



FIN 530

Fundamentals of Financial Planning

EAST TEXAS A&M
UNIVERSITY

Course Syllabus for Fall 2026

Professor Pawan Jain

I am Pawan Jain and I will be your guide on this exciting journey this semester. I have been teaching online since spring 2005 but I am still learning more every semester.



One thing I have learned while teaching online - that is to be FLEXIBLE. I have also learned how critical communication (i.e., e-mail, the class message center, threaded discussion, chat room) is in online education.

Let me stress that online education has many benefits. However, it is still in many respects self-directed learning. It requires a high level of responsibility, dedication and self-discipline on your part. Even though we do not have class meetings, there are still weekly assignments and

deadlines to meet. In this class, you will be responsible for your own work, your own progress, and your own grade. What you get from this class will be in direct relationship to what you put in! I really enjoy the flexibility of online education, but it is also VERY easy to get behind.

General Information

Prerequisites: This is an introductory course in financial planning and requires no prior coursework in finance. It is designed for students with little or no background in the subject.

Required Text: Kapoor, Dlabay, Hughes, and Hart “*Focus on Personal Finance*” McGraw Hill, ISBN13: 9781264111916 (McGraw Hill Connect)

Software: You will need to sign-up for McGraw Hill Connect access to do your homework assignments. You do not need the physical book. When you click on the first homework assignment, it will take you to the McGraw Hill site where you can sign up. Should you need additional guidance, please visit [Connect Student Support | McGraw Hill](#).

Office Hours: By appointment (email me to set up)

Email: Pawan.Jain@etamu.edu

Phone:	307-220-1900
Class Meetings:	Online
Class Website:	https://myleoonline.tamuc.edu Note: Campus-wide ID (CWID) and password required
Late/extra credit:	There will not be any makeup assignments/ exams or any extra credit opportunities. The only exception to this will be if you have any University-approved reason (participation in an athletic event, military requirements, etc.), in which case you will need to inform me ahead of time.
Tech Support:	If you have trouble logging on to the online course, first try the myLeo login guide to see if you can fix the problem. If not, contact the Center for IT Excellence (CITE) Help Desk , call the help desk at 903-468-6000 (available 24 hours a day, 7 days a week), or use the 24/7 D2L Brightspace technical support line at 877-325-7778. If you are new to online learning or to myLeo Online (the D2L Brightspace course management system used at ETAMU), the following webpage has a lot of useful resources: myLeo Online (D2L Brightspace) FAQ - East Texas A&M University .

Course Description: This course introduces students to the principles of personal financial planning, emphasizing the individual perspective rather than the institutional focus common in finance and accounting coursework. Topics include budgeting, saving and investing, credit and debt management, insurance, education planning, retirement, and the use of financial services. The course is designed to enhance financial literacy and support informed decision-making for students' future financial well-being.

Course Objectives

Upon successful completion of this course, students will be able to:

1. Construct and interpret personal financial statements, budgets, and tax plans to evaluate an individual's financial position and cash flow.
2. Apply time value of money and opportunity cost concepts to saving, borrowing, and major spending decisions.
3. Evaluate financial services, savings plans, and consumer credit alternatives, and formulate strategies for building savings and managing debt responsibly.
4. Analyze automobile and housing decisions, including financing alternatives, purchase versus lease comparisons, and rent versus buy tradeoffs.
5. Assess personal risk exposures and evaluate how property, health, disability, and life insurance contribute to a comprehensive risk management program.
6. Compare stocks, bonds, mutual funds, and other investment alternatives, and construct a diversified portfolio consistent with an individual's goals, time horizon, and risk tolerance.
7. Develop integrated retirement and estate planning strategies and synthesize the concepts from the course into a comprehensive personal financial plan.

Outcomes and Grade Determination:

I will evaluate your performance in the course through class participation, quizzes, assignments, and case study assignments. This course will have a total of 1075 possible points. The breakdown of these points is:

Assessed Activity	Points
Introduction discussion	25
Class discussions (6 modules at 50 points each)	300
Homework on McGraw Hill Connect (6 modules at 50 points each)	300
Module Quizzes on McGraw Hill Connect (6 modules at 50 points each)	300
Case Study Assignments on McGraw Hill Connect (2 at 75 points each)	150
Total Points	1075

Introduction (25 points)

There will be an Introduction discussion thread in D2L Brightspace that you need to post to. Introduce yourself and talk about why you are taking this class as well as a bit of background about yourself. Your post should be at least 200 words to receive the full points.

