



University of North Texas
 College of Applied and Collaborative Studies
 AMDS 3100, 3 Credit Hours
Applied Finance Essentials

Welcome to **Applied Finance Essentials!** Please carefully read all information contained in this syllabus.

Course Structure

This is a face-to-face **8-week** course, however, some coursework will also be delivered and submitted asynchronously in Canvas. Class meetings will be held at UNT’s Frisco Landing Campus at 12995 Preston Rd, Frisco, TX 75033.

If you’re struggling...

If you're facing a financial challenge that could affect your ability to stay at UNT, we're here to help you - www.unt.edu/staygreen.
 If you’re having difficulty affording groceries or accessing sufficient food to eat every day, or if you lack a safe and stable place to live, I urge you to contact the [Dean of Students](#) for support. Furthermore, please notify me if you are comfortable in doing so. This will enable me to provide any resources that I may possess.

Communication

- **Instructor:** Dr. Pamela Scott Bracey, *Clinical Professor*
- **Email:** pamela.bracey@unt.edu
- **Class Meetings:** Frisco Landing, Room 456; MW – 7:00pm – 8:50pm
- **Office hours:** In order to accommodate your busy schedules, office hours are by appointment and virtual (phone, TEAMS, or Zoom).

Communication Expectations

Important: Only send emails from your official UNT email address or using Canvas messages. Messages from other platforms may not be answered.

Course Description

This course provides foundational insight into the essentials of finance for students of all disciplines with administrative aspirations. Fundamental financial literacy terminology, key concepts, and strategies discussed will provide imperative knowledge and transferable skills needed to help manage finances in both personal and professional settings.

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Course Objectives

Having successfully completed this course, students will:

1. Identify elements of personal and professional finance essentials to demonstrate understanding of financial terminology, tools, and processes.
2. Articulate the relationship between financial literacy, career choices, credit, and money management outcomes.
3. Demonstrate strategies to develop diverse portfolio options to identify risks and enhance financial stability.
4. Develop and evaluate plans to manage and negotiate funds to achieve personal and professional goals.
5. Apply sound decision-making skills while exploring various aspects of procurement processes.

Required Materials

TEXTBOOK: Billingsley, R., Gitman, L, & Joehnk, M. (2020) PFIN: Personal Finance. Cengage.

Being Successful in this Course

- Pay close attention to due dates, **deadlines are firm**.
- Cite sources, giving credit to where you obtain information.
- Collaborate respectfully with others.
- Commit to spend at least 9 hours a week on the course. Some students may need more time than that to do well in the course.

Teaching Philosophy for AMDS 3100

This course will take a highly interactive and facilitative approach to teaching and learning in which learning opportunities are created, and students are expected to be actively engaged. The goals of utilizing these approaches include developing student competencies in the areas of collaboration, communication, and problem solving as well as gaining a deeper understanding of finance essentials. Students will be expected to actively participate in small group dialogues, group learning projects, and discussion boards.

Assessment and Grading

Assessment Overview

This course provides various ways for students to learn, including discussions, quizzes, group projects, reflective writing, readings, and videos. **Students who fail to complete any assessment by the due date will receive a "o" - no late work is accepted.**

Discussion is essential to the course. You will be asked to share your ideas, opinions, and experiences with others in the class. While no one is forced to talk about issues that create discomfort, all students are expected to participate in the discussions by sharing ideas and comments that help the class consider the topics deeply.

Use of Canvas

Copies of the syllabus, assignments, grades, instructor contact information, calendar, and other important course documents can be found on the course Canvas site. Assignments will be submitted via Canvas. Written work may be submitted using a plagiarism detection software program. Look for

details on how to submit those assignments on the Canvas class site.

Use of AI

If you choose to use AI programs (e.g., ChatGPT) to help generate ideas, brainstorm, and better understand course content, you should note that the material generated by these programs may be inaccurate, incomplete, or otherwise problematic. Beware that use of AI tools may also stifle your own independent thinking and creativity.

You may not submit any work generated by an AI program as your own. If you include material generated by an AI program, it should be cited like any other reference material (with due consideration for the quality of the reference, which may be poor), otherwise, it will be considered plagiarism and dealt with according to UNT policy. If any part of this is confusing or you're uncertain whether you can use a source, please reach out to me for a conversation before submitting your work.

Course Assignments

The table below is a brief overview of the assessments in this course. See Canvas for specific details on dates, requirements, and grading. **All quizzes and exams are timed**, so it is essential that you study each module completely before beginning the assignment.

| Assignment | Possible points |
|-----------------------|-----------------|
| Teamwork | 50 |
| Class Citizenship | 50 |
| Weekly Quizzes | 200 |
| Bi-Weekly Assignments | 200 |
| Midterm Exam | 100 |
| Final Exam | 100 |
| Final Project | 300 |
| TOTAL | 1000 |



Grading

Final grades will be determined using a point system. Students are expected to keep up with their grades and point totals by regularly reviewing them on Canvas.

