



**The Ohio State University – College of Education and Human Ecology**

Department of Human Sciences

**CSCFFS 2260: Family Financial Management (3 credit)**

Autumn Term 2020 – Distance Offering

**Instructor:** Dr. Tansel Yilmazer, PhD, CFP®  
E-mail: Yilmazer.2@osu.edu  
Office Hours: T 2:00-3:00 (see the zoom link on Carmen)

**Course Description**

Securing future financial success through the use of budgeting, credit, saving, investing, and retirement and estate planning; the use of basic economic theory and personal finance tools; and an effective understanding of insurance, taxation and financial markets.

**Prerequisites:** No Prerequisites. CSCFFS 2260 is a prerequisite for CSCFFS 3260.

**Course Objectives**

The course objectives for CSCFFS 2260 include assisting students developing skills in:

- 1) Recognizing the keys to achieving financial success, setting specific and attainable financial goals and monitoring progression toward these goals,
- 2) Making efficient major consumption decisions,
- 3) Securing future financial success through the use of budgeting, credit, saving, investing, and retirement and estate planning,
- 4) Income and asset protection through an effective understanding of insurance, tax laws, and financial institutions,
- 5) Applying basic economic theory and personal finance tools when making financial decisions and performing time value of money (also referred as “present discounted value”) and other calculations,
- 6) Assessing the economic indicators and the future direction of the economy to achieve optimal financial decisions.

**How this course works**

This section of CSCFFS 2260 is an online course and there are no face-to-face class sessions. The course website provides the platform for dissemination of course instructional material including video lectures. The lectures are not synchronized. The required textbook for the course is available in hardback and electronic formats. Additional required readings are posted on the course website. All learning activities and examinations are administered online.

**Pace of online activities:** I divided this course into **weekly modules**. Carmen website contains syllabus, weekly homework assignments, weekly quizzes, weekly discussion forums, course notes, online course materials, and the grade roster. Please login to Carmen and watch the introduction video posted in Contents. Please remember that Carmen is now a new learning system CANVAS, but link is the same:

**Course Expectations**

Some of you have taken online courses previously, while for others this is your first experience in an online course. Expectations for performance in an online course are the same as for a traditional course; in fact, online courses require a degree of self-motivation, self-discipline, and technological skill that can make them more demanding for some students. Students and the instructor share mutual responsibility for

a successful learning experience.

Students are expected to

- review the course syllabus and the course website and ask for any clarification needed
- log onto the course website regularly to access course material and announcements
- read all assigned material and review all information required for each week's course material
- complete the assignments by the corresponding deadlines
- review grades posted to the course website and notify the instructor immediately of any errors; the deadline for communicating all grade related issues to the instructor is 5:00 PM on the last day of regularly scheduled semester classes (Official Academic Calendar <http://registrar.osu.edu/staff/bigcal.asp>)
- notify the instructor immediately if extenuating circumstances interfere with participation in the course
- have an active OSU e-mail account and check the account daily for course related email

Students can expect the instructor to

- develop and provide instructional material to facilitate student learning
- provide clear guidance on the course expectations and requirements
- provide criteria for evaluation of the learning activities
- respond to email within one business day, excluding weekends
- meet with students during scheduled appointments (use OSU email to schedule appointments)
- post grades for learning activities within two weeks of the due date

**Credit hours and work expectations:** This is a **3-credit-hour course**. According to [Ohio State policy](#), students should expect around 3 hours per week of time spent on direct instruction (instructor content and Carmen activities, for example) in addition to 6 hours of homework (reading and assignment preparation, for example) to receive a grade of (C) average.

**Course technology**

For help with your password, university email, Carmen, or any other technology issues, questions, or requests, contact the Ohio State IT Service Desk. Standard support hours are available at [ocio.osu.edu/help/hours](http://ocio.osu.edu/help/hours), and support for urgent issues is available 24/7.

- **Self-Service and Chat support:** [ocio.osu.edu/help](http://ocio.osu.edu/help)
- **Phone:** 614-688-4357(HELP)
- **Email:** [servicedesk@osu.edu](mailto:servicedesk@osu.edu)
- **TDD:** 614-688-8743

**Baseline technical skills for online courses**

- Basic computer and web-browsing skills
- Navigating Canvas: for questions about specific functionality, see the [Canvas Student Guide](#).

