FYC3005 Introduction to Personal and Family Financial Planning

Spring 2026
Online Asynchronous, 3 Credit Hours

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Office Hours: Zoom by Appointment (email for appointment)

Please note that the course is asynchronous and will not meet for class. However, there are specific due dates for each assignment and exam.

Course Description

Management of personal and family financial resources throughout the life span will be examined. A study of individual and family finances as related to planning, credit, saving, investment, insurance, taxes, housing costs, transportation costs, retirement, and estate planning.

Course Prerequisites

No prerequisites are required for this course

Course Learning Objectives

Upon completion of this course, the student will be able to:

- Analyze expenditures and adjust spending to meet financial goals.
- Analyze credit and savings options using appropriate considerations.
- Explain the basic economic principles behind personal income taxes and recognize the role of the tax structure in personal financial planning.
- Calculate and explain financial ratios.
- Identify the different types of mortgages available and calculate monthly payments.
- Identify types of risk exposure and explain risk management techniques available.
- Explain the different forms of life, health, disability, auto, and home insurance.
- Select appropriate investment vehicles for long- and short-term investment goals.
- Explain the different types of retirement investments and income sources.
- Differentiate between the different types of wills and advanced directives.

Learning Materials and Supplies

Required Materials

- Textbook (Included in WileyPlus): Grable, J. & Palmer, L. (2024). Introduction to Personal Finance: Beginning Your Financial Journey, (3rd Edition). Wiley.
- UF All Access Product: WileyPlus for Intro to Personal Finance Beginning Your Financial Journey 3E https://www.bsd.ufl.edu/allaccess

Numerous textbooks and course materials were reviewed in selecting the best option for this course. *Introduction to Personal Finance: Beginning Your Financial Journey* by Grable and Palmer with WileyPlus was chosen because it offers comprehensive coverage of essential topics like budgeting, debt,

insurance, and investments. The text and accompanying course materials are accessible and engaging, making complex financial concepts easy to understand for students without prior finance knowledge. The text and course materials emphasize real-world application and financial behavior, empowering students to make informed financial decisions. Additionally, they provide supportive resources and are authored by credible experts, ensuring both accuracy and relevance.

WileyPlus is utilized for the digital course textbook, as well as additional course content and submission of homework and exams. The most cost-effective way to access your digital textbook and courseware products is via UF All Access (https://www.bsd.ufl.edu/allaccess). UF All Access is the University of Florida's digital course materials program. Selected courses are available through UF All Access to provide students with the lowest prices on their eBooks and Courseware products. Students can choose to opt into these materials and be provided instant access to their access codes for their homework systems and/or access to a digital version of their books. The charges will be billed to their student accounts automatically and if they have Financial Aid available, it will automatically pay for these charges.

Textbook adoption for this course can be found here:
https://www.bsd.ufl.edu/textadoption/studentview/displayadoption1sect.aspx?SECT=12123&YEAR=26&TERM=1

Cost of Textbook and WileyPlus via UF All Access: $81.50

Instructor Interaction Plan

- When emailing me, please include FYC 3005 in the subject line. You may also message me in Canvas. Expect an instructor response to email and Canvas message within 24 hours during weekdays.
- If you email or message me over the weekend or on a holiday, expect a response on the next weekday.
- Expect instructor feedback for submitted assignments such as the four parts of the Financial Project within two weeks past the assignment deadline.
- Grades for homework and exams will be released immediately upon submission.
- If you ever have questions or need clarification on instructor feedback, please email/message me your questions or request an appointment for office hours.
- I will post an announcement at least once a week to give updates and class feedback.
- I will monitor and read any posted discussions. If feedback is needed, I may post to the entire class or message you individually concerning the discussion to give you feedback.
- I invite your feedback in both midterm and end-of-term GatorEvals and plan to continuously improve student experience within the course. Your opinion is highly valued.

Required Technology & How to Obtain the Technology

The University of Florida requires all students to have continuous ongoing access to computer hardware and software appropriate to their degree program. Coursework in all degree programs requires the use of a computer and reliable high-speed internet connectivity. Activities related to student life including academic advisement, course registration, official university correspondence, use of library resources, and student financial affairs are predicated on access to a computer with internet connectivity.

It is expected that most students will meet this requirement by owning or leasing a computer appropriate to their degree program. The cost of this requirement may be included in financial aid considerations.

