



Course Syllabus: Spring 2025
US-497-01W
Financial Planning & Us
The Course is Taught in an Online Format

INSTRUCTOR INFORMATION

Instructor: David A. Kent

Email Address: david.kent@tamuc.edu

Preferred Form of Communication: Email

Communication Response Time: Under normal circumstances, response time will be within 24 hours.

COURSE INFORMATION

Materials: Provided in Course Units D2L. You do not have to purchase material for the class.

Course Description: This personal finance course combines interactive exercises and real-world practical teachings. The experience will empower learners to use their financial resources to reduce stress, increase happiness, and to live their best lives.

Student Learning Outcomes: By the end of this course, the participant will be able to:

1. Understand the importance of budgets
2. Have Saving strategies and goals
3. Understand credit and managing debt
4. How investing prepares for the future
5. Understand the importance of Retirement planning
6. Set financial wellness goals

Instructional Methods/Activities/Assessments

Participants will have 8 weekly units to review. The review material will be in the course D2L. After reviewing the material each the participant will be asked to complete a brief opinion essay question. The participants will be required to complete all eight units. Unit 1 will open on Monday Jan 13 and close Friday Jan 17. Units 2-8 will open on Saturdays and close the following Fridays. Please check your assignment due dates in D2L.

This syllabus is tentative and subject to change.

GRADING

Course Grades: The overall grade in the class will be assigned as either S (Satisfactory) = 60% - 100%, or U (Unsatisfactory) = 0% - 59%. Please remember that you must complete all eight units.

TECHNOLOGY REQUIREMENTS

LMS: All course sections offered by East Texas A&M University have a corresponding course shell in the myLeo Online Learning Management System (LMS). Below are the technical requirements.

LMS Requirements:

<https://community.brightspace.com/s/article/Brightspace-Platform-Requirements>

LMS Browser Support:

https://documentation.brightspace.com/EN/brightspace/requirements/all/browser_support.htm

Access and Navigation:

You will need your campus-wide ID (CWID) and password to log into the course. If you do not know your CWID or have forgotten your password, contact the Center for IT Excellence (CITE) at 903.468.6000 or helpdesk@tamuc.edu.

COURSE AND UNIVERSITY PROCEDURES/POLICIES

Course-Specific Policies and Procedures

Attendance: Attendance, preparation, and full participation are expected and required in this class.

Grades of Incomplete: A grade of Incomplete (X) will not be given in this class.

Late Work: Under normal circumstances, late work is not accepted in this class.

University-Specific Policies and Procedures

Student Conduct:

All students enrolled at the University shall follow the tenets of common decency and acceptable behavior conducive to a positive learning environment. The Code of Student Conduct is described in detail in the [Student Guidebook](#).

<http://www.tamuc.edu/Admissions/oneStopShop/undergraduateAdmissions/studentGuidebook.aspx>

Students should also consult the Rules of Netiquette for more information regarding how to interact with students in an online forum: <https://www.britannica.com/topic/netiquette>

ETAMU Attendance:

For more information about the attendance policy please visit the [Attendance](#) webpage and [Procedure 13.99.99.R0.01](#).

<http://www.tamuc.edu/admissions/registrar/generalInformation/attendance.aspx>

<http://www.tamuc.edu/aboutUs/policiesProceduresStandardsStatements/rulesProcedures/13students/academic/13.99.99.R0.01.pdf>

Academic Integrity:

Students at East Texas A&M University are expected to maintain high standards of integrity and honesty in all of their scholastic work. For more details and the definition of academic dishonesty see the following procedures:

[Undergraduate Academic Dishonesty 13.99.99.R0.03](#)

[Undergraduate Student Academic Dishonesty Form](#)

<http://www.tamuc.edu/aboutUs/policiesProceduresStandardsStatements/rulesProcedures/documents/13.99.99.R0.03UndergraduateStudentAcademicDishonestyForm.pdf>

<http://www.tamuc.edu/aboutUs/policiesProceduresStandardsStatements/rulesProcedures/13students/undergraduates/13.99.99.R0.03UndergraduateAcademicDishonesty.pdf>