**Required Technology skills specific to this course**

- [CarmenZoom virtual meetings for office hours](#)
- [Take quizzes, upload discussion questions on Canvas](#)



### Required equipment

- Computer: current Mac (OS X) or PC (Windows 7+) with high-speed internet connection
- Webcam: built-in or external webcam, fully installed and tested
- Microphone: built-in laptop or tablet mic or external microphone
- Other: a mobile device (smartphone or tablet) or landline to use for BuckeyePass authentication

### Required software

- [Microsoft Office 365](#): All Ohio State students are now eligible for free Microsoft Office 365 ProPlus through Microsoft's Student Advantage program. Full instructions for downloading and installation can be found [at go.osu.edu/office365help](http://go.osu.edu/office365help).

### Carmen access

You will need to use [BuckeyePass](#) multi-factor authentication to access your courses in Carmen. To ensure that you are able to connect to Carmen at all times, it is recommended that you take the following steps:

- Register multiple devices in case something happens to your primary device. Visit the [BuckeyePass - Adding a Device](#) help article for step-by-step instructions.
- Request passcodes to keep as a backup authentication option. When you see the Duo login screen on your computer, click **Enter a Passcode** and then click the **Text me new codes** button that appears. This will text you ten passcodes good for 365 days that can each be used once.
- Download the [Duo Mobile application](#) to all of your registered devices for the ability to generate one-time codes in the event that you lose cell, data, or Wi-Fi service.

If none of these options will meet the needs of your situation, you can contact the IT Service Desk at 614-688-4357 (HELP) and IT support staff will work out a solution with you.

### Required Text

Garman, E. Thomas, and Raymond E. Forgue, [Personal Finance, 13th edition](#), Mason, OH: Cengage Learning, 2018 (listed as G&F in the class schedule). Additional required course readings are available on the course website. There is no optional reading material.

**Please make sure that you have the 13<sup>th</sup> edition of the book. We are using the 13<sup>th</sup> edition. So, 11<sup>th</sup>, 10<sup>th</sup> or 12<sup>th</sup> editions are not good. The questions vary across the editions.**

### Course Requirements

The learning outcomes are satisfied through the content covered in readings, lectures and discussions. Proficiency is evaluated through homework assignments, quizzes and the midterm and end of term exam.

	Number of each	Points for each	Total	% of total grade
Discussion questions	11 out of 13	5	55	3%
Homework assignments	11 out of 13	50	550	33%
Quizzes	11 out of 13	60	660	40%
Midterm and the end of term exam	2	200	400	24%
<b>Total</b>			<b>1,665</b>	<b>100%</b>

## Grading Scale

The course final grade will be determined according to the following scale:

A 93-100%	B+ 87-89%	C+ 77-79%	D+ 67-69%
A- 90-92%	B 83-86%	C 73-76%	D 60-66%
	B- 80-82%	C- 70-72%	E 0-59%

## Netiquette

Netiquette refers to the guidelines to follow while communicating online. Specifically, in this course, netiquette covers the guidelines for posting to group discussions and writing email. We all know that it is important to be polite when talking to someone in person. Similarly, it is important to be polite when communicating electronically.

### Writing email:

- Use your OSU Buckeyemail account for all correspondence with the course instructor.
- Put “CSCFFS 2260” in the subject line when emailing the instructor.
- Carefully read your email message for correct grammar, spelling, punctuation, and capitalization before sending.
- Be clear and specific so that I am able to understand your message and to respond appropriately.
- Use the academic credential addressing the instructor. i.e., Dr. Last name, or Professor Last name.

The University Center for the Advancement of Teaching provides a more extensive list of recommendations for netiquette in electronic class discussions (<http://ucat.osu.edu/Old-Files/Publications/elecdisc/pages/netiq.htm>) from which the guidelines for this course have been adopted.

## Lectures

The lectures corresponding to each week’s materials are provided on Canvas (previously Carmen) at 8am on Wednesdays. If you download the slides, and start the slideshow you will be able to hear my voice, or you can read the slides and the notes below. The chapters in the book are lengthy, the slides I prepared summaries the important points. There are Concept check at the end of each section. I tried to summarize the answers to these questions in my lecture. I also go through “do in class: problems” in a separate file.

Video or audio recording of classes without the explicit written permission of the instructor/professor is a violation of the Code of Student Conduct or Students who wish to record their classes must first obtain written permission of the instructor/professor. Otherwise, such recording constitutes a violation of the Code of Student Conduct.