Letter Grade Point Range

Total points possible for semester = 1000

| Points | Percentage | Grade |
|------------|------------|-------|
| 900 - 1000 | 100-90% | A |
| 800 - 899 | 89-80% | B |
| 700 - 799 | 79-70% | C |
| 600 - 699 | 69-60% | D |
| 0 - 599 | 59-0% | F |

| Tentative Course Schedule | |
|----------------------------------|---|
| WEEK 1 | Intro to Applied Finance Essentials |
| | Decision Making, Career Planning, and Negotiating |
| WEEK 2 | Compensation, Benefits, Taxes, and Work-Related Forms |
| WEEK 3 | Personal Money Management: Budgeting and Financial Records |
| | Housing and Transportation: Renting/Leasing vs Owning |
| WEEK 4 | Types of Banks, Banking Services, and Financial Management Tools |
| | Student Loans vs Consumer Loans vs Business Loans |
| WEEK 5 | Midterm Exam |
| | Credit, FICO Score, and Debt Management |
| | Saving, Investing, Building a Portfolio, and Retirement Planning |
| WEEK 6 | Understanding and Managing Risks: Insurance and Protecting Assets |
| | Professional Money Management: Cash Flow and Financial Statements |
| WEEK 7 | Procurement and Supply Chain Management Concepts |
| | Collaborative Money Management/Procurement Project |
| WEEK 8 | Project Presentations |
| | FINAL EXAM |

Grade Disputes

You are required to wait 24 hours before contacting me to dispute an assignment grade. Within that time, I expect that you will review the assignment details and reflect on the quality of work you turned in. If you would still like to meet, email me to set up a meeting (I cannot discuss grades over email). You should come to our scheduled meeting with specific examples that demonstrate you earned a higher grade than you received. **If you miss your scheduled meeting, you forfeit your right to a grade dispute. If you do not contact me to schedule a meeting within seven days of receiving your grade, you also forfeit your right to a grade dispute.**

Technical Requirements & Skills

Minimum Technology Requirements

- Computer
- Reliable internet access
- Speakers
- Microphone
- Microsoft Office Suite
- Web browser
- [Canvas Technical Requirements](#)

Computer Skills & Digital Literacy

- Using Canvas
- Sending and receiving email
- Creating, sending, and receiving Microsoft Word, PowerPoint, and Google Docs
- Posting to discussion boards
- Opening PDF files

Success in This Course

Netiquette

Netiquette, or online etiquette, refers to the way students are expected to interact with each other and with their instructors digitally when outside of the face-to-face environment. Here are some general guidelines:

- Treat your instructor and classmates with respect in email or any other communication.
- Always use your professors' proper title: Dr. or Prof. or, if in doubt, use Mr. or Ms.
- Unless specifically invited, don't refer to your instructor by first name.
- Remember that all college-level communication should have correct spelling and grammar (this includes discussion boards).
- Avoid slang terms, such as "wassup?" and texting abbreviations such as "u" instead of "you."
- Use standard fonts, such as Ariel, Calibri, or Times New Roman, and use a size 10 or 12 pt. font.
- Avoid using the caps lock feature AS IT CAN BE INTERPRETTED AS YELLING.
- Be cautious when using humor or sarcasm, as tone is sometimes lost in an email or discussion post and your message might be taken seriously or sound offensive.
- Be careful with personal information (both yours and others).
- Do not send confidential information via e-mail.

Getting Help

Technical Assistance

Part of working in the online environment involves dealing with the inconveniences and frustration that can arise when technology breaks down or does not perform as expected. Here at UNT, we have a Student Help Desk that you can contact for help with Canvas or other technical issues.

UIT Help Desk

Email: helpdesk@unt.edu

Phone: 940-565-2324

In Person: Sage Hall, Room 130

Student Support Services

UNT provides mental health resources to students to ensure there are outlets to turn to that wholeheartedly care for and are there for students in need, regardless of the nature of an issue or its severity. Listed below are several resources on campus that can support your academic success and mental well-being:

- [Student Health and Wellness Center](#)
- [Counseling and Testing Services](#)
- [UNT Care Team](#)
- [UNT Psychiatric Services](#)
- [Individual Counseling](#)

- [Writing Lab](#)

Other student support services offered by UNT include:

- [Registrar](#)
- [Financial Aid](#)
- [Student Legal Services](#)
- [Career Center](#)
- [Counseling and Testing Services](#)
- [UNT Food Pantry](#)

Academic Support Services

- [Academic Resource Center](#)
- [Academic Success Center](#)
- [UNT Libraries](#)

Appendix 1: Course Policies

Assignment Policy

Copies of the syllabus, assignments, instructor contact information, the course calendar, other important documents, and grades can be found on Canvas. Assignments will be submitted via Canvas unless otherwise noted. Written work will be submitted using a plagiarism detection software program called *Turnitin*.