Discussion threads (300 points)

For each of the six modules, you will post under the topics in the discussion threads for that module. Your post should be at least 200 words for each question/comment to receive the full points. It needs to be a well thought out comment, using correct spelling and grammar.

Module Homework (300 points)

There will be a homework assignment for each module, accessed through the McGraw-Hil Connect online textbook site. You will have to purchase Connect access to do these assignments. You need to click on the link from D2L Brightspace for each module in order for your grade from Connect to transfer to your grades in D2L Brightspace. The opening/closing dates for homework are the same as for the Discussion and Quiz, and also in Connect. The homework assignments are not timed. These are worth 50 points each.

Module Quizzes (300 points)

There will be an online quiz for each of the six modules in the textbook. The quizzes can be accessed through the McGraw Hill website. The opening/closing dates are in D2L Brightspace and below in the syllabus schedule. You will have unlimited time to complete each quiz of 25 questions each. These are worth 50 points each, so 2 points per question.

Case Study Assignments (150 points)

There will be 2 case studies assigned this semester, accessed through the McGraw-Hil Connect online textbook site. You will have to purchase Connect access to do these assignments. You need to click on the link from D2L Brightspace for each module in order for your grade from Connect to transfer to your grades in D2L Brightspace. The opening/closing dates for case studies are the same as for the Discussion and Quiz,

and also in Connect. These assignments are not timed. These are worth 50 points each.

All the assignments, quizzes, case studies, homeworks, and exams are open book, notes, resources.

Grading

Course grade will be assigned based on the following scale:

Percentage	Grade
90% and above	A
80% to 89%	B
70% to 79%	C
60% to 69%	D
Below 60%	F

The instructor reserves the right to deviate from the scale of grading.

Additional Administrative Information

Syllabus updates – Please note that the timing of topics and reading assignments in this syllabus are subject to change. Changes are at my discretion with the intention of optimizing the quality and flow of the course content.

Re-grade policy – You may disagree with my grading of your work on the assignments or the exams. To request a re-grade of the project or exam, please submit the original assignment or exam (without changes) and a written description and explanation of your concern within a week following the return of the assignment or exam. I reserve the right to re-grade the entire assignment or exam, so your grade could go down or up.

Communication Expectations – Since this class meets over the Internet, it is critical that constant communication is maintained. For my part, I will check my e-mail daily (Monday through Friday), usually late afternoon, and will check the Threaded Discussions at least three times a week. From experience, e-mail communication works best. To better serve you, PLEASE include the course number in the subject line of your e-mail. Also, please make sure to include your name in your message - it is often hard knowing who you are when all I have is an e-mail address! This makes it easier to identify each of you. If possible, I will respond to your questions / problems within 24 hours or sooner. Don't be surprised if you hear from one of my TAs. They will be helping me teach this class this semester.

E-mail Policies – To contact me, please e-mail me from within the course shell. This makes sure that ALL my online e-mail communication goes to one location. This way it makes it easier for me to have access to JUST my online class correspondence.

E-mail can be a valuable tool; however, it can be easily abused. Each of you has the option to e-mail the entire class; however, PLEASE keep these messages related to course content. In addition, I suggest that you do not give the entire class your phone number or address. If you want to share

this selectively, that is fine. These policies are designed so each of you are not inundated with junk mail and you are able to maintain some degree of privacy. Further, often posting your question / comment in the threads is better than sending an e-mail message to the entire class.

Finally, please realize that East Texas A&M University or this instructor cannot and will not be held responsible for the content of any personal messages that are sent from one student directly to another student using the online e-mail delivery system. It is expected that all students will adhere to accepted codes of ethical, personal, and civil conduct when conversing online using e-mail or engaging in any real time online chat sessions. Failure to abide by such codes of conduct and etiquette will result in expulsion from the course with a failing grade.

