

Finance 150 - Personal Finance

3 'ai - CRN 60474

Mondays & Fridays - 7th period
Tuesdays & Thursdays - Recorded lectures, Activities, or Live Zoom.
Lecturer: Charity Fonoimoana, MBA, MSml
Online Office Hours: On-demand
Phone: 372-9826
Email: cfonoi@hawaii.edu

WINDWARD COMMUNITY COLLEGE MISSION STATEMENT

‘O kēia ka wā kūpono e ho‘onui ai ka ‘ike me ka ho‘omaopopo i kō Hawai‘i mau ho‘oilina waiwai. Aia nō ho‘i ma ke Kulanui Kaiāulu o ke Ko‘olau nā papahana hou o nā ‘ike ‘akeakamai a me nā hana no‘eau. Me ke kuleana ko‘iko‘i e ho‘ohiki ke Kulanui e kāko‘o a e ho‘okumu i ala e hiki kē kōkua i ka ho‘onui ‘ike a nā kānaka maoli. Na mākou nō e ho‘olako, kāko‘o a paipai in ā Ko‘olau a kō O‘ahu a‘e me nā hana no‘eau ākea, ka ho‘ona‘auao ‘oihana a me ka ho‘onui ‘ike ma ke kaiāulu—hō‘a‘ano a e ho‘oulu i nā haumāna i ka po‘okela

Windward Community College offers innovative programs in the arts and sciences and opportunities to gain knowledge and understanding of Hawai‘i and its unique heritage. With a special commitment to support the access and educational needs of Native Hawaiians, we provide the Ko‘olau region of O‘ahu and beyond with liberal arts, career, and lifelong learning in a supportive and challenging environment — inspiring students to excellence.

WINDWARD COMMUNITY COLLEGE CORE VALUES

Ka lama kū o ka na‘auao.
Creating meaningful curricula and diverse learning experiences.
‘A‘ohe hana nui ke alu ‘ia.
Working collaboratively and inclusively.
He punawai kahe wale ke aloha.
Serving and supporting with aloha.
Kūlia i ka nu‘u.

Striving for excellence.

He ali'i ka 'āina, he kauwā ke kanaka.
Caring for Hawai'i and the planet.

CATALOG DESCRIPTION

This course offers strategies for success in college and life-long learning. It emphasizes understanding yourself, setting and attaining goals, critical thinking, effective communication, relationship building, study habits and skills, time management, college resources, and setting your foundation to succeed. Students will participate in and lead classroom learning through discussions, readings, writing assignments, group activities, and hands-on experiences.

STUDENT LEARNING OUTCOMES

1. Discuss the financial institution's role in individual personal finance.
2. Critique the different types of insurance and their effectiveness in controlling and managing risk.
3. Discuss the investment process.
4. Utilize software and other financial planning tools.
5. Make judgments, solve problems, and reach decisions using analytical, critical, and creative thinking skills.

Grading

100 points - Personal budget project

375 points - Personal reflections: 15 x 25 points each

100 points - Investment analysis

150 points - Weekly quizzes: 15 x 10 points each

750 points - Weekly assignments: 15 x 50 points each

150 - Midterm

175 points - Final

The course will have a total of 1800 points possible

Grading Scale: You will receive a letter grade based on the following percentage scale:

A = 90-100%

B = 80-89%

C = 70-69%

D = 60-69%

F = 0-59%

N= The 'N' grade indicates that the student has worked conscientiously, attended regularly, finished all work fulfilled course responsibilities and has made measurable progress. However, either the student has not achieved the minimal student learning outcomes and is not prepared to succeed at the next level or the student has made consistent progress in class but is unable to complete the class due to extenuating circumstances, such as major health, personal, or family emergencies.

CELL PHONE POLICY

Today, more than ever, our cell phones are an extension of who we are. Obviously, they can cause a distraction at times when our attention is needed in other areas. For the face-to-face class, we ask that your cell phones be switched to vibrate or silenced mode so as not to distract from the group discussion. On the bright side, in your face-to-face portion of this cohort class, you will be using your phone for a variety of activities as it is a valuable tool for financial success.

LEARNING RESOURCES

Lectures: PowerPoint lectures will be posted in the Syllabus below and the Module Overview page.

Worksheets: Different assignments and in-class work may require you to populate an electronic worksheet.

Web Resources: You will be asked to visit various websites and evaluate the information found there.

Course Communication

News and Announcements

The News and Announcements will be listed in the ANNOUNCEMENTS section of our course's home page (to the left), which serves as a way for me to make announcements within our virtual learning environment. All students are automatically subscribed to this forum and will receive a duplicate email of each message posted within it.