Official due dates can be found on the course schedule, Canvas Modules, and Canvas Calendar. Assignments and assignment instructions are found in Canvas. Assignments should be submitted as .docx or .pdf files unless otherwise noted. For assignments in which *Turnitin* plagiarism software is used, you can check your Turnitin report ahead of time and resubmit if indicated to do so.

The University is committed to providing a reliable online course system to all users. However, in the event of any unexpected **university** server outage, the instructor will extend the time windows and provide an appropriate accommodation based on the situation. Any problems should be reported to the UNT Student Help Desk: helpdesk@unt.edu or 940.565.2324. Individual technical issues are the responsibility of the student. Students are responsible for all devices (i.e., computers, printers, iPads, cell phones, scanners) and reliable internet connection during all required work in this class. Plan ahead to ensure you have reliable internet service and have addressed any Canvas compatibility issues.

Canvas Calendar

While the Canvas calendar with alerts is an additional organizational tool, it is not always accurate. Therefore, students should not rely solely on the Canvas calendar and/or alerts to complete assignments.

Extra Credit

If an opportunity for extra credit presents itself, it will be announced and available to the entire class at the discretion of the instructor. There will be no individual opportunities for extra credit.

Examination Policy

All exams and quizzes are timed and administered online via Canvas. *No make-up exams* will be given unless a university-approved excuse has been provided prior to the exam or an officially documented lack of ability to complete the exam is provided within one week of the student's return to class. **Please note that computer and Internet functionality is the responsibility of the student. Computer and/or internet malfunction does not constitute a retake or make-up exam.** Check all connectivity in advance and plan accordingly. All quizzes and exams are to be taken without assistance from anyone else.

Instructor Responsibilities and Feedback

The role of the instructor in this course is to provide opportunities for students to develop and use critical thinking and reasoning skills, improve written and oral communication, build collaboration skills both in class and in the community, and engage in creative problem solving to address community

problems. All assignment information, grading rubrics, quizzes, and exams are provided in Canvas. Written feedback on assignments will be provided through the grading rubrics in Canvas.

Late Work

Late work will not be accepted in this course. All work turned in after the deadline will receive a grade of zero unless the student has a [university-excused absence](#) and provides documentation within 48 hours of the missed deadline.

Requests for an Incomplete

Students may request a grade of incomplete ("I") only if he/she meets all of the following conditions:

- The request occurs on or after the date designated by university for the given semester (see the Registrars website)
- The student is passing the course;
- There is a justifiable and documented reason beyond the control of the student (i.e., serious illness or military service) for not completing the course on schedule; and,
- The student has the approval of the instructor and the faculty director.

Students meeting these criteria must arrange with the instructor to finish the course at a later date (no longer than 12 months after the I grade was reported) by completing specific requirements outlined by the instructor. These requirements must be listed on a "Request for Grade of Incomplete" form signed by the instructor, student, and faculty director. More information on UNT's incomplete grade policy is available at registrar.unt.edu/grades/incompletes.

Dropping the Class

I want you to succeed in this class and at UNT! If you are concerned about your progress in the course or believe you need to drop for other reasons, it is important that you contact me as soon as possible. I want to help you make sure that dropping the course is your best or only option. There are consequences to dropping classes that extend beyond losing your invested time, money, and effort. Dropping one or more classes may make you ineligible for financial aid. There are also limits on the number of courses you can drop. You can learn more about this at registrar.unt.edu/regISTRATION/dropping-class. If you absolutely must drop a course, you may do so through my.unt.edu.

Syllabus Change Policy

Due dates for assignments can be found in the course schedule and in Canvas. In the rare case that there is a date change for an assignment, exam, or any other syllabus change, the instructor will notify students through an announcement in Canvas.

Appendix 2: UNT Policies

Academic Integrity Policy

Academic integrity emanates from a culture that embraces the core values of trust and honesty necessary for full learning to occur. As a student-centered public research university, UNT promotes the integrity of the learning process by establishing and enforcing academic standards. Academic dishonesty breaches the mutual trust necessary in an academic environment and undermines all scholarship.

According to [UNT Policy o6.003](#), 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 Policy

UNT makes reasonable academic accommodations for students with disabilities. Students seeking accommodation 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](#).

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 Canvas for contingency plans for covering course materials.