Threads Policies – I will not place limits on the use of conference threads other than to clearly state that I will not tolerate rudeness or inconsiderate comments being posted. Please treat each other's views with the same amount of respect that you would want your views handled. Remember, it is VERY easy to be guilty of "flaming" in a thread situation. If handled properly, you may find that the "threads" are the most enjoyable aspect of the class.

Grammar / Spelling – There is a tendency to become lax when posting responses to threaded discussions and when sending e-mail. This is not an English class; however, I still expect proper grammar and spelling to be used. I do not intend to grade participation based on the quality of your writing style; however, it is disconcerting when it is HARD to understand what someone is expressing because his or her writing is unclear. As a suggestion, you may want to compose your threaded comments or e-mail messages in a word processing program where you can check spelling, edit, and revise your writing. Once you are finished, you can cut and paste the work into the threaded discussion or into e-mail.

File Format of Assignments – When I deliver material to the class for downloading, I will save text files in "pdf" format. This is an easy format to read with a free Adobe Acrobat reader. You can download this reader at <http://www.adobe.com/products/reader/>. Non-text files will be saved in Microsoft Office format. To send files to me, you can send files in either Word / Adobe Acrobat or Excel format. If you have any concerns regarding my ability to read a file, please contact me. Again, I am very flexible!

Technical Problems – If you need technical help, you can reach the Help Desk at helpdesk@tamuc.edu, or call the help desk at 903-468-6000, available 24 hours a day, 7 days a week.

You must have access to a computer to complete an online course. Computers are available for your use in on-campus computer labs, including at the Velma K. Waters Library. East Texas A&M University utilizes myLeo Online (D2L Brightspace) as its Learning Management System software.

- If you are unfamiliar with myLeo Online (D2L Brightspace), student guides are located on [the myLeo Online FAQ page](#).
- General questions can be answered by going to [the East Texas A&M student resources page](#).

Additional information about minimum hardware and software requirements and general software/plugin recommendations can be found at the [myLeo Online \(D2L Brightspace\) FAQ web page](#).

Unfortunately, Internet Service Provider (ISP) periodically have problems. I have also found that not all ISPs are "created equal" - many class problems have resulted from an inferior ISP. These problems are not an excuse for failing to complete assignments or for turning them in late, not being involved in threaded discussion, or having no e-mail access. Since computer crashes and disasters are bound to happen, I encourage you to make hard copies of your assignments and communication. If you have problems with your ISP, notify them immediately. If problems persist, you may have to access this course from another computer or through another ISP. Keep in mind that your ISP is your only link to this class.

Access to Course – The way this class is designed, you are not permitted to work ahead; however, I have provided some overlap of the units for flexibility (please check out the schedule shown under "Class Schedule"). After each unit is completed, you will still have access to it; however, work done on prior units (involvement in past threads and quizzes) will not be graded.

Academic Integrity Policy:

East Texas A&M University expects all students to behave honestly. The [Academic Integrity Guide](#) explains what constitutes a violation of our Academic Integrity policy. For more details and the definition of academic dishonesty, see University Procedure 13.99.99.R0.10, Graduate Student Academic Dishonesty: [Rules and Procedures](#). Plagiarism, cheating, and other forms of academic dishonesty are prohibited. Students who violate the academic misconduct policy, either directly or indirectly, through participation or assistance, are immediately responsible to the instructor of the class in addition to other possible disciplinary sanctions which may be imposed through the regular institutional disciplinary procedures.

Cheating is hugely damaging to everyone – cheaters and non-cheaters alike. Those who cheat deprive themselves of the knowledge and tools they need to be successful. If that were the only ramification of cheating, we might turn a blind eye and let the cheaters eventually fail in their chosen pursuits as “poetic justice” slams down its unforgiving gavel. However, cheaters also artificially inflate their grades relative to the non-cheaters. This creates situations where those getting some of the highest grades are the ones lacking the fundamental knowledge and skills expected from high performing students. Recruiters and employers then may hire cheaters and graduate schools may accept cheaters because they appear to be the top performing students. The employers and graduate schools are soon sorely disappointed by the incompetence of the students they hire and accept – a result of the students’ cheating to get through school. This has far-reaching, negative effects for two reasons: (1) the cheaters steal jobs and graduate-school placements from the non-cheaters who are more deserving of the positions, and (2) the cheaters damage the reputation of our school in the workplace and at graduate schools making it difficult for all ETAMU students to get jobs and acceptance to graduate school in the future. Clearly, then, we all have a vested interest in extinguishing cheating at its earliest stages. The following additional information reflects my expectations with respect to the assignments and examination

for this course:

