Disability Accommodation (ODA) to verify their eligibility. If a disability is verified, the ODA will provide a student with an accommodation letter to be delivered to faculty to begin a private discussion regarding one’s specific course needs. Students may request accommodations at any time, however, ODA notices of accommodation should be provided as early as possible in the semester to avoid any delay in implementation. Note that students must obtain a new letter of accommodation for every semester and must meet with each faculty member prior to implementation in each class. For additional information see the ODA website at disability.unt.edu.

Emergency Notification & Procedures: UNT uses a system called Eagle Alert to quickly notify students with critical information in the event of an emergency (i.e., severe weather, campus closing, and health and public safety emergencies like chemical spills, fires, or violence). In the event of a university closure, please refer to Blackboard for contingency plans for covering course materials.

Severe Weather: In the event of severe weather, all building occupants should immediately seek shelter in the designated shelter-in-place area in the building. If unable to safely move to the designated shelter-in-place area, seek shelter in a windowless interior room or hallway on the lowest floor of the building. All building occupants should take shelter in rooms 055, 070, 090, and restrooms on the basement level or in rooms 170, 155, and restrooms 122, 182 or 183 on the first floor.

Bomb Threat/Fire: In the event of a bomb threat or fire in the building, all building occupants should immediately evacuate the building using the nearest exit. Once outside, proceed to the designated assembly area. If unable to safely move to the designated assembly area, contact one or more members of your department or unit to let them know you are safe and inform them of your whereabouts. Persons with mobility impairments who are unable to safely exit the building should move to a designated area of refuge and await assistance from emergency responders. All building occupants should immediately evacuate the building and proceed to the south side of Crumley Hall in the grassy area, west of parking lot 24.

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Semester Schedule
*Subject to Change*

<table>
<thead>
<tr>
<th>WEEK</th>
<th>DATES</th>
<th>TOPICS</th>
<th>READINGS</th>
</tr>
</thead>
<tbody>
<tr>
<td>WEEK 1</td>
<td>8/25-8/27</td>
<td>8/25-Class expectations/syllabus introduction. Ch.1 lecture. 8/27-Finish Ch.1 lecture.</td>
<td>CH.1</td>
</tr>
<tr>
<td>WEEK 2</td>
<td>9/1-9/3</td>
<td>9/1-Ch.2 lecture. 9/3-Ch.3 lecture.</td>
<td>CH.2 CH.3</td>
</tr>
<tr>
<td>WEEK</td>
<td>Date</td>
<td>Lecture Content</td>
<td>Chapters</td>
</tr>
<tr>
<td>--------</td>
<td>------------</td>
<td>---------------------------------------------------------------------------------</td>
<td>----------</td>
</tr>
<tr>
<td>WEEK 3</td>
<td>9/8-9/10</td>
<td>9/8-Finish Ch.4 lecture. 9/10-Ch.5 lecture.</td>
<td>CH.4, CH.5</td>
</tr>
<tr>
<td>WEEK 4</td>
<td>9/15-9/17</td>
<td>9/15-Finish Ch.5 lecture. 9/16-Ch.6 lecture.</td>
<td>CH.5, CH.6</td>
</tr>
<tr>
<td>WEEK 5</td>
<td>9/22-9/24</td>
<td>9/22-Finish Ch.6 lecture. 9/24-Ch.7 lecture.</td>
<td>CH.6, CH.7</td>
</tr>
<tr>
<td>WEEK 6</td>
<td>9/29-10/1</td>
<td>9/29-Finish Ch.7 lecture. 10/1-EXAM #1-CH.1-CH.7 via Canvas, under the “EXAMS” tab using Respondus lockdown browser.</td>
<td>CH.7, EXAM #1 CH.1-7</td>
</tr>
<tr>
<td>WEEK 7</td>
<td>10/6-10/8</td>
<td>10/6-Ch.8 lecture. 10/8-Ch.9 lecture.</td>
<td>CH.8, CH.9</td>
</tr>
<tr>
<td>WEEK 8</td>
<td>10/13-10/15</td>
<td>10/13-Finish Ch.9 lecture. 10/15-Ch.10 lecture.</td>
<td>CH.9, CH.10</td>
</tr>
<tr>
<td>WEEK 9</td>
<td>10/20-10/22</td>
<td>10/20-Ch.11 lecture. 10/22-Ch.12 lecture.</td>
<td>CH.11, CH.12</td>
</tr>
<tr>
<td>WEEK 10</td>
<td>10/27-10/29</td>
<td>10/27-Finish Ch.12 lecture. 10/29-Ch.13 lecture.</td>
<td>CH.12, CH.13</td>
</tr>
<tr>
<td>WEEK 11</td>
<td>11/3-11/5</td>
<td>11/3-Ch.14 lecture. 11/5-EXAM #2-CH.8-CH.14 via Canvas, under the “EXAMS” tab using Respondus lockdown browser.</td>
<td>CH.14, EXAM #2 CH.8-14</td>
</tr>
<tr>
<td>WEEK 12</td>
<td>11/10-11/12</td>
<td>11/10-Ch.15 lecture. 11/12-Ch.16 lecture.</td>
<td>CH.15, CH.16</td>
</tr>
<tr>
<td>WEEK 13</td>
<td>11/17-11/19</td>
<td>11/17-Finish Ch.16 lecture. 11/19-Ch.17 lecture.</td>
<td>CH.16, CH.17</td>
</tr>
<tr>
<td>WEEK 14</td>
<td>11/24-11/26</td>
<td>11/24-Finish Ch. 17 lecture. Start Ch.18 lecture. 11/26-HAPPY THANKSGIVING! (no class on the 26th, the University is closed 😃)</td>
<td>CH.17, CH.18</td>
</tr>
<tr>
<td>WEEK 15</td>
<td>12/1-12/3</td>
<td>12/1-Finish Ch.18 lecture. Start Ch.19 lecture. 12/3-Finish Ch.19 lecture. Final exam review and class final thoughts (woohoo you’re almost done! I’m so proud of all of you! 😊) (FYI-per University schedule, the last day of class is on the 3rd for all of your University classes.←)</td>
<td>CH.18, CH.19, CH.19 CH.1-19 REVIEW</td>
</tr>
<tr>
<td>WEEK 16</td>
<td>12/8-12/10</td>
<td>12/8-No class; use this time to study hard! 12/10-CUMULATIVE FINAL EXAM IS ON THURSDAY, DECEMBER 10TH FROM 1:30 PM-3:30 PM ON CANVAS VIA RESPONDUS LOCKDOWN BROWSER!</td>
<td>ALL CH. 1-Ch.19</td>
</tr>
</tbody>
</table>

**FYI:**
- Your fall final exam schedule for all of your classes may be found by visiting the following link: [https://registrar.unt.edu/exams/final-exam-schedule/fall](https://registrar.unt.edu/exams/final-exam-schedule/fall).
Students can access the Finance Tutor Lab remotely via Zoom starting on August 31st.
Students will need to sign up to reserve a time using this link: https://firellab.as.me/
Current lab hours are posted on the Tutor Labs website using this link: https://cob.unt.edu/students/tutor-labs
Zoom Meeting Information
Join Zoom Meeting: https://unt.zoom.us/j/97294686250
Meeting ID: 972 9468 6250
The tutor lab is available to all students who are enrolled in undergraduate finance courses and students enrolled in REAL 4000 and FINA 5170.
Students can also email the Finance Tutor Lab at FinaLab@unt.edu.
Picture below is the current semester schedule for the tutoring lab.