

FIN 1590 – Personal Finance for Nonbusiness Majors

Spring 2024 | January 16-May 10, 2024 | Tuesdays and Thursdays | 12:30pm-1:45pm | BH 303

Instructor Information

Instructor: Meghan McInnes, MS, AFC®, FFC®, FBS® (she/her)

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Email: mmcinnnes@umsl.edu

Office Hours: By Appointment

Experience: [Curriculum Vitae \(CV\)](#)

Certifications

[Accredited Financial Counselor® \(AFC®\)](#)

[Financial Fitness Coach® \(FFC®\)](#)

[Certified Financial Behavior Specialist® \(FBS®\)](#)

Course Requirements

Prerequisites: None

Materials: In lieu of a textbook or other costly material, you may access materials through Canvas.

Technology: Canvas is accessible via MyGateway and will be used for course materials, such as assignments and required supplemental reading. Zoom may be required on occasion.

Time: This is a 3-credit hour course. Students should expect to dedicate 9-12 hours per week for each 3-credit hour course, including class meetings.

Course Overview

Description: For future professionals who want to learn more about personal finance and how to better manage resources. The topics include purchasing/leasing cars, home acquisitions, investing in stocks and bonds, mutual funds, and retirement planning and health and life insurance. Special emphasis will be on the nontechnical aspect of these issues. Cannot be used for credit in BSBA program.

Objectives:

1. Explore holistic personal finance basics.
2. Engage in financial self-care activities.
3. Demonstrate application of personal finance strategies.
4. Begin preparation for financial future.

Structure: This course meets every Tuesday and Thursday 12:30pm-1:45pm in BH 303. We will use Canvas for course materials, such as assignments and required supplemental reading. Canvas is accessible via MyGateway. This course contains 18 modules—one for each week and a welcome module.

Canvas Navigation: The course navigation panel is located on the left side. From the navigation panel, the instructor’s contact information is found on the Home tab. An electronic copy of the syllabus may be viewed from the Syllabus tab, or a Word version of the syllabus is available to download or print. The Announcements tab will take you to updates from the instructor with a reply button below each announcement; please note, using the reply button makes your response visible to everyone in the course; you may send a private message to the instructor using the Inbox button on the Canvas navigation panel to the far left side of the screen. The Modules tab contains all required and supplemental readings and assignments; select the Next button to advance through the module sections. The Grades tab outlines due dates for each assignment, provides assignment and course grades, and contains instructor feedback. Please begin by visiting the *Getting Started* module.

Success: Participation and attendance in the class is crucial to your success. Participation points are received for active contribution to discussions, making presentations, and asking and answering questions. Review the modules before class as scheduled. Complete and submit assignments on time.

Communication Plan

Responses: I will strive to answer all emails, announcement replies, and Q&A forum posts within 24 hours Monday through Friday. Over the weekend, responses may be delayed until Monday morning.

Meetings: I’m available for brief discussions after most classes. Please schedule an appointment for other meeting options as I want to make sure I give you my dedicated attention.

Course Policies

During the Unexpected: Please stay informed about university policies, instructions, and resources as they relate to campus closures. See the [UMSL Campus Closure Procedure](#) for campus-wide information. The [Emergency Notification System](#) is a helpful tool providing updates via text message. As your academic progression and completion is important to me, please plan to meet virtually in the case of campus closures, my illness, or other situations that may arise in which I am prevented from coming to

campus. Should a shift to virtual coursework not be possible, alternative plans will be communicated in Canvas.

Absence: When you are absent, it is your responsibility to clarify missed assignments with classmates or with me prior to the next class. If you expect to miss class for any reason, please let me know early in the semester so we can discuss your responsibilities and make plans to fulfill the requirements; be sure to submit a [Student Absence Form](#) if your absence is due to a university-sanctioned activity. Please schedule time to meet with me should you need to request exceptions to this policy.

Illnesses: Please do not come to class when you are sick, even if your symptoms are mild! Please communicate with me if illness prevents you from attending class or causes problems with deadlines.

Access, Disability, and Communication: If you have a documented disability that may impact upon your work in this class, please contact [Disability Access Services \(DAS\)](#); they will inform me about the accommodations to which you are entitled. *I encourage you to do this even if you don't expect to use it.*

Etiquette/Netiquette: To promote an inclusive and supportive communication environment, all students and the instructor agree to:

- Share ideas and experiences. Respond to others during class or when they reply to your posts.
- Be respectful and open to the opinions and ideas of others, which may differ from your own.
- Use positive, polite language. Always avoid offensive language.
- Reflect upon emotions and review communications in respect to others before posting.
- Ask for clarification if feeling emotional after listening to a classmate or reading a classmate's post. Give the benefit of the doubt, allowing them to provide clarity. Step away to allow for reflection.
- Challenge course content and others' ideas in a constructive manner.
- Avoid acronyms and jargon not included within the course materials unless first explaining them.
- Use appropriate grammar and sentence structure. For example, "R u ready?" is not an appropriate substitution for "Are you ready?" and a smiley face is acceptable while offensive symbols are not acceptable.
- Do not yell or shout during class discussions. Do not reply in all caps as it is viewed as shouting.

Recordings: Please speak with me before recording any class activity. It is a violation of University of Missouri System policy to distribute such recordings without my authorization and the permission of others who are recorded.

Academic Integrity/Plagiarism: You are responsible for being attentive to and observant of University policies about academic honesty as stated in the [University's Campus Policies](#) and [Code of Student Conduct](#). Academic dishonesty will result in an automatic failure on the work in question and will be reported to the Office of Academic Integrity to determine next steps. Academic dishonesty is a serious offense that may lead to probation, suspension, or dismissal from the University. If you have questions about an assignment, do not hesitate to contact me for clarification.

Tentative Course Schedule

Module	Dates	Topic	Related Assignment Deadline
1	January 16 and 18	Introduction and Goals	January 22
2	January 23 and 25	Financial Psychology	January 29
3	January 30 and February 1	Budgeting and Money Management	February 5
4	February 6 and 8	Income	February 12
5	February 13 and 15	Taxes	February 19
6	February 20 and 22	Expenses	February 26
7	February 27 and 29	Credit	March 4
8	March 5 and 7	Debt	March 11
9	March 12 and 14	Major Purchases	March 18
10	March 19 and 21	Risk and Insurance	April 1
11	March 26 and 28	Spring Break	None—Enjoy your break!
12	April 2 and 4	Savings	April 8
13	April 9 and 11	Investing	April 15
14	April 16 and 18	Retirement Planning	April 22
15	April 23 and 25	Estate Planning	April 29
16	April 30 and May 2	Consumer Protections and Course Wrap-Up	May 3
17	May 9	Final Project	May 9 10:00am

Deadlines: All assignments should be turned in by 11:59pm on the due date using Canvas unless otherwise stated. The Final Project deadline is in alignment with the university's final exam schedule.