FYC 3005 - Introduction to Personal and Family Financial Planning
3 Credit Hours

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Email: mgillen@ufl.edu
Office Hours: By Appointment

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 Objectives:
- 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.


Methods of Evaluation:

A. Exams (100 points each – 300 points total) - 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. Make-up exams will only be given for documented excused absences.

B. A series of personal financial planning projects (280 points total) focusing on the areas of budgeting, credit, insurance, savings, investments and retirement planning. The projects are about YOUR finances. Outside of documented excused absences, late assignments will not be accepted.

C. Chapter Homework (HW) (335 points total): 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 two attempts to answer each question. Outside of documented excused absences, late assignments will not be accepted.
D. Grades:
Grades will be based on the following criteria:

<table>
<thead>
<tr>
<th>Criteria</th>
<th>Points</th>
</tr>
</thead>
<tbody>
<tr>
<td>Three Exams</td>
<td>300</td>
</tr>
<tr>
<td>Personal financial planning projects</td>
<td>280</td>
</tr>
<tr>
<td>Chapter Homework</td>
<td>335</td>
</tr>
<tr>
<td>Total Possible</td>
<td>915</td>
</tr>
</tbody>
</table>

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).

Information on current UF grading policies for assigning grade points
https://catalog.ufl.edu/ugrad/current/regulations/info/grades.aspx

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

<table>
<thead>
<tr>
<th>Letter Grade</th>
<th>Percentage</th>
<th>Points</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>93.50% and above</td>
<td>856 and above</td>
</tr>
<tr>
<td>A-</td>
<td>90.00-93.49%</td>
<td>824 - 855</td>
</tr>
<tr>
<td>B+</td>
<td>86.50-89.99%</td>
<td>791 - 823</td>
</tr>
<tr>
<td>B</td>
<td>83.50-86.49%</td>
<td>764 - 790</td>
</tr>
<tr>
<td>B-</td>
<td>80.00-83.49%</td>
<td>732 - 763</td>
</tr>
<tr>
<td>C+</td>
<td>76.50-79.99%</td>
<td>700 - 731</td>
</tr>
<tr>
<td>C</td>
<td>73.50-76.49%</td>
<td>673 - 699</td>
</tr>
<tr>
<td>C-</td>
<td>70.00-73.49%</td>
<td>641 - 672</td>
</tr>
<tr>
<td>D+</td>
<td>66.50-69.99%</td>
<td>608 - 640</td>
</tr>
<tr>
<td>D</td>
<td>63.50-66.49%</td>
<td>581 - 607</td>
</tr>
<tr>
<td>D-</td>
<td>60.00-63.49%</td>
<td>549 - 580</td>
</tr>
<tr>
<td>E</td>
<td>59.99% and below</td>
<td>548 and below</td>
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</tbody>
</table>

Make-Up Work
Requirements for make-up exams or homework and the submission of late assignments and other work are consistent with university policies that can be found at:
https://catalog.ufl.edu/ugrad/current/regulations/info/attendance.aspx

You will need to provide documentation to excuse your absence within one week of the missed due date. Outside of documented excused absences, late assignments will not be accepted.

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

**Academic Honesty Policy**
Academic Honesty 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.” 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: http://www.dso.ufl.edu/sccr/process/student-conduct-honor-code.

**Online Course Evaluation Process**
Student assessment of instruction is an important part of efforts to improve teaching and learning. At the end of the semester, students are expected to provide feedback on the quality of instruction in this course using a standard set of university and college criteria. These evaluations are conducted online at https://evaluations.ufl.edu. Evaluations are typically open for students to complete during the last two or three weeks of the semester; students will be notified of the specific times when they are open. Summary results of these assessments are available to students at https://evaluations.ufl.edu/results.

**Software Use Policy**
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.

**Campus Helping Resources**
Students experiencing crises or personal problems that interfere with their general wellbeing 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.

- University Counseling & Wellness Center, 3190 Radio Road, 352-392-1575, www.counseling.ufl.edu
• Counseling Services
• Groups and Workshops
• Outreach and Consultation
• Self-Help Library
• Wellness Coaching

• U Matter We Care, www.umatter.ufl.edu/

• Career Connections Center, First Floor JWRU, 392-1601, https://career.ufl.edu/

Services for Students with Disabilities
The Disability Resource Center coordinates the needed accommodations of students with disabilities. This includes registering disabilities, recommending academic accommodations within the classroom, accessing special adaptive computer equipment, providing interpretation services and mediating faculty-student disability related issues. Students requesting classroom accommodation must first register with the Dean of Students Office. The Dean of Students Office will provide documentation to the student who must then provide this documentation to the Instructor when requesting accommodation

0001 Reid Hall, 352-392-8565, www.dso.ufl.edu/drc/

Student Complaints
• Residential Course: https://sccr.dso.ufl.edu/policies/student-honor-code-studentconduct-code/

• Online Course: http://www.distance.ufl.edu/student-complaint-process