Discussion Forum

The discussion forum will be used for the submission of some assignments and for communication with other class members on topics of interest to the whole class. In some cases, you will be asked to discuss assignments. All forums are public. Therefore, whatever is posted can be seen by everyone in the course. If you want to send a private message, use email.

Email

Course participants can also use email to communicate with me, group members, and each other privately. Please copy me on all communications using email so that I can keep up with what's going on.

Academic Prerequisites

- None

Course Learning Outcomes

- *Describe the career development process, current labor market trends, and issues related to economic self-sufficiency.*
- *Identify personal, family, cultural, and financial influences that relate to their career and educational decisions.*
- *Apply career knowledge by exploring their interests, skills, values, personality traits.*
- *Illustrate how their career search relates to job shadowing and service-learning activities choices.*
- *Evaluate the effectiveness of the career decision-making process by keeping a journal and responding to evaluations of the instructor.*

Where to Get Help

If at any time you need support or assistance, seek help immediately. See below for a list of links and/or phone numbers of support services available in person, by phone, or online to help you.

Academic Support Services – (If you need help with your coursework)

- Instructor: I am available to help you in person, by phone, or online. Contact me to schedule an individual meeting. (My contact info is at the beginning of this syllabus.)
- Tutoring Support - Ka Piko tutoring services (Math Lab, Writing Lab) are available for online drop-in tutoring for the Summer 2021 semester. Tutoring is FREE and available to all WCC students.
 - View the Math Lab and Writing Lab schedules
 - Connect with a Ka Piko tutor
 - Math Lab Tutor » [Kiosk \(Links to an external site.\)](#)
 - Writing Lab Tutor » [Kiosk \(Links to an external site.\)](#)
 - Wait for an email/text with your tutor's Zoom link
 - Click the link to start your tutoring session
 - Connect with a tutor by following these steps:
 - Tutor.com provides free online, on-demand tutoring for Math, Science, Social Sciences, Business, English, Nursing, and ISS courses and writing assistance for any course. Stuck on a problem? Want someone to review your paper? Go to [MyUH.hawaii.edu \(Links to an external site.\)](#) to access the site. For more information, visit their [webpage \(Links to an external site.\)](#) or visit this link or [https://www.hawaii.edu/tutor/ \(Links to an external site.\)](https://www.hawaii.edu/tutor/) and click login
- Online Learning Academy: [https://manoa.hawaii.edu/ola \(Links to an external site.\)](https://manoa.hawaii.edu/ola (Links to an external site.))
- Library and Learning Resources - students can find access to library collections, online resources, etc.: [Home - Windward Community College Library - Library at Windward Community College \(Links to an external site.\)](#)
- [Statewide Testing Centers \(Links to an external site.\)](#) - for taking a proctored test required by some courses: [http://www.hawaii.edu/dl/testcenters \(Links to an external site.\)](http://www.hawaii.edu/dl/testcenters (Links to an external site.))

Student Support Services – (academic advising; financial aid or personal counseling)

- Advising and Counseling: [Counseling & Advising | Windward Community \(Links to an external site.\)](#)
- Services for students with disabilities
[Disabilities Services | Windward Community \(Links to an external site.\)](#)
- Financial Aid
 - Hale Alaka'i, Room 107
 - Phone: 808.235.7449
 - Windward CC: [Financial Aid | Windward Community \(Links to an external site.\)](#)

Technical Support Services

- [UH ITS Computer Help Desk \(Links to an external site.\)](#) – email help@hawaii.edu or call 956-8883 (or toll-free at 1-800- 558-2669 from the neighbor islands)
- **Laulima Assistance Form** – Click on the link at the bottom of any Laulima Page to fill out and submit a question and get your answer via email.

Required Materials and Technology

Textbook, OER Resources, or Recommended Materials

Supplies

- Internet Access to a variety of resources
- HP Life Global Business Videos: <https://www.life-global.org/> (Links to an external site.)
 - Click on Join for Free
 - Create an account by checking email and setting a password, and then log in
 - When you click on the course that we will be completing, you will need to click on the Enroll button, and then Start Lesson

Required Hardware and Software

- A more recent model desktop or laptop (2014 or later model), either Windows or Mac
- Reliable high-speed (Cable or DSL) Internet connection
- A recent version of Firefox Browser. Download from <https://www.mozilla.org/en-US/firefox/new/> if you don't have it.
- [Adobe \(Acrobat\) Reader \(Links to an external site.\)](#). The download is free.