## Description of Assignments

### **Discussion questions (5 points each; 11 out of 13 count for 55 points)**

- There will be one discussion question related to each week’s material. The goal of the discussion questions is to encourage you to think about your own finances and future financial success. Both the discussion questions and the accompanied popular press readings are posted on Carmen site. The classroom is divided into multiple groups, and you will only see the posts in your group. Your thoughtful responses are appreciated.
- Your responses to 11 discussion questions worth 5 points each. Discussion questions account for 3% of your course grade. In order to receive credit, you will need to post your response to that week’s discussion question by 11:59 PM of the due date, which is same as the due date for quiz and homework.
- Prepare appropriately for your participation in the discussions by reading the instructions and all required materials carefully. Post well-written information that follows the instructions and is relevant to the discussion topic. Carefully proof read your message before posting. Choose words carefully so that your point is expressed clearly. Always be constructive and tactful when responding



to other posts. Remember that posts to a discussion are read by everyone in the class. Do not say anything in a post that you wouldn't say in public. Don't share confidential information in your posts. While there is no need to participate in class discussions as if you were writing a research paper, you should remember to write using good grammar, spelling, and punctuation. A more conversational tone is fine for non-academic topics. Maintain a supportive learning community where everyone feels safe and where people can disagree amicably.

**Homework Assignments (50 points each; 11 of 13 count for 550 points)**

- Personal finance applications are at the heart of this course and make up most of the homework problems. Homework is assigned for each chapter and listed on Carmen site.
- You should do these problems and assignments after reading the chapters and reviewing the course notes, and before taking the quizzes.
- Strict due dates are listed in the course schedule. I do not change or extend the deadlines. Be sure to meet these due dates to receive full credit for your work. The submission deadline for the homework problems is 11:59 PM of the due date.
- The 13 assignments are worth 50 points each, and only your highest score on 11 assignments will be included in your final grade calculation. Collectively the homework accounts for 550 points, or 33% of your course grade.
- Points will be earned if it is clear that you have made a good effort on each problem; points will be deducted for omitted problems and poor effort on individual problems. Assignments are graded right or wrong. However, grading for homework is more lenient compared to the grading for midterm and the end of term exam. Suggested answers to homework problems will become available through the course web page. I provide hints to the homework problems. However, I try not to provide the whole solution to the problems. Please look for the video hints on Canvas site. Consider composing your academic posts in a word processor, where you can save your work, and then copying into the Carmen discussion.

**Quizzes (60 points each; 11 of 13 count for 660 points)**

- There are 13 multiple choice and T/F question quizzes worth 60 points each. Only the highest scores for 11 of the 13 quizzes will count in your final grade (for a total of 660 points or 40% of your grade).
- Quizzes are online at our Carmen site and you may use all course materials when doing the quizzes. You are allowed two attempts at each quiz and only your highest score will be used in your final grade calculation. You are not required to use both attempts, but the second try is there to help you if you need it. The two quizzes you attempt for each chapter will not be the same but will be drawn from the same pool of questions.
- Time limits are enforced (45 minutes for 30 questions).
- You will need to complete one quiz each week by 11:59 of the due date.

**Graded Problem Sets (200 points each; Midterm and end of term exam for a total of 400 points)**

- There are two right-wrong graded problem sets roughly serving as a “take-home” Midterm and the end of term exam.
- The Midterm Graded Problem Set covers Chapters 1 to 8 (excluding Chapter 2) and is due **October 20** by 11:59 PM in the appropriate Carmen.osu.edu folder.
- The end of term Graded Problem set is due by **December 8** by 11:59 PM. It covers Chapters 9-13 and 17.
- The problems will be similar to the applied problems assigned in the homework assignments and the best way to study is to closely review the suggested answers for chapter covered in the

“midterm” and “end of term exam.” No collaboration is allowed on these graded exercises. If you are approached by a classmate to collaborate on the graded problem sets, it is your responsibility to report this person to me as soon as possible. I will not provide hints on graded problem sets. Only one attempt per examination is allowed.

- These problems will be graded right or wrong (with partial credit in most cases where a good effort is shown). Both graded problem sets total 400 points accounting for 24% of your final grade.

### Schedule for Course Topics, Readings and Assignments

Assignment details and due dates for homework assignments and quizzes are listed in the table below. It outlines the order of topics and pace of completion. Please take careful note of these due dates.