AI Use Policy:

East Texas A&M University acknowledges that there are legitimate uses of Artificial Intelligence, ChatBots, or other software that has the capacity to generate text, or suggest replacements for text beyond individual words, as determined by the instructor of the course. Any use of such software must be documented. Any undocumented use of such software constitutes an instance of academic dishonesty (plagiarism). Individual instructors may disallow entirely the use of such software for individual assignments or for the entire course. Students should be aware of such requirements and follow their instructors' guidelines. If no instructions are provided the student should assume that the use of such software is disallowed. In any case, students are fully responsible for the content of any assignment they submit, regardless of whether they used an AI, in any way. This specifically includes cases in which the AI plagiarized another text or misrepresented sources.

Students with Disabilities-- ADA Statement:

The Americans with Disabilities Act (ADA) is a federal anti-discrimination statute that provides comprehensive civil rights protection for persons with disabilities. Among other things, this legislation requires that all students with disabilities be guaranteed a learning environment that provides for reasonable accommodation of their disabilities. If you have a disability requiring an accommodation, please contact:

Office of Student Disability Resources and Services:

East Texas A&M University

Velma K. Waters Library Rm 162

Phone (903) 886-5150 or (903) 886-5835

Fax (903) 468-8148

Email: studentdisabilityservices@tamuc.edu

Website: [Office of Student Disability Resources and Services](#)

<http://www.tamuc.edu/campusLife/campusServices/studentDisabilityResourcesAndServices/>

Nondiscrimination Notice:

East Texas A&M University will comply in the classroom, and in online courses, with all federal and state laws prohibiting discrimination and related retaliation on the basis of race, color, religion, sex, national origin, disability, age, genetic information or veteran status. Further, an environment free from discrimination on the basis of sexual orientation, gender identity, or gender expression will be maintained.

Campus Concealed Carry Statement:

Texas Senate Bill - 11 (Government Code 411.2031, et al.) authorizes the carrying of a concealed handgun in East Texas A&M University buildings only by persons who have been issued and are in possession of a Texas License to Carry a Handgun. Qualified law enforcement officers or those who are otherwise authorized to carry a concealed handgun in the State of Texas are also permitted to do so. Pursuant to Penal Code (PC) 46.035 and East Texas A&M University Rule 34.06.02.R1, license holders may not carry a concealed handgun in restricted locations. For a list of locations, please refer to the [Carrying Concealed Handguns On Campus](#)

document and/or consult your event organizer. Web URL:

<http://www.tamuc.edu/aboutUs/policiesProceduresStandardsStatements/rulesProcedures/34SafetyOfEmployeesAndStudents/34.06.02.R1.pdf>

Pursuant to PC 46.035, the open carrying of handguns is prohibited on all East Texas A&M University campuses. Report violations to the University Police Department at 903-886-5868 or 9-1-1.

East Texas A&M University Supports Students' Mental Health:

The Counseling Center at East Texas A&M University, located in the Halladay Building, Room 203, offers counseling services, educational programming, and connection to community resources for students. Students have 24/7 access to the Counseling Center's crisis assessment services by calling 903-886-5145. For more information regarding Counseling Center events and confidential services, please visit www.tamuc.edu/counsel

COURSE OUTLINE *(All class assignments are scheduled tentatively at this time. They may be changed, but advance notice will be given in class.)*

Week 1	Jan 13-17	Unit 1: The Importance of Personal Finance	Complete brief essay question on D2L
Week 2	Jan 18-24	Unit 2: Budgeting Basics	Complete brief essay on D2L
Week 3	Jan 25-31	Unit 3: Saving Strategies	Complete brief essay on D2L
Week 4	Feb 1-7	Unit 4: Understanding Credit	Complete brief essay on D2L
Week 5	Feb 8-14	Unit 5: Debt Management	Complete brief essay on D2L

Week 6 essay on D2L	Feb 15-21	Unit 6: Investing 101	Complete brief
Week 7 essay on D2L	Feb 22-28	Unit 7: Retirement Planning	Complete brief
Week 8 on D2L	Mar 1-7	Financial Wellness and Mindset	Complete brief essay