



**EAST TEXAS A&M**  
UNIVERSITY

**ECO 1307 01W – The Economics of Personal Finance  
FALL 2025**

**Instructor:** Dr. Tiffany Murray, AFC®

**Class Meetings:** N/A - Asynchronous

**Office Location:** ZOOM

**Office Hours:** 1 – 4 PM M/W (VIA ZOOM – Send an email to receive a link)

**Phone:** (818) 419-0173 (call or text)

**Preferred Form of Communication:** Please send emails through the MyLeo Online message system only. This will let me know which class you are in and keep the class more organized. Always make sure the course prefix is listed, for example, ECO 1307 01W.

**Communication Response Time:** Emails will be responded to on Monday/Wednesday/Friday afternoons.

## **COURSE INFORMATION**

### **Materials – Textbook, Lecture Notes, and Supplementary Videos**

#### **Textbook/Materials Required**

*Personal Finance: Turning Money into Wealth, 9<sup>th</sup> Edition, Keown*  
ISBN-13: 9780137504152

1. Go to [Personal Finance: Turning Money into Wealth](#)
2. Select the following:
  - eTextbook 6-month Access (Pearson+ for \$9.99/month)
  - Buy now
3. Input your Pearson username and password (or click "Create Account")
4. Input card info (required).

*Calculator: HP 12c or HP 10bII*

*Syllabus/schedule subject to change*

## Course Description

An introduction to personal finance, including financial awareness through professional development, budgeting, credit and debt management, student aid, risk management, estate planning, tax planning, investment planning, retirement planning, and education planning.

## Student Learning Outcomes

1. Assess, apply, and compute foundational personal finance concepts to build **awareness**, including professional development, goal setting, the overall personal financial planning process, and the time value of money.
2. Evaluate and implement **budgeting** principles by preparing and analyzing personal financial statements to track income, expenses, and net worth.
3. Analyze and calculate borrowing and repayment costs for **credit and debt management**, including credit cards, mortgages, and installment loans, and evaluate the role of credit reports in financial decision-making.
4. Examine and explain strategies for accessing and managing **student aid**, including grants, scholarships, work-study, and loans, to minimize long-term debt impact.
5. Identify and formulate strategies for personal and family **risk management** using insurance and other risk mitigation tools to protect assets and dependents from economic loss.
6. Explain and differentiate **estate planning** tools, including wills, trusts, and powers of attorney, to protect and distribute assets according to personal wishes.
7. Apply and analyze **tax planning** strategies to optimize after-tax income and understand how taxes influence personal financial decisions.
8. Investigate and compare **investment planning** strategies, including human capital investment and allocating financial capital among asset classes, with consideration for diversification, liquidity, risk, and return.
9. Examine and select **retirement planning** strategies for long-term financial security and sustainability.
10. Analyze and identify **education planning** tools that support lifelong learning for yourself and/or dependents, balancing current resources with long-term goals.

**COB STUDENT LEARNING OBJECTIVES:**

1. Students will demonstrate proficiency in spoken communications by delivering clear and well-structured business presentations.
2. Students will demonstrate proficiency in written communications by creating clear and well-structured business documents.
3. Students will identify and evaluate ethical business issues.
4. Students will identify and evaluate global business challenges.
5. Students will be analytical problem solvers in business environments.

\*All course Student Learning Outcomes (SLOs) align with COB Student Learning Objective 5: Students will be analytical problem solvers in business environments and will be assessed through quizzes and projects.

**COURSE REQUIREMENTS****Instructional / Design of Course Overview**

This course is a virtual offering that combines lectures and experiential online learning. The course is designed to accommodate diverse learning styles and will incorporate a variety of instructional tools to help students achieve the learning objectives. Students are expected to:

- Read the assigned chapters from the textbook,
- Watch supplemental videos, and
- Review additional instructional materials as needed.

A minimum commitment of 6–9 hours per week outside of lectures is expected for studying and completing course requirements.

**Assessment and Application Deadlines**

- Quizzes: After being assigned, quizzes will be administered through D2L and are due Sundays at 11:59 PM, unless otherwise specified.
- Projects: Two projects will be completed throughout the semester. Refer to the course schedule for specific dates and deadlines.
- Extra Credit: The professor may or may not provide extra credit opportunities during the semester.

**Communication and Responsibilities**

- The syllabus contains answers to many common questions. Questions that can be answered by reviewing the syllabus will not be addressed by the professor.
- Students are expected to stay up to date by checking their email and D2L daily for announcements.
- Questions about content that have already been covered in lectures or previous emails will not be repeated.

By following these guidelines and staying proactive, students will be well-prepared to succeed in this course.