Course Safety Procedures

Students enrolled in this course are required to use proper safety procedures and guidelines as outlined in UNT Policy o6.038 Safety in Instructional Activities. While working in laboratory sessions, students are expected and required to identify and use proper safety guidelines in all activities requiring lifting, climbing, walking on slippery surfaces, using equipment and tools, and handling chemical solutions and hot and cold products. Students should be aware that UNT is not liable for injuries incurred while students are participating in class activities. All students are encouraged to secure adequate insurance coverage in the event of accidental injury. Students who do not have insurance coverage should consider Standard Syllabus Statements Related Policy o6.049 Course Syllabi Requirements obtaining Student Health Insurance. Brochures for student insurance are available in the UNT Student Health and Wellness Center. Students who are injured during class activities may seek medical attention at the Student Health and Wellness Center at rates that are reduced compared to other medical facilities. If students have an insurance plan other than Student Health Insurance at UNT, they should be sure that the plan covers treatment at this facility. If students choose not to go to the UNT Student Health and

Wellness Center, they may be transported to an emergency room at a local hospital. Students are responsible for expenses incurred there.

Retention of Student Records

Student records pertaining to this course are maintained in a secure location by the instructor of record. All records such as exams, answer sheets (with keys), and written papers submitted during the duration of the course are kept for at least one calendar year after course completion. Coursework completed via the Canvas online system, including grading information and comments, is also stored in a safe electronic environment for one year. Students have the right to view their records; however, information about students' records will not be divulged to other individuals without proper written consent. Students are encouraged to review the Public Information Policy and the Family Educational Rights and Privacy Act (FERPA) laws and the university's policy. See UNT Policy 10.10, Records Management and Retention for additional information.

Acceptable Student Behavior

Student behavior that interferes with an instructor's ability to conduct a class or other students' opportunity to learn is unacceptable and disruptive and will not be tolerated in any instructional forum at UNT. Students engaging in unacceptable behavior will be directed to leave the classroom and the instructor may refer the student to the Dean of Students to consider whether the student's conduct violated the Code of Student Conduct. The university's expectations for student conduct apply to all instructional forums, including university and electronic classrooms, labs, discussion groups, field trips, etc. Visit UNT's [Code of Student Conduct](#) to learn more.

Access to Information - Eagle Connect

Students' access point for business and academic services at UNT is located at my.unt.edu. All official communication from the university will be delivered to a student's Eagle Connect account. For more information, please visit the website that explains Eagle Connect and how to forward e-mails to [Eagle Connect](#).

Student Evaluation Administration Dates

Student feedback is important and an essential part of participation in this course. The student evaluation of instruction is a requirement for all organized classes at UNT. The survey provides students with an opportunity to evaluate how this course is taught. Students will receive an email from "UNT SPOT Course Evaluations via IASystem Notification" (no-reply@iasystem.org) with the survey link. Students should look for the email in their UNT email inbox. Simply click on the link and complete the survey. Once students complete the survey, they will receive a confirmation email that the survey has been submitted. For additional information, please visit the [SPOT website](#) or email spot@unt.edu.

Sexual Assault Prevention

UNT is committed to providing a safe learning environment free of all forms of sexual misconduct, including sexual harassment sexual assault, domestic violence, dating violence, and stalking. Federal laws (Title IX and the Violence Against Women Act) and UNT policies prohibit discrimination based on

sex, and therefore prohibit sexual misconduct. If you or someone you know is experiencing sexual harassment, relationship violence, stalking, and/or sexual assault, there are campus resources available to provide support and assistance. UNT's Survivor Advocates can assist a student who has been impacted by violence by filing protective orders, completing crime victim's compensation applications, contacting professors for absences related to an assault, working with housing to facilitate a room change where appropriate, and connecting students to other resources available both on and off campus. The Survivor Advocates can be reached at SurvivorAdvocate@unt.edu or by calling the Dean of Students Office at 940-565- 2648. Additionally, alleged sexual misconduct can be non-confidentially reported to the Title IX Coordinator at oeo@unt.edu or (940) 565 2759.

Use of Student Work

A student owns the copyright for all work (e.g. software, photographs, reports, presentations, and email postings) he or she creates within a class and the university is not entitled to use any student work without the student's permission unless all of the following criteria are met:

- The work is used only once
- The work is not used in its entirety
- Use of the work does not affect any potential profits from the work
- The student is not identified
- The work is identified as student work

If the use of the work does not meet all of the above criteria, then the university office or department using the work must obtain the student's written permission. Download the UNT System Permission, Waiver and Release Form found at https://dlit.untDallas.edu/sites/default/files/approval_form_permission_waiver_and_release.pdf

Important Dates

Important dates for the semester are available on UNT's Registration Guides: <https://registrar.unt.edu/registration-guides-by-semester>.