HD 372/572 Family Financial Management

Rule 1A. If you keep on doing what you’ve always done, you’ll keep on getting what you’ve always got.

**Instructor:** Dr. Sterling Wall

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**Phone:** 715-346-4653

**Office:** 216 CPS

**Office Hours:** Mon/Wed 12-2pm, physically, or by 24 Hour Advance Appointment. Professor is physically on campus to meet Mondays and Wednesdays, virtually available using Zoom to meet on Tuesdays and Thursdays. There is no one perfect time for everyone, so just email me and we can set up a convenient time to meet together whether in person or on zoom.

**EMAIL** is an official form of communication for this course. Students are expected to check their “UWSP” email once every 24 hours, M-F of the term. And to read all emails from instructor carefully.

**ZOOM** Is the official course video/virtual program used to record/present. Students agree to download zoom.

**VIDEO PERMISSION** Participation in this course grants permission of audio and video recordings that include students voice and image to be distributed to other class members and members of future classes by professor.

**COVID** Participation in this course indicates student will follow all related UWSP mandates.

**TEXT:***Introduction to Personal Finance,* Grable & Palmer, 2019 (Rental Required)

*The Four Laws of Financial Prosperity*, Harris and Coonradt (Supplemental Required –Amazon cheap)

Online and worksheets as assigned. Provided in class.

**COURSE DESCRIPTION**

This is a 3-credit course. Consumer, business, and government interactions in the economic environment; consumer choice and decision making relevant to resource allocation and purchases in the market. Principles of family financial management.

**COURSE OBJECTIVES**

Through active participation in class and completion of assignments students will:

* Acquire knowledge of the fundamental forces, laws, and principles that protect and guide rational consumer decision making.
* Apply economic laws and principles to successful life management, for themselves, children, family and others, in the economic sphere.
* Value the process of rational consumer decision making and applying knowledge to economic choices and actions.

**COURSE EXPECTATIONS**

* Reading of assigned text chapters and other materials by scheduled due dates.
* Attend class and participate in class discussion and activities.
* Completion of all assignments and exams on time.
* Check campus email and respond as needed at least once every 24 hours, daily.

**STUDENTS WITH SPECIAL NEEDS STUDENTS WITH SPECIAL NEEDS** Any student needing special accommodations needs to contact the Office of Disability Services (715-346-3365) in the Student Services Center. Those students documented as eligible will be appropriately accommodated. If you have concerns about passing this course, please see me.

Typically time is 1 minute per quiz question. Time and a half is 1.5 minutes per question. All students will receive 1.5 minutes time per question for quizzes. Typically, in most courses, assignments are due 2-3 days later. Please note that assignments will almost always have 5-7 days to be completed in this class. This incorporates the extra time (48 hours) sometimes requested through disability services, sickness and special circumstances for those not documented through DATC. Special accommodations beyond that will need to demonstrate severe hardship for the entire 5-7 days to be considered for more time. In other words, documented or not, use the extra flexible time built in up front, rather than waiting till the last possible minute to begin work risking realizing you needed more time, too late.

The Writing Lab in the Tutoring-Learning Center (TLC) offers free one-on-one help with papers for any class at any point in the writing process, from outlining to checking a completed paper before submission. The writing tutors are UWSP students who have done well in their classes and who are here to share their successful writing habits to help others succeed. Talking about writing projects always makes them better, and the tutors in the lab are eager to help. Call (715) 346-3568 for an appointment.

**ACADEMIC COACHING** If you feel you need help with any of the following skills**: time management strategies, note-taking, study skills, communication on campus, or preparing for mid-terms**, please consider scheduling an appointment with an Academic Coach on campus or virtually. They are here to help you be successful in your online courses when you feel you need extra support. Email Kari Van Den Elzen ([kvandene@uwsp.edu](mailto:kvandene@uwsp.edu)) to schedule an appointment or use the Navigate student app by selecting Tutoring Learning Center. You can meet as many times as you need. Coaches are also available to review campus technology platforms with you. (**Canvas, AccesSPoint, Office 365, Navigate, etc.**)

**NAVIGATE STUDENT APP** For those of you looking to connect with other students in the course for study groups, the Navigate student app has a feature called Study Buddies. Here, you can find a list of other students who have indicated they are interested in forming a study group. If you are the first, you will be sent notifications when other students join. You can select who you want to connect with and can leave the group at any time.

Additionally, the Navigate student app can help you with the following at UWSP:

• Schedule appointments

• Remove Holds from your account

• Find important resources

• Learn of key dates and important to-dos on campus

• View your class schedule with walking instructions to each building

Accessing the Navigate student app: For students who have already downloaded the Navigate smart phone app, choose the Study Buddies icon, and a full list of your courses will appear. Each section shows how many buddies are in the group.