Dates	Topics	G&F Reading	Assignments and due dates	Course Objective
Week 1	Understanding Personal Finance AND Time Value of Money	Chapter 1 Appendix A	HW#1, Quiz#1, Discussion #1 ( <u>due September 1, at 11:59 PM</u> )	1, 5, and 6
Week 2	Financial Statements, Tools, and Budgets	Chapter 3	HW#2, Quiz#2, Discussion #2 ( <u>due September 8, at 11:59 PM</u> )	1, 2, and 3
Week 3	Managing Income Taxes	Chapter 4	HW#3, Quiz#3, Discussion #3 ( <u>due September 15, at 11:59 PM</u> )	3 and 4
Week 4	Managing Checking and Savings Accounts	Chapter 5	HW#4, Quiz#4, Discussion #4 ( <u>due September 22, at 11:59 PM</u> )	1,2,3, and 5
Week 5	Building and Maintaining Good Credit	Chapter 6	HW#5, Quiz#5, Discussion #5 ( <u>due September 29, at 11:59 PM</u> )	1, 2, 3, 4, and 5
Week 6	Credit Cards and Consumer Loans	Chapter 7	HW#6, Quiz#6, Discussion #6 ( <u>due October 6, at 11:59 PM</u> )	1, 2, 3, 4, 5, and 6
Week 7	Vehicle and Other Major Purchases	Chapter 8	HW#7, Quiz#7, Discussion #7 ( <u>due October 13, at 11:59 PM</u> )	1, 2, 3, 4, and 5
<i>Midterm graded problem set available on Carmen.osu.edu. The midterm covers problems in Chapters 1 to 8 (excluding Chapter 2).</i>				
<b>Midterm graded problem set due October 20 by 11:59 PM</b>				
Week 8	Obtaining Affordable Housing	Chapter 9	HW#8, Quiz#8, Discussion #8 ( <u>due October 27, at 11:59 PM</u> )	1, 2, 4, 5, and 6
Week 9	Managing Property and Liability Risk	Chapter 10	HW#9, Quiz#9, Discussion #9 ( <u>due November 3, at 11:59 PM</u> )	1, 2, and 4
Week 10	Planning for Health Care Expenses	Chapter 11	HW#10, Quiz#10, Discussion #10 ( <u>due November 10, at 11:59 PM</u> )	1, 4, and 6
Week 11	Life Insurance Planning	Chapter 12	HW#11, Quiz #11, Discussion #11 ( <u>due November 17, at 11:59 PM</u> )	1, and 4



---

Week 12	Investment Fundamentals	Chapter 13	HW#12, Quiz #12, Discussion #12 ( <u>due</u> November 24, at 11:59 PM)	1, 3, 4, 5 and 6
Week 13	Retirement and Estate Planning	Chapter 17	HW#13, Quiz #13, Discussion #13 ( <u>due</u> December 1, at 11:59 PM)	1, 3, 4, 5, and 6

---

*End of term graded problem set available on Carmen.osu.edu.  
The final covers problems in Chapters 9-13 and 17.*

**Final graded problem set due December 8 by 11:59 PM**

---

## POLICIES RELATED TO ALL COURSE WORK

Academic integrity: You are expected to complete all course work with fairness and integrity. You are encouraged to review “Ten Suggestions for Preserving Academic Integrity” <http://oaa.osu.edu/coamstensuggestions.html>. In particular, acknowledge the sources that you use when completing assignments, do not fabricate information, do your own work, and protect your work and the work of others. If you have any questions, please ask!

Due dates: Due dates for all learning activities are listed in the course syllabus and on the course website. Any necessary changes in due dates will be posted on the course homepage and each student is responsible for receiving such information. No late work is accepted and a grade of zero will be given.

Grade posting and feedback on assignments: All grades will be posted to the course website. Students wishing to review midterm or the end of the term exams should schedule an appointment with the instructor.

Questions about grades: Students wishing to appeal the grading of any course work, including exams, must make the appeal in writing to the instructor within seven calendar days after the grade is posted to the course website. The request must include a clear description of why the student believes the work was incorrectly graded.

### Ohio State’s academic integrity policy

Academic integrity is essential to maintaining an environment that fosters excellence in teaching, research, and other educational and scholarly activities. Thus, The Ohio State University and the Committee on Academic Misconduct (COAM) expect that all students have read and understand the university’s [Code of Student Conduct](#), and that all students will complete all academic and scholarly assignments with fairness and honesty. Students must recognize that failure to follow the rules and guidelines established in the university’s *Code of Student Conduct* and this syllabus may constitute “Academic Misconduct.”

The Ohio State University’s *Code of Student Conduct* (Section 3335-23-04) defines academic misconduct as: “Any activity that tends to compromise the academic integrity of the university or subvert the educational process.” Examples of academic misconduct include (but are not limited to) plagiarism, collusion (unauthorized collaboration), copying the work of another student, and possession of unauthorized materials during an examination. Ignorance of the university’s *Code of Student Conduct* is never considered an excuse for academic misconduct, so I recommend that you review the *Code of Student Conduct* and, specifically, the sections dealing with academic misconduct.

