



COB 1307-01W: The Economics of Personal Finance
Syllabus (Fall 2026): 08/20/2026 through 12/11/2026

Course Syllabus: Fall 2026

Instructor: Dr. Fadi Fawaz

Office Location: Online (Monday and Friday 12 to 2 PM CST)

Office Hours: By Appointment

Email: Fadi.Fawaz@tamuc.edu

Communication Response Time: 24 to 48 hours

Required Text and Digital Platform

- Personal Finance: Turning Money into Wealth:
- Author Arthur J. Keown ISBN 9780137504169
Digital Platform Pearson MyLab Personal Finance
- Homeworks and tests are completed through Pearson MyLab Personal Finance.
- Calculator: A financial calculator is recommended. HP 10bII or equivalent.

Course Overview

This course provides students with a structured and applied introduction to personal finance using economic reasoning and real world decision making. The course emphasizes how individuals and households make financial choices under constraints, uncertainty, and time tradeoffs. Students will engage with practical tools and software to analyze budgeting, saving, borrowing, risk management, taxation, investing, and retirement planning decisions. The course integrates professional financial platforms and culminates in an industry recognized personal finance certification that reinforces workforce readiness and applied financial literacy.

Course Objectives and Philosophy

This course emphasizes applied learning and economic reasoning as the foundation for effective personal financial decision making. Financial literacy is developed through active engagement with realistic scenarios, professional tools, and consistent practice.

By the end of the course, students are expected to:

- Apply the personal financial planning process to individual and household decisions
- Prepare and interpret budgets, income statements, and net worth statements
- Evaluate credit options, borrowing costs, and debt repayment strategies
- Assess financial risk and select appropriate insurance and risk management tools

- Explain how taxes affect personal financial decisions
- Apply basic investment and retirement planning principles
- Use professional personal finance software accurately
- Demonstrate applied financial competency through completion of an industry certification

Note about Counseling Center

The Counseling Center at East Texas A&M, 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

Grading Procedures:

Letter grades for this course will be assigned based on the following scale.

Assigned Grade	
Point Range	Assigned Grade
90 % and above	A
80 % to 89.9 %	B
70 % to 79.9 %	C
60 % to 69.9 %	D
Below 60%	F

***** Do not anticipate any further grade adjustments.**

Graded Items	
Description	Percentage
My EconLab Homeworks	15%
My EconLab Quizzes	15%
Midterm Applied Assignment	35%
Final Exam	35%
Total	100%

ASSESSMENTS AND DEADLINES

Assessment	Deadline
MyLab Homework Assignments	December, 9, 2026, at 11:59 PM Central Time
MyLab Tests	December, 9, 2026, at 11:59 PM Central Time
Midterm	Date posted in LMS
Final Exam	Date posted in LMS

Note: Instructor reserves the right to modify the above grading system with prior announcement in class or through D2L/ email

Midterm and Final Require Respondus LockDown Browser + Webcam (no Exceptions)

Students are responsible for registering early enough to resolve technical issues. Incorrect registration, late registration, or technical problems are not acceptable excuses.

COURSE OUTLINE AND WEEKLY MATERIALS

Week	Topics	Chapters or Materials
1	Introduction to personal finance and goal setting	Chapter 1
2	Financial statements and budgeting	Chapters 2 and 3
3	Saving, emergency funds, and time value of money	Chapter 4
4	Credit markets and debt management	Chapters 5 and 6
5	Credit reports and borrowing decisions	Chapter 7
6	Risk management and insurance	Chapter 8
7	Midterm	Midterm
8	Taxes and household financial decisions	Chapter 9
9	Investment fundamentals	Chapter 10
10	Stocks, bonds, and diversification	Chapters 11 and 12
11	Retirement planning	Chapter 13
12	Financial technology and personal finance tools	Chapter 14
13	Review	

Week	Topics	Chapters or Materials
14	Final	Final Exam

Under MyLab Economics: Make sure to follow the instructions document to register; all work on my econ lab must be completed by December 9, 2026.

- **MyLab Economics Quizzes & Tests**
- **MyLab Economics Homework**

MyLeo Support

Your myLeo email address is required to send and receive all student correspondence. Please email helpdesk@tamuc.edu or call us at 903-468-6000 with any questions about setting up your myLeo email account. You may also access information at [myLeo](https://leo.tamuc.edu). <https://leo.tamuc.edu>

Learner Support

The [One Stop Shop](http://www.tamuc.edu/admissions/onestopshop/) was created to serve you by providing as many resources as possible in one location. <http://www.tamuc.edu/admissions/onestopshop/>

The [Academic Success Center](http://www.tamuc.edu/campusLife/campusServices/academicSuccessCenter/) provides academic resources to help you achieve academic success. <http://www.tamuc.edu/campusLife/campusServices/academicSuccessCenter/>

COMMUNICATION AND SUPPORT

Interaction with Instructor Statement: I generally respond to email questions within 24 hours. You can email any time (24/7) throughout the semester.

Course Specific Procedures/Policies

Missed examination: Missing Homework Assignment will result in zero score while missing the Final will result in grade “F”. There will be no make-up Exam or make-up Assignment.

Syllabus Change Policy

The syllabus is a guide. Circumstances and events, such as student progress, may make it necessary for the instructor to modify the syllabus during the semester. Any changes made to the syllabus will be announced in advance.

University Specific 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).

<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: [Netiquette](http://www.albion.com/netiquette/corerules.html)
<http://www.albion.com/netiquette/corerules.html>

TAMUC 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](#)

<http://www.tamuc.edu/aboutUs/policiesProceduresStandardsStatements/rulesProcedures/13students/undergraduates/13.99.99.R0.03UndergraduateAcademicDishonesty.pdf> [Graduate Student Academic Dishonesty 13.99.99.R0.10](#)

<http://www.tamuc.edu/aboutUs/policiesProceduresStandardsStatements/rulesProcedures/13students/graduate/13.99.99.R0.10GraduateStudentAcademicDishonesty.pdf>

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:

Office of Student Disability Resources and Services

East Texas A&M University

Gee Library- Room 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 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>

Topical Outline and Schedule of Assignments: The schedule will depend on class progress. Chapter assignments and tests may be altered as the class progresses. Students should read chapters and power point slides, and chapter Instructions provided by the Professor.