The free Navigate app is available to download from any mobile operating system. For students without a smart device, a desktop version of the app is available here: https://uwsp.navigate.eab.com/app

**HONESTY CODE** Academic honesty will be regulated according to the University of Wisconsin - Stevens Point Communal Bill of Rights and Responsibilities (Chapter UWSP 14). All violations will be reported, no exceptions.

**PROPRIETARY MATERIAL.** All material, lectures, emails, handouts, audio/video copies of the professor or by the professor whether on students own or other devices are property of the professor and may not be shared or distributed to anyone or through any medium without the express written consent of the professor, offenses subject to prosecution.

**ATTENDANCE** The University expects that students will attend all of their classes. Additionally, in the event of in class or take-home assignments, activities, quizzes, worksheets, or extra credit opportunities, one would need to be present to receive credit. Students are responsible for all in class or 24-hour advance email announcements. Those attending class physically are expected to be attentive and not distract their peers. Snow – if SPASH (local high school) is cancelled, check email for online assignment. All exceptions to the attendance policy must be documented in writing. ANY and ALL students physically attending class agree to abide by UWSP mask policy.

**QUIZZES** There will be a quiz over each chapter. Quizzes may cover material from all information presented for this class including, but not limited to, lectures, readings, videos, etc. So be sure to pay attention to ALL material.

**MISSED QUIZZES** The only reason that make up quizzes are given is if both of the following apply: a) you have a university approved excuse for the missed quiz and b) acceptable verification for missing each quiz was submitted within one week of the quiz in question. If you miss a quiz or an assignment because you were in jail, you will be allowed to make up the work under the stipulation that credit will be given pending your trial verdict: Guilty = no credit, Not Guilty = credit.

**TEST/QUIZ ITEM PROTEST** Any student wishing to protest a test item must do so, in writing, within one week of the time that the test grades are posted. In your protest make direct reference to the answer that you feel is correct (i.e. reference, page#, and quote). A response will be given to you by end of semester.

**COMMON COURTESY** Cell phones/electronics need to be turned off during class. Usage may result in a lower “course” final grade. Other disruption of class may also result in lower final course grade. Use theatre voices.

**ASSIGNMENTS** will be announced in class and completed in class or at home, depending on the nature of the project. Late assignments will automatically lose 10% for each day late beginning immediately at the time/day due. Given there is typically 5-7 days notice for assignments, there is virtually no reason for anyone to have a last minute emergency, including those documented by the Disability Resource Center.

**GRADUATE COURSE CREDIT** Graduate students will be expected to participate in all activities, including the personal project, with the exception that graduate work will be expected to use primary literature sources for their work. See instructor to discuss the scope and focus of your individual graduate level research project.

**GRADING – CONTRACT** It is the instructor’s responsibility to evaluate and post the grades for student’s work. It is the student’s responsibility to verify that credit was given for an assignment. Grades will be posted periodically throughout the semester. Students may come and discuss grades for only one week after they are posted. In other words, at the end of the semester grades will not be discussed from the beginning of the semester. About half the course points are from quizzes, and half from in class activities, assignments, etc.

A 90% and above B 80 to less than 90% C 70 to less than 80%

D 60 to less than 70% F Less than 60%

Incompletes: If granted a grade of “Incomplete” for the course, students may have until each video lecture and/or assignment expires. Videos are deleted after 120 days, so students would need to pace themselves. Instructor will not remake videos. No exceptions for any reason.

HD 372: Tentative Course Schedule—Subject to Change

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| **Date** |  | **Reading** |
| Week 1  Sept 6 | Syllabus / How to be a millionaire!!! Time = $  *Money Track; Beware, Resources, FCC, BBB, CPB…* | Online |
| 2 | Beginning Your Financial Journey  *Budgets…* | 1 Chapter |
| 3 | Tools for Your Financial Journey  *Allowance?*  *True Cost of Food* | 2 |
| 4 | Earnings and Income: Building Blocks | 3 Four Laws C1 |
| 5 | Personal Taxes | 4 FL 2 |
| 6 | Checking, Credit Cards, and Credit Scores | 5 FL 3 |
| 7 | Loans / Auto and other | 6 FL 4 |
| 8 | Loans / Buying a Home | 6 FL 5 |
| 9 | Foundation of Savings | 7 FL 6 |
| 10 Ncfr | Catch up & Breathe: NCFR National Conference no class |  |
| 11 | Investments & Stocks | 8 |
| 12 Tday | Investments & Real Estate | 8 |
| 13 | Risk Management – Health Insurance, Auto, Home… | 9 |
| 14 | Risk Management – Life, Long Term Care… | 9 |
| 15 | Retirement & Estate Planning – Wills… | 10 |
| Finals… Proj |  |  |