For a step-by-step instruction on how to take this online course, please click the “How to Take This Course” icon on the course WebCT homepage.

**General Course Information**

In this course you will learn the knowledge and skills needed to make sound financial decisions, and to successfully navigate the financial hurdles, pitfalls, and the windfalls you may encounter along the way, in order to make the best possible use of your resources. Topics will include the basics of planning and managing finances, major purchasing decisions, insurance decisions, and investment decisions. Although we will not meet in classrooms, I encourage you to contact me whenever you have any questions or comments! My contact information is as follows:

**Instructor:** Prof. Jessie Fan
**Office:** 242 Alfred Emery Building (AEB)
**Telephone and E-Mail:** 581-4170. E-Mail via the course WebCT site
**Office hours:** Thursdays 10:00am – noon and 2:00pm-3:00pm

**Textbook**


**Course Requirements and Grading Criteria**

- 13 weekly quizzes 24% (the lowest score will be dropped)
- Midterm 38%
- Final 38%

The final letter grade will be determined using the following criteria:

<table>
<thead>
<tr>
<th>Grade</th>
<th>Percentage Range</th>
<th>Description</th>
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<tbody>
<tr>
<td>A</td>
<td>92.5% or higher</td>
<td>90.0%-92.4%</td>
</tr>
<tr>
<td>A-</td>
<td>90.0%-92.4%</td>
<td>87.5%-89.9%</td>
</tr>
<tr>
<td>B+</td>
<td>87.5%-89.9%</td>
<td>80.0%-87.4%</td>
</tr>
<tr>
<td>B</td>
<td>80.0%-87.4%</td>
<td>77.5%-79.9%</td>
</tr>
<tr>
<td>C+</td>
<td>77.5%-79.9%</td>
<td>75.0%-77.4%</td>
</tr>
<tr>
<td>C</td>
<td>75.0%-77.4%</td>
<td>72.5%-74.9%</td>
</tr>
<tr>
<td>D+</td>
<td>72.5%-74.9%</td>
<td>65.0%-67.4%</td>
</tr>
<tr>
<td>D</td>
<td>65.0%-67.4%</td>
<td>62.5%-64.9%</td>
</tr>
<tr>
<td>F</td>
<td>55.0%-62.4%</td>
<td>52.5%-54.9%</td>
</tr>
<tr>
<td></td>
<td>52.4% or lower</td>
<td>50.4% or lower</td>
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</tbody>
</table>

The instructor reserves the right to curve the grades upward if she feels it is warranted.
Course Outline (Any change of dates will be posted on the WebCT Bulletin Board.)

Week 1 (1/7-1/12)  Chapter 1. Financial planning: What's important to you. Chapter 2. Time value of money
Week 2 (1/13-1/19)  Chapter 3. Financial statements and budgets
Week 3 (1/20-1/26)  Chapter 4. Taxes
Week 4 (1/27-2/2)  Chapter 5. Cash management
Week 5 (2/3-2/9)  Chapter 6. Short-term credit management
Week 6 (2/10-2/16)  Chapter 7. Consumer durables
Week 7 (2/17-2/23)  Chapter 8. Housing
Week 8 (2/24-3/1)  Exam 1. Please register with UOnline!
Week 11 (3/16-3/22)  Spring Break
Week 12 (3/23-3/29)  Chapter 12. Mutual funds and other pooling arrangements insurance
Week 14 (4/6-4/12)  Chapter 15. Life insurance and estate planning
Week 16 (4/20-4/26)  Exam 2. Please register with UOnline!

Things to Note

(1) Withdrawal:  
For information regarding withdrawal policy and related tuition and fees, please contact the Registrar's Office (581-5808).

(2) Learning Disabilities:  
Students who need special accommodations due to learning disabilities should contact the instructor during the first two weeks of the semester. The instructor will then work with the Center of Disabled Students Services to make sure that the disability is properly defined and accommodated.

(3) Extra Credit:  
It not this instructor’s practice to offer extra credit. Extra credit assignments are unfair unless all students are permitted to do them; then extra credit assignments become just one more requirement for all students to complete.

(4) Disagreement about Grades:  
If you disagree with the grading of a particular assignment or exam, you need to send an e-mail to the instructor explaining why you think you deserve more or less points. I will then regrade your assignment or exam. Be aware that your grade can be lower, higher, or unchanged as a result of the regrading.

(5) Exams:  
All paper exams (Exam 1 and Exam 2) will be arranged through UOnline. Make-up exams will be given only if you have a very good reason and have notified the instructor before the exam. Otherwise, no credit will be given for the exam. All make-up exams will be arranged through UOnline.

(6) Incomplete:  
An incomplete will only be granted if you can justify to the instructor that you cannot finish the course because of circumstances beyond your control and if the majority of course work is already completed.