## **COURSEWORK/GRADING**

### **Assessment (Quizzes – 200 Points)**

Students will be assigned quizzes. The quizzes are not timed, and the questions will come from the readings and any other assigned content. **If a student misses the quiz due date, they may still complete it, but the grade will be reduced by 10% for every day that it is late. No quizzes will be accepted after being more than 5 days late.**

### **Application (Projects – 600 Points)**

Students will be assigned two projects over the course of the semester, designed to strengthen both their personal professional development and financial literacy:

- 1. Human Capital Project (300 Points)** - This project is designed to build the skills, traits, and competencies that will benefit you as you prepare for the workplace. Professional development not only makes you a more desirable candidate but also enhances your hiring potential by preparing you for real-world opportunities. In addition, developing your human capital directly supports your financial education, equipping you with the knowledge, confidence, and marketable skills that can help increase your future financial capital.
- 2. Financial Capital Project (300 Points)** - This project is a comprehensive case study designed to help you apply financial concepts learned throughout the semester. You will work with a family who has sought your advice to improve their financial well-being. Students will be tasked with applying their knowledge of awareness, budgeting, credit and debt management, student aid, risk management, estate planning, tax planning, investment planning, retirement planning, and education planning.

### **Participation (Write-ups - 200 Points)**

This course is an asynchronous online course organized into modules. Students are expected to commit 6–9 hours per week to studying, completing assignments, and engaging with course materials (not including any recorded lectures). Students are also expected to read assigned chapters, watch supplemental videos, and review other instructional resources provided by the instructor.

Students will have multiple opportunities throughout the semester to actively engage with course content, demonstrate comprehension, and apply concepts. Participation includes watching all posted videos for each module and providing a thorough and timely write-up summarizing the subject matter discussed, including key takeaways, connections to course concepts, and personal reflections.

Consistent, thoughtful participation will be evaluated based on the timely completion of engagement requirements, the quality and depth of contributions, and demonstrated effort in applying course concepts.

### Final Grades

Final grades in this course will be based on the following scale:

Assessment (Quizzes)	<b>200</b>
Application (Projects)	
Human Capital Project	<b>300</b>
Financial Capital Project	<b>300</b>
Participation	<b>200</b>
<b>Total Points</b>	<b>1000</b>

A = 900 - 1000
B = 800 - 899
C = 700 - 799
D = 600 - 699
F = 599 or Below

### TENTATIVE COURSE OUTLINE / CALENDAR

Week	Module/SLO	Talking Points	Chapter(s)	Quiz
1-4	1	Awareness	1	1
5	2	Budgeting/Creating a Spending Plan	2 & 5	2
6	3	Credit and Debt Management	3 & 6-8	3
7	4	Student Aid	7	4
8	5	Risk Management	9 & 10	5
9	6	Estate Planning	16	6
10	7	Tax Planning	4	7
11	8	Investment Planning	11-14	8
12	9	Retirement Planning	15	9
13-14	10	Education Planning/Review	7 & 17	10

Note: This schedule is simply a guide, and the professor has the right to change due dates if necessary. Students are responsible for updated due dates and can find updates via D2L announcements and e-mails. This schedule will never be perfect.

## **ACADEMIC INTEGRITY**

The College of Business is committed to maintaining the integrity and respectability of degrees conferred and course credit earned through our department. Academic dishonesty restricts the understanding of subject material by the perpetrator, distracts and discourages other class members, and reduces the value of the economic signal of degrees conferred through East Texas A&M University.

Whether courses are online, face-to-face or hybrid combinations; the faculty, staff and student members of the College of Business are committed to protecting the integrity of our courses, regardless of the delivery method.

**NOTICE – THE USE OF CHATGPT OR OTHER AI TOOLS FOR ANY GRADEABLE ASSIGNMENTS WILL RESULT IN A ZERO FOR THE ASSIGNMENT.**

## **CODE OF STUDENT CONDUCT**

East Texas A&M University has established standards of conduct to create and foster an environment that facilitates student learning and development. Students and University student groups are expected to conduct themselves in a manner that demonstrates respect for the rights and property of others, and that is consistent with the educational goals and mission of the University. This Code of Student Conduct (“Code”) focuses on personal responsibility and accountability for students’ actions and the impact those actions may have on the greater community. The Student Code of Conduct can be found here:

<http://www.tamuc.edu/campuslife/campusservices/studentRights/documents/Code%20of%20conduct%20in%20english.pdf>

Students are expected to be professional, courteous, and respectful at all times.

## **OFFICE OF STUDENT DISABILITY RESOURCES AND SERVICES**

East Texas A&M University  
Gee Library- Room 132  
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/)

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

## TECHNOLOGY REQUIREMENTS

### Browser support

D2L is committed to performing key application testing when new browser versions are released. New and updated functionality is also tested against the latest version of supported browsers. However, due to the frequency of some browser releases, D2L cannot guarantee that each browser version will perform as expected. If you encounter any issues with any of the browser versions listed in the tables below, contact D2L Support, who will determine the best course of action for resolution. Reported issues are prioritized by supported browsers and then maintenance browsers.

Supported browsers are the latest or most recent browser versions that are tested against new versions of D2L products. Customers can report problems and receive support for issues. For an optimal experience, D2L recommends using supported browsers with D2L products.

Maintenance browsers are older browser versions that are not tested extensively against new versions of D2L products. Customers can still report problems and receive support for critical issues; however, D2L does not guarantee all issues will be addressed. A maintenance browser becomes officially unsupported after one year.