- Assignments, discussion postings, and exam are expected to represent the original work of the students. No group work is allowed.
- Solutions and course notes of other students and faculty should not be obtained or discussed prior to in-class discussion, either electronically or from other students who have been exposed to the case/solution, including students that are currently taking or have taken this course in prior semesters.
- Students are not permitted to discuss any part of an exam (including questions and answers) with students in their own and other sections of this course until the exam has been completed by all students.

Inclusivity Statement

Our class respects all forms of diversity. East Texas A&M University embraces the diversity of students, faculty, and staff, honors the inherent dignity of each individual, and welcomes their unique perspectives, behaviors, and worldviews. In this course, people of all races, religions, national origins, sexual orientations, ethnicities, genders and gender identities, cognitive, physical, and behavioral abilities, socioeconomic backgrounds, regions, immigrant statuses, military or veteran statuses, size and/or shapes are strongly encouraged to share their rich array of perspectives and experiences. Course content and campus discussions will heighten your awareness to each other's individual and intersecting identities. In accordance with [university policy](#), the University will ensure students receive consistent and fair treatment and affirmation of the University's commitment to diversity. The University prohibits discrimination and harassment based on protected characteristics as stated in [Texas A&M University System Regulation 08.01.01, Civil Rights Compliance](#).

Please see the instructor if you need accommodations for a disability, or to fulfill cultural or religious obligations. Students with requests for accommodations should contact [Student Disability Services](#) to register and learn about the services available to support their learning. Students with disabilities are encouraged to speak with us privately about academic and classroom accommodations. It is strongly encouraged that you register with Student Disability Services (SDS) to determine appropriate academic accommodations. Student Disability Services is located in the Velma K. Waters Library, Room 162, their phone number is (903) 886-5150, their email is StudentDisabilityServices@tamuc.edu, and their website is <https://www.etamu.edu/student-disability-services/>. Student Disability Services coordinates all accommodations for students with disabilities.

Qualified students with disabilities will be provided reasonable and necessary academic accommodations if determined eligible by the appropriate Student Disability Services staff at the University. Prior to granting disability accommodations in this course, the instructor must receive written verification of a student's eligibility for specific accommodations from the Student Disability Services staff at the University. It is the student's responsibility to initiate contact with University's Student Disability Services staff and to follow the established procedures for having the accommodation notice sent to the instructor.

Sexual Misconduct Statement

East Texas A&M University prohibits and will not tolerate sexual misconduct or gender-based

discrimination of any kind.

The University is obligated to investigate sexual misconduct (including, but not limited to sexual assault, sexual harassment, stalking, dating violence, and domestic violence). More information about sexual misconduct can be found on [the East Texas A&M Civil Rights and Title IX website](#).

If you disclose an incident of sexual misconduct to a faculty member, they have an obligation to report it to the University's Title IX Coordinator. "Disclosure" may include communication in-person, via email/phone/text message, or through in/out of class assignments.

If you wish to speak confidentially about an incident of sexual misconduct, please contact the [East Texas A&M Counseling Center](#) (903-886-5145), located in the Halladay Building, Room 203. Students have 24/7 access to the Counseling Center's crisis assessment services by calling this number. For anonymous reporting, you may contact the Risk, Fraud and Misconduct Hotline at 888-501-3850. If you would like to learn more about sexual misconduct or report an incident, please visit <https://www.etamu.edu/titleix/>.

Title IX prohibits the University from discriminating against a student based on pregnancy, childbirth, false pregnancy, termination of pregnancy, or recovery from any of these conditions. Title IX also prohibits a school from applying any rule related to a student's parental, family, or marital status that treats students differently based on their gender. Additional information can be found on the [the East Texas A&M Civil Rights and Title IX website](#).

Personal Involvement and Time

There is often a misperception that taking a course online is easier since you don't have to physically go to a classroom. It is true that there are some things that become easier for online students. However, it is also easier to get behind. Even though you have flexibility in attending class, the work still needs to be done. Further, you have to take more responsibility for your learning. Finally, an online course requires more personal involvement where participation is the KEY. For success, don't put off your assignments. When possible, get an early start on each unit of material.