Access to WileyPlus is also required for FYC 3005, as outlined above in the required materials. The following instructions will allow you to opt in to UF All Access materials:

- Go to https://bsd.ufl.edu/allaccess
    - Click the "Opt In" tab or the "View Eligible UF All Access Classes" button
    - Log in with your GatorLink account.
- Students are shown a list of classes in which they are enrolled in that are participating in UF All Access with the prices included.
- Click the Opt-in check box next to FYC3005.
- Once you have reviewed your course selections click the Opt-In button.
- The access code is now displayed.
- Please copy the code.
- In the FYC 3005 Canvas course, click on Wiley Course Resources in the left column, paste the access code into the appropriate textbox, and click submit.
- You should now have access to all course materials!

Required Technical & Digital Information Literacy Skills

Technical skills include:

- Using the Canvas learning management system
- Using email with attachments
- Creating and submitting files in commonly used word processing program formats
- Downloading and installing software
- Using spreadsheet programs
- Using apps in digital devices
- Using web conferencing tools and software

Digital information literacy skills include:

- Using computer networks to locate and store files or data
- Using online search tools for specific academic purposes, including the ability to use search criteria, keywords, and filters
- Analyzing digital information for credibility, currency, and bias (e.g., disinformation, misinformation)
- Properly citing information sources

Communication Guidelines
- Use **Course Question Discussion Board**, for general course questions that others may have too.
- Use **Canvas Inbox (messaging tool) or Email with FYC 3005 in the Subject Line** for all communications including (1) questions that are specific to your grades or submissions; (2) setting a meeting time for office hours; (3) DRC accommodations; (4) emergency situations; and (5) highly sensitive situations.

- A respectful tone is used by all community members in all forms of communication.
- Written communication, both formal and informal, uses the official language of instruction rather than popular online abbreviations and graphic elements such as those sometimes used in social media.
- Video interactions reflect a respectful tone in verbal communications and body language.
- Spelling, punctuation, and grammar are correct.

Technical Support

UF Computing Help Desk & Ticket Number: All technical issues require a UF Helpdesk Ticket Number. The UF Helpdesk is available 24 hours a day, 7 days a week. https://helpdesk.ufl.edu/ | 352-392-4357

Weekly Course Schedule

Week	Date	Topic	Chapter Reading	Exam	Assignment
1	January 12 - 16	Beginning your financial journey: The interior finance point of view	Chapter 1 1.1 – 1.3		Intro Post Due Fri 1/16
2	January 19 - 23	Beginning your financial journey: The interior finance point of view (continued) Tools for your financial journey	Chapter 1 1.4 - 1.5 Chapter 2 2.1 - 2.6		Chapter 1 HW Chapter 2 HW Due Fri 1/23
3	January 26 - 30	Earnings and income: The building blocks of your financial journey	Chapter 3 3.1 – 3.6		Chapter 3 HW Due Fri 1/30
4	February 2 - 6	**Exam 1 - Review Chapters 1-3**		Exam 1 Due Fri 2/6	Financial Project #1 Due Fri 2/6
5	February 9 - 13	Personal taxation	Chapter 4 4.1 – 4.6		Chapter 4 HW Due Fri 2/13
6	February 16 - 20	Checking accounts, credit scores, and credit cards	Chapter 5 5.1 – 5.6		Chapter 5 HW Due Fri 2/20
7	February 23 - 27	Loans and housing decisions	Chapter 6 6.1 – 6.6		Chapter 6 HW Financial Project #2 Due Fri 2/27
8	March 2 - 6	**Exam 2 - Review Chapters 4-6**		Exam 2 Due Fri 3/6	
9	March 9 - 13	The foundation of savings	Chapter 7 7.1 – 7.7		Chapter 7 HW Financial Project #3 Due Fri 3/13

Week	Date	Topic	Chapter Reading	Exam	Assignment
10	March 16 - 20	*** SPRING BREAK ***			
11	March 23 - 27	Investments	Chapter 8 8.1 – 8.11		Chapter 8 HW Due Fri 3/27
12	March 30 – April 3	Risk Management: The role of insurance	Chapter 9 9.1 – 9.4		Financial Project #4 Due Fri 4/3
13	April 6 - 10	Risk Management: The role of insurance	Chapter 9 9.5 – 9.7		Chapter 9 HW Money Habitudes Extra Credit Due 4/10
14	April 13 - 17	Planning for the future: Retirement and estate planning	Chapter 10 10.1 – 10.6		Chapter 10 HW Due 4/17
15	April 20 - 22	Exam 3 - Review Chapters 7-10 Note: Due Wednesday, April 22		Exam 3 Due 4/22	

Grading Policy

Methods of evaluation include 3 exams, a series of four personal financial planning projects, and homework assignments for each chapter.