Note the following:

- Ensure that your browser has JavaScript and Cookies enabled.
- For desktop systems, you must have Adobe Flash Player 10.1 or greater.
- The Brightspace Support features are now optimized for production environments when using the Google Chrome browser, Apple Safari browser, Microsoft Edge browser, Microsoft Internet Explorer browser, and Mozilla Firefox browsers.

### Desktop Support

Browser	Supported Browser Version(s)	Maintenance Browser Version(s)
Microsoft® Edge	Latest	N/A
Microsoft® Internet Explorer®	N/A	11
Mozilla® Firefox®	Latest, ESR	N/A
Google® Chrome™	Latest	N/A

<b>Browser</b>	<b>Supported Browser Version(s)</b>	<b>Maintenance Browser Version(s)</b>
Apple® Safari®	Latest	N/A

### Tablet and Mobile Support

<b>Device</b>	<b>Operating System</b>	<b>Browser</b>	<b>Supported Browser Version(s)</b>
Android™	Android 4.4+	Chrome	Latest
Apple	iOS®	Safari, Chrome	The current major version of iOS (the latest minor or <b>point</b> release of that major version) and the previous major version of iOS (the latest minor or <b>point</b> release of that major version). For example, as of June 7, 2017, D2L supports iOS 10.3.2 and iOS 9.3.5, but not iOS 10.2.1, 9.0.2, or any other version.  Chrome: Latest version for the iOS browser.
Windows	Windows 10	Edge, Chrome, Firefox	Latest of all browsers, and Firefox ESR.

- You will need regular access to a computer with a broadband Internet connection. The minimum computer requirements are:
  - 512 MB of RAM, 1 GB or more preferred
  - Broadband connection required courses are heavily video intensive
  - Video display capable of high-color 16-bit display 1024 x 768 or higher resolution
- You must have a:
  - Sound card, which is usually integrated into your desktop or laptop computer
  - Speakers or headphones.
  - \*For courses utilizing video-conferencing tools and/or an online proctoring solution, a webcam and microphone are required.

- Both versions of Java (32 bit and 64 bit) must be installed and up to date on your machine. At a minimum Java 7, update 51, is required to support the learning management system. The most current version of Java can be downloaded at: [JAVA web site http://www.java.com/en/download/manual.jsp](http://www.java.com/en/download/manual.jsp)
- Current anti-virus software must be installed and kept up to date.

Running the browser check will ensure your internet browser is supported.

Pop-ups are allowed.

JavaScript is enabled.

Cookies are enabled.

- You will need some additional free software (plug-ins) for enhanced web browsing. Ensure that you download the free versions of the following software:
  - [Adobe Reader https://get.adobe.com/reader/](https://get.adobe.com/reader/)
  - [Adobe Flash Player \(version 17 or later\) https://get.adobe.com/flashplayer/](https://get.adobe.com/flashplayer/)
  - [Adobe Shockwave Player https://get.adobe.com/shockwave/](https://get.adobe.com/shockwave/)
  - [Apple Quick Time http://www.apple.com/quicktime/download/](http://www.apple.com/quicktime/download/)
- At a minimum, you must have Microsoft Office 2013, 2010, 2007 or Open Office. Microsoft Office is the standard office productivity software utilized by faculty, students, and staff. Microsoft Word is the standard word processing software, Microsoft Excel is the standard spreadsheet software, and Microsoft PowerPoint is the standard presentation software. Copying and pasting, along with attaching/uploading documents for assignment submission, will also be required. If you do not have Microsoft Office, you can check with the bookstore to see if they have any student copies.

## 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](mailto:helpdesk@tamuc.edu).

**Note:** Personal computer and internet connection problems do not excuse the requirement to complete all course work in a timely and satisfactory manner. Each student needs to have a backup method to deal with these inevitable problems. These methods might include the availability of a backup PC at home or work, the temporary use of a computer at a friend's home, the local library, office service companies, Starbucks, a TAMUC campus open computer lab, etc.

## **COMMUNICATION AND SUPPORT**

### **Brightspace Support**

#### **Need Help?**

#### **Student Support**

If you have any questions or are having difficulties with the course material, please contact your Instructor.

#### **Technical Support**

If you are having technical difficulty with any part of Brightspace, please contact Brightspace Technical Support at 1-877-325-7778 or click on the **Live Chat** or click on the words "[click here](#)" to submit an issue via email.



#### **System Maintenance**

Please note that on the 4th Sunday of each month there will be System Maintenance which means the system will not be available 12 pm-6 am CST.

#### **ADA Statement**

##### **Students with Disabilities**

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:

##### **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.

##### **Statement on Campus Concealed Carry**

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 ETAMU Rule 34.06.02R1, license holders may not carry

a concealed handgun in restricted locations. For a list of locations, please refer to (<http://www.tamuc.edu/aboutUs/policiesProceduresStandardsStatements/rulesProcedures/34SafetyOfEmployeesAndStudents/34.06.02.R1.pdf>) and or consult your event organizer). Pursuant to PC 46.035, the open carrying of handguns is prohibited on all ETAMU campuses. Report violations to the University Police Department at 903-886-5868 or 9-1-1.