**If I suspect that a student has committed academic misconduct in this course, I am obligated by university rules to report my suspicions to the Committee on Academic Misconduct.** If COAM determines that you have violated the university’s *Code of Student Conduct* (i.e., committed academic misconduct), the sanctions for the misconduct could include a failing grade in this course and suspension

or dismissal from the university.

If you have any questions about the above policy or what constitutes academic misconduct in this course, please contact me.

Other sources of information on academic misconduct (integrity) to which you can refer include:

- The Committee on Academic Misconduct web pages ([COAM Home](#))
- *Ten Suggestions for Preserving Academic Integrity* ([Ten Suggestions](#))
- *Eight Cardinal Rules of Academic Integrity* ([www.northwestern.edu/uacc/8cards.htm](http://www.northwestern.edu/uacc/8cards.htm))
- 

### **Copyright disclaimer**

The materials used in connection with this course may be subject to copyright protection and are only for the use of students officially enrolled in the course for the educational purposes associated with the course. Copyright law must be considered before copying, retaining, or disseminating materials outside of the course.

### **Statement on Title IX**

All students and employees at Ohio State have the right to work and learn in an environment free from harassment and discrimination based on sex or gender, and the university can arrange interim measures, provide support resources, and explain investigation options, including referral to confidential resources. If you or someone you know has been harassed or discriminated against based on your sex or gender, including sexual harassment, sexual assault, relationship violence, stalking, or sexual exploitation, you may find information about your rights and options at [titleix.osu.edu](http://titleix.osu.edu) or by contacting the Ohio State Title IX Coordinator at [titleix@osu.edu](mailto:titleix@osu.edu). Title IX is part of the Office of Institutional Equity (OIE) at Ohio State, which responds to all bias-motivated incidents of harassment and discrimination, such as race, religion, national origin and disability. For more information on OIE, visit [equity.osu.edu](http://equity.osu.edu) or email [equity@osu.edu](mailto:equity@osu.edu).

### **Your mental health**

College students can experience mental health concerns impacted by a variety of factors. As a result, it is important for students to keep in mind that there are supports available. While individual counseling, group counseling, and psychiatric care are good options, it is important for students to consider all of the resources available based on the situation/need, timeliness, and availability. More information about university support may be found here <https://ccs.osu.edu/mental-health-support-options/>

At the College of Nursing, a mental health counselor is available for individual counseling appointments. More information may be found on the website (<https://nursing.osu.edu/students/student-resources/counseling-services>) or reach out to schedule an appointment via email [woith.3@osu.edu](mailto:woith.3@osu.edu) or phone [614-292-6952](tel:614-292-6952).

Students are also welcome to use Ohio State's primary counseling center, Counseling Consultation Services (CCS), which offers appointments 8:00 a.m. – 8:00 p.m. Monday-Thursday and 8:00 a.m. – 5:00 p.m. on Fridays. Students can schedule an appointment with CCS by calling [614-292-5766](tel:614-292-5766).

### **Accessibility accommodations for students with disabilities**

Requesting accommodations

The university strives to make all learning experiences as accessible as possible. In light of the current pandemic, students seeking to request COVID-related accommodations may do so through the university's [request process](#), managed by Student Life Disability Services. If you anticipate or experience academic barriers based on your disability (including mental health, chronic, or temporary medical conditions), please let me know immediately so that we can privately discuss options. To establish



reasonable accommodations, I may request that you register with Student Life Disability Services. After registration, make arrangements with me as soon as possible to discuss your accommodations so that they may be implemented in a timely fashion. **SLDS contact information:** [slds@osu.edu](mailto:slds@osu.edu); 614-292-3307; [slds.osu.edu](http://slds.osu.edu); 098 Baker Hall, 113 W. 12<sup>th</sup> Avenue.

### **Accessibility of course technology**

This online course requires use of Carmen (Ohio State's learning management system) and other online communication and multimedia tools. If you need additional services to use these technologies, please request accommodations with your instructor.

- [CarmenCanvas accessibility](#)
- Streaming audio and video
- [CarmenZoom accessibility](#)
- Collaborative course tools

### **Health and Safety Requirements**

All students, faculty and staff are required to comply with and stay up to date on all university safety and health guidance (<https://safeandhealthy.osu.edu>), which includes wearing a face mask in any indoor space and maintaining a safe physical distance at all times. Non-compliance will result in a warning first, and disciplinary actions will be taken for repeated offenses.