

## **Economics and Personal Finance: June 18 – July 14, 2018**

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WELCOME TO FINA250,

You are registered for FINA250 which runs June 18<sup>th</sup> through July 14<sup>th</sup>, 2017. However, for those wishing to work ahead, the course will be available beginning June 12<sup>th</sup>.

On June 18<sup>th</sup>, there will be a live stream beginning at 10AM about course expectations and review the syllabus. Please plan on watching live, however it will be made available for viewing later. The session will be approximately 1 hour.

This class is completely online with the exception of the final exam which must be taken at Longwood University on July 14<sup>th</sup>. There will be a morning session and an afternoon session. You will be assigned to a section during the first week of class, so please keep the full day available. This class will require you to discipline yourself to complete assignments by posted deadlines. You should plan on spending at least 6 hours per day (including weekends) on this class.

Students should have access to high-speed internet in order to minimize technological difficulties. If an assignment is missed, regardless of reason, no make-ups are allowed. As such waiting until the last minute to complete assignments is incredibly risky, something that this class should teach you to minimize.

### **The suggested structure for this class is as follows;**

1. Students should listen to recorded YouTube lectures found at <http://www.drbennewaller.com> (password: **EPF2018**). There are also accompanying PowerPoints for the lecture as well as PowerPoints from textbook.
2. The student should read the associated textbook chapter (or provided material) paying close attention to the material that was emphasized in the lecture.
3. Students should review and complete end of chapter problems in preparing for the graded quizzes and exams.
4. Students should take practice quiz and carefully review any material which posed difficulty. Practice quizzes are available at the end of each module and can be taken unlimited times. These practice quizzes ARE NOT

graded.

5. If there are questions with which the student continues to struggle, please contact the professor for assistance.
6. Students should take graded quiz. If there still exists uncertainties in the covered material, the student should review material and/or contact professor.

You will need a textbook and financial calculator as noted below and are available at the Longwood University Bookstore or online at <http://longwood.bncollege.com>

**Personal Finance, Turning Money into Wealth**, 7<sup>th</sup> edition by Keown, Prentice Hall publishing. The e-book and previous 6<sup>th</sup> edition are acceptable, however the student bears the risk for using any other editions. You do not need to purchase ancillary material but are welcome to do so if you desire.

### **Financial calculator, BAI PLUS**

All quizzes and exams are multiple choice and come from the textbook (or provided material) and taken online via CANVAS (<http://canvas.longwood.edu>).

For all quizzes and Exams 1, 2 and 3, you may use your book, notes, and PowerPoints. You may not use your computer or other media (e.g. phones) or communicate with others using any means while taking graded quizzes or exams. Although you may use notes, book and PowerPoints, if you try to look up all answers, you will run out of time. For the WISE exam, you may only use scratch paper and it only covers personal finance topics. If you do all of the work in this course, you should have no problem with the WISE exam.

If students use an electronic text, they must print out any material they wish to use during a quiz or exam. Students MAY NOT use any electronic devices during any graded assignment.

You are Longwood students and subject to the Longwood Honor code. To deter collusion or collaboration with others on graded material, your final exam is more heavily weighted than exams 1 and 2 (see syllabus).

There are multiple quizzes (30 minutes each), and 3 exams (1 hour each) which are a multiple choice format and will be administered via Canvas. You will also take the WISE exam on July 14<sup>th</sup>. Please read the instructions/direction for each quiz/exam carefully. Once you begin a quiz/exam, you will have the specified

amount of time to complete each quiz. **You may work ahead on assignments, but may not go back once a deadline has passed.**

Exams are NOT cumulative and cover ONLY the material preceding that exam. For example, Exam 2 will cover only the material covered following exam 1.

As this is an online class, email is the expected means of communication. I will respond to pertinent emails within 24 hours of receipt, **excluding** weekends and holidays. I will **NOT** respond to emails asking questions that have been previously been covered in the syllabus or in other communication.

**We do not monitor the CANVAS email feature and will not open emails from non-Longwood email accounts due to the possibility of viruses.** If you wish to communicate with me or Dr. Wentland, please email us from your **Longwood email** to our Longwood email account ([wallerbd@longwood.edu](mailto:wallerbd@longwood.edu)) or ([wentlands@longwood.edu](mailto:wentlands@longwood.edu)).

If you have technical issues (password assistance, locked accounts, etc), please contact the Longwood HelpDesk at 434-395-4357. The HelpDesk is NOT open on weekends, so plan accordingly.

Be sure to check University deadlines for dropping the class. Please contact the registrar's office with questions concerning the withdrawal or drop dates by phone at 434-395-2580 or [registrar@longwood.edu](mailto:registrar@longwood.edu).

Should you decide to take advantage of the 3 credit hour scholarship by attending Longwood University, you must use this scholarship your first semester, freshman year. Students must pay for a minimum of 12 credit hours in order to receive any part of the 3 credit hour scholarship. For example a student enrolled as a freshman may take 15 credit hours their first semester but would only pay for 12 credit hours. However, any registration that is less than 15 hours will result in a partial or total loss of the scholarship. For example, a student enrolled in only 12 credit hours would receive no benefit of the scholarship whereas enrollment in 13 credit hours would benefit from only a 1 credit hour scholarship.

Students must take their final exam on July 14<sup>th</sup> or have written (email) pre-approval from Mr. Schwartz ([schwartzdw@longwood.edu](mailto:schwartzdw@longwood.edu)) for another date. No exceptions.

We look forward to a great class.

## IMPORTANT POINTS TO REMEMBER

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1. This is a college course and students (NOT parents) are expected to communicate only directly with the professor(s)! If you have questions, please contact us, we want to help you be successful.
2. Emails sent from non-Longwood email accounts will not be opened. Please communicate with your Longwood email account.
3. Students must take their final exam on July 14<sup>th</sup> at Longwood University or have written (email) pre-approval from Mr. Schwartz ([schwartzdw@longwood.edu](mailto:schwartzdw@longwood.edu)) for another date.
4. If you have problems with email or CANVAS, please contact Longwood's IT department at 434-395-4357 or [helpdesk@longwood.edu](mailto:helpdesk@longwood.edu). The professor cannot provide any technical assistance including forgotten passwords.  
**Longwood's IT department is not open on weekends!!!!**
5. The WISE exam is a standardized national exam and ONLY scratch paper may be used. That is NO calculators, books or notes. This exam has 30 questions and you have 45 minutes to complete. It covers only personal finance and the questions are fundamental in nature. If you have performed well in the course, you should not have any problems with this exam.
6. Student may NOT use phone apps or any electronic means other than a calculator during the exam.
7. The last day to withdraw from class is June 20<sup>st</sup> (by 5:00PM) with a full refund. The last day to drop the course with a "W" (no refund) is June 29<sup>th</sup> (5:00PM).
8. Your final Longwood grade will be sent to your high school upon completion of the course. If you wish to view your grade, login to My.Longwood.edu to view grades. Grades will not be given out via email or

over the phone.

9. If you would like a copy of your Longwood transcript, or would like to request your transcript be forwarded to another University, please contact the Registrar's office at 434-395-2580 or [registrar@longwood.edu](mailto:registrar@longwood.edu).
10. If you receive an email about a topic that is not pertinent to you, please disregard and don't feel the need to respond. There are many students in this class and the best way to communicate is to send mass emails.