How much you learn in this class will be in direct relationship to the amount of time spent on this material. Even though this class will be a lot of work, I also hope it can be an enjoyable experience! Finally, I ask that you check your e-mail daily. I may be making adjustments to the course from time to time depending on the needs of the class. I will use e-mail and the message center to keep you informed. Also, I ask that you access conference threads several times during the week. Don't be surprised if you find most of your learning results from this form of communication.

Class Attendance / Involvement

This is NOT A CORRESPONDENCE class! We don't have class meetings, but we have weekly assignments AND deadlines! We will move through this material AS A CLASS, not as individuals. You will find that I stress communication. This is not possible if everyone is at a different place in the material. I am here to help you, but you will likely find your classmates can help a lot as well! Get to know them.

I would suggest that you set aside a time each day that you plan on working on this class. If you need to miss a day, that is fine, but the work still needs to be done! The way this class is designed, you have approximately 2 weeks to complete a unit of material. Even though this may sound like a lot of time, it really isn't considering the amount of material that needs to be covered in each unit. I had considered breaking these units up into smaller pieces; however, leaving them larger gives each of you more flexibility (or more rope to hang yourself with!).

I realize that problems occur. I am usually fairly flexible; however, if you are having problems (technical or otherwise) it is YOUR responsibility to contact me.

Technology Requirements

All course sections offered by East Texas A&M University have a corresponding course shell in the myLeo Online Learning Management System (LMS). Technical requirements for the LMS are listed on the [Brightspace Platform Requirements](#) page, and supported browsers are listed on the [Brightspace Browser Support](#) page. Additional Brightspace support options are available through [Brightspace Support](#).

This course may also use the Zoom video conferencing tool for virtual office hours or meetings. Information about setting up your university Zoom account is available from the [Center for IT Excellence Zoom page](#).

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](#) and on the [Student Code of Conduct](#) webpage. Students should also consult the [Rules of Netiquette](#) for more information regarding how to interact with others in an online forum.

University Attendance Policy

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

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 [Rule 34.06.02.R1, Carrying Concealed Handguns on Campus](#) and/or consult your event organizer.

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 the [East Texas A&M Counseling Center](#) website.

Artificial Intelligence (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 instructor's 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.

Allegations of undocumented AI use in this course will be handled under University Procedure 13.99.99.R0.10, Graduate Student Academic Dishonesty, referenced in the Academic Integrity Policy above.

College of Business Accreditation

This course is offered through the College of Business at East Texas A&M University, which has been continuously accredited by AACSB International (the Association to Advance Collegiate Schools of Business) since 1976. AACSB accreditation is recognized globally as a mark of excellence in business education and reflects the College's commitment to rigorous academic standards, high quality teaching and research, and continuous improvement. This course supports the College's Assurance of Learning goals by developing students' ability to apply financial planning concepts and analytical skills to individual and household financial decisions.

COURSE SCHEDULE

Module	Begin and End Dates	Topics	Assignments due*
Module 1	Aug 20 – Sep 2	Financial Statements, Budgets, and Taxes - Chapters 1, 2, and 3	Module 1 Quiz, Homework, and Discussion thread Introduction thread
Module 2	Aug 31 – Sep 14	Financial Services, Savings Plans, Consumer Credit - Chapters 4 and 5	Module 2 Quiz, Homework, and Discussion thread
Module 3	Sep 12 – Sep 21	Auto and Home Financing and Purchase Strategies - Chapters 6 and 7	Module 3 Quiz, Homework, and Discussion thread Case Study 1
Module 4	Sep 19 – Sep 28	Insurance (Home, Auto, Health, Life) and Planning - Chapters 8, 9, and 10	Module 4 Quiz, Homework, and Discussion thread
Module 5	Sep 26 – Oct 5	Managing Investments - Chapters 11, 12, and 13	Module 5 Quiz, Homework, and Discussion thread Case Study 2
Module 6	Oct 3 – Oct 16	Retirement and Estate Planning - Chapters 14	Module 6 Quiz, Homework, and Discussion thread

*All deadlines are at 11:59 pm Central Time on the last day of each module.