A. **An Introductory Discussion Post (20 points)** allows you to introduce yourself and share why you chose to take the course, along with any financial topics of interest.

B. **Exams (200 total points) (3 exams at 100 points each, your lowest exam score will be dropped)** There will be three exams throughout the semester. Each exam may consist of multiple choice, true/false, matching, written answer, and/or math questions. Exams are untimed and you can use your textbook. Exams are to be completed individually.

C. **A series of personal financial planning projects (280 total points)** focusing on the areas of budgeting, credit, insurance, savings, investments and retirement planning will be assigned throughout the semester. The project parts are about YOUR finances.

D. **Chapter Homework (HW) (335 total points):** Chapter homework assignments will be assigned throughout the semester. Most chapters have 25-35 multiple choice questions with the exception of Chapter 8, which has 55 questions. You have **three** attempts to correctly answer each question.

Please let me know via email within one week of the grade submission date if you have questions about a grade received on an assignment or question(s) on homework and exams.

Course Grading Structure

Assignment Type	Point Value	Percent of Final Grade
Introductory Discussion Post	20	2%
Exams (3) (lowest score dropped)	200	24%
Personal Financial Planning Projects (4)	280	33%
Chapter Homework (10)	340	41%

Grading Scale

Grades in this class will be based on the following scale:

Grade	Points	Percentage
A	785 and above	93.50% and above
A-	756-784	90.00-93.49%
B+	727-755	86.50-89.99%
B	701-726	83.50-86.49%
B-	672-700	80.00-83.49%
C+	643-671	76.50-79.99%
C	618-642	73.50-76.49%
C-	588-617	70.00-73.49%
D+	559-587	66.50-69.99%
D	534-558	63.50-66.49%
D-	504-533	60.00-63.49%
E	503 and below	59.99% and below

All of the following *must be true for the student to be eligible to receive a grade of "I." The student has completed a major portion of the course work with a passing grade (D or better), the student is unable to complete course requirements because of documented circumstances beyond their control, and the student and instructor have discussed the situation prior to the final exam (except under emergency conditions).*

For information on current UF policies for assigning grade points, see https://catalog.ufl.edu/UGRD/academic-regulations/grades-grading-policies/.

Attendance & Make-up Work

Requirements for class attendance and make-up exams, assignments, and other work in this course are consistent with university policies. UF Attendance Policies

Academic Honesty

University of Florida students are bound by the Honor Pledge. As a student at the University of Florida, you have committed yourself to uphold the Honor Code, which includes the following pledge: "We, the members of the University of Florida community, pledge to hold ourselves and our peers to the highest

standards of honesty and integrity by abiding by the Student Honor Code." You are expected to exhibit behavior consistent with this commitment to the UF academic community, and on all work submitted for credit at the University of Florida, the following pledge is either required or implied: "On my honor, I have neither given nor received unauthorized aid in doing this assignment."

It is assumed that you will complete all work independently in each course unless the instructor provides explicit permission for you to collaborate on course tasks (e.g. assignments, papers, quizzes, exams). Furthermore, as part of your obligation to uphold the Honor Code, you should report any condition that facilitates academic misconduct to appropriate personnel. It is your individual responsibility to know and comply with all university policies and procedures regarding academic integrity and the Student Honor Code. Violations of the Honor Code at the University of Florida will not be tolerated. Violations will be reported to the Dean of Students Office for consideration of disciplinary action. For more information regarding the Student Honor Code, please see Student Conduct Code Process.

Examples of Academic Integrity Violations

To ensure that you follow the Honor Code and uphold academic integrity, **do not**:

- Sell or share exam questions
- Copy and paste someone else's work into a discussion post (including GenAI output).
- Participate in any discussion app or group that shares answers and solutions to assignments.
- Reuse previously submitted assignments if not permitted.

Academic Integrity Help

Turnitin Draft Coach is a tool for UF students that provides feedback to help improve your academic writing and research skills. It can help with:
- **Unintentional plagiarism**: The Similarity Check tool compares your text to internet content, student papers, and academic journals to identify matches.
- **Citations**: The Citations Check tool identifies missing citations and references and suggests fixes.
- **Grammar**: The Grammar Guide tool finds grammar mistakes and suggests edits.

Artificial Intelligence Policy

You may use generative AI programs to help generate ideas and brainstorm, unless stated otherwise within individual assignment instructions. However, you should note that the material generated by these programs may be inaccurate, incomplete, or otherwise problematic. Beware that generative AI use 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).

Any AI-generated content you use must be properly cited in APA format. For example, an AI citation would look like this:

OpenAI. (2024). *ChatGPT* (Version 4) [Generative AI model]. https://openai.com/chatgpt

Course Evaluation Process

Students are expected to provide professional and respectful feedback on the quality of instruction in this course by completing course evaluations online. Students can complete evaluations in three ways:
1. The email they receive from GatorEvals,
2. Their Canvas course menu under GatorEvals, or
3. The central portal at https://my-ufl.bluera.com

Guidance on how to provide constructive feedback is available at https://gatorevals.aa.ufl.edu/students/. Students will be notified when the evaluation period opens. Summaries of course evaluation results are available to students at https://gatorevals.aa.ufl.edu/public-results/.

Software Use

All faculty, staff and students of the university are required and expected to obey the laws and legal agreements governing software use. Failure to do so can lead to monetary damages and/or criminal penalties for the individual violator. Because such violations are also against university policies and rules, disciplinary action will be taken as appropriate.

Services for Students with Disabilities

Students with disabilities who experience learning barriers and would like to request academic accommodations should connect with the Disability Resource Center. It is important for students to share their accommodation letter with their instructor and discuss their access needs as early as possible in the semester.

Campus Resources

Students experiencing crises or personal problems that interfere with their general well-being are encouraged to utilize the university's counseling resources. The Counseling & Wellness Center provides confidential counseling services at no cost for currently enrolled students. Resources are available on campus for students having personal problems or lacking clear career or academic goals, which interfere with their academic performance.

Health and Wellness

- *U Matter, We Care*: If you or someone you know is in distress, please contact umatter@ufl.edu, 352-392-1575, or https://umatter.ufl.edu/ to refer or report a concern and a team member will reach out to the student in distress.
- *Counseling and Wellness Center*: Visit https://counseling.ufl.edu/ or call 352-392-1575 for information on crisis services as well as non-crisis services.
- Student *Health Care Center*: Call 352-392-1161 for 24/7 information to help you find the care you need, or visit https://shcc.ufl.edu/
- *University Police Department*: Visit https://police.ufl.edu/ or call 352-392-1111 (or 9-1-1 for emergencies).
- *UF Health Shands Emergency Room / Trauma Center:* For immediate medical care call 352-733-0111 or go to the emergency room at 1515 SW Archer Road, Gainesville, FL 32608; visit https://ufhealth.org/locations/uf-health-shands-emergency-room-trauma-center

- *GatorWell Health Promotion Services*: For prevention services focused on optimal wellbeing, including Wellness Coaching for Academic Success, visit https://gatorwell.ufsa.ufl.edu/ or call 352-273-4450.

Academic Resources

- *E-learning technical support*: Contact the UF Computing Help Desk at 352-392-4357 https://it.ufl.edu/helpdesk/ or via e-mail at helpdesk@ufl.edu.
- *Career Connections Center*: Reitz Union Suite 1300, 352-392-1601. Career assistance and counseling services.
- *Library Support*: Various ways to receive assistance with respect to using the libraries or finding resources.
- *Teaching Center*: 1317 Turlington Hall, 352-392-2010. General study skills and tutoring.
- *Writing Studio*: 2215 Turlington Hall, 352-846-1138. Help brainstorming, formatting, and writing papers.
- *Student Concern*: Report Student Concerns or Conduct

Student Complaints

- Residential Course: https://www.sfa.ufl.edu/written-student-complaints/
- Online Course: https://pfs.tnt.aa.ufl.edu/state-authorization-status/#student-complaint

Privacy and Accessibility Policies

For information about the privacy policies of the tools used in this course, see the links below:

- Instructure (Canvas)
  - Instructure Privacy Policy
  - Instructure Accessibility
- Microsoft
  - Microsoft Privacy Policy
  - Microsoft Accessibility
- Wiley
  - Wiley Privacy Policy
  - Wiley Accessibility
- Zoom
  - Zoom Privacy Policy
  - Zoom Accessibility