Technical Skill Requirements

None

Course Format and Outline

Course Format

Each week is broken into modules. All of that week's activities will be in the module. Each module can contain some or all of the following: Lectures, Discussion Board Assignments, Assignments, Projects, and Group Meeting updates.

The school week will go from Monday - Sunday. When we have discussion board assignments, your initial Discussion Board posts will be due by Wednesday, responses will be due on Friday. All assignments will be due by Sunday, at 11:59 pm.

Course Outline

The schedule is subject to change. See course summary below.

Course Success Factors

Attendance and Participation

Attendance is very important. Points for attendance and participation will make up 10% of your weekly assignment grade.

Professionalism

(Netiquette, short for “network etiquette” or “Internet etiquette,” is a set of social conventions that facilitate interaction over the internet. Having a statement that establishes appropriate etiquette for interaction in your online class is vital to developing a positive learning environment.)

Online discussions and peer feedback on written work are invaluable. However, we must observe appropriate behavior online, just as we would in a classroom. Here are a few guidelines:

1. Do not use all CAPS in online communication. ALL CAPS usually indicate that the writer is shouting, and this could set up an uncomfortable situation.
2. Use correct spelling, capitalization, and punctuation in ALL correspondence. Do not use “texting” language.
3. At all times, be respectful to each other. Choose your words carefully. When communicating online, words can be misunderstood, so make sure to proofread before posting and consider how someone might misinterpret them.
4. Express differences of opinion in a polite and rational way.
5. Maintain an environment of constructive criticism when commenting on the work of other students.
6. Avoid bringing up irrelevant topics when involved in group discussions or other collaborative activities.
7. If you ever receive an e-mail or response in discussions that are not appropriate, please contact your instructor immediately. I have a no-tolerance policy to anything that appears to be harassing, impolite, insulting, or which uses profanity. Situations like this may be referred to the Dean and corrective action will be taken.

Assignment Quality

This is a college course. The quality of your work is expected to be higher than it was in high school. Grammar, punctuation, sentence structure, and capitalization all matter. Points will be deducted for these types of errors.

Academic Honesty

Academic honesty is required of all students, and you are responsible for the content and integrity of all work you submit. Each student is responsible for understanding and following campus policies on academic honesty. Refer to the general policies, academic

dishonesty section of the college catalog for more information. You will be guilty of cheating if you:

- Submit or claim the work of others as your own (plagiarism).
- Use or obtain unauthorized assistance in any academic work.
- Give unauthorized assistance to other students.
- Modify a submitted examination or assignment for the purpose of obtaining additional credit.
- Misrepresent the content of submitted work.

Grading Policies

Assessment Descriptions

There will be quizzes weekly, as well as a mid-term and a final.

Grading Policy

I DO NOT ACCEPT LATE WORK.

Disabilities Accommodations

If you have a physical, sensory, health, cognitive, or mental health disability that could limit your ability to fully participate in this class, you are encouraged to contact the Accessibility Counselor to discuss reasonable accommodations that will help you succeed in this class. Roy Inouye can be reached at (808) 235-7448, royinouy@hawaii.edu, or you may stop by Hale Kāko'o 106 for more information.

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Sex Discrimination and Gender-Based Violence Resources (Title IX):

Windward Community College is committed to providing a learning, working, and living environment that promotes personal integrity, civility, and mutual respect and is free of all forms of sex discrimination and gender-based violence, including sexual assault, sexual harassment, gender-based harassment, domestic violence, dating violence, and stalking.

If you or someone you know is experiencing any of these, WCC has staff and resources to support and assist you. To report an incident of sex discrimination or gender-based violence, as well as receive information and support, please contact one of the following:

Madoka (Doka) Kumagai, Confidential Advocate

Phone: (808) 348-0663 (cellular)

Phone: (808) 956-6084 (office)

Email: kumagaim@hawaii.edu

Desrae Kahale, Mental Health Counselor & Confidential Resource

Phone: (808) 235-7393

Email: dkahale3@hawaii.edu

Office: Hale Kāko'o 101

Karla K. Silva-Park, Title IX Coordinator

Phone: (808) 235-7468

Email: karlas@hawaii.edu

Office: Hale 'Ākoakoa 220

As a member of the University faculty, I am required to immediately report any incident of sex discrimination or gender-based violence to the campus Title IX Coordinator. Although the Title IX Coordinator and I cannot guarantee confidentiality, you will still have options about how your case will be handled. My goal is to make sure you are aware of the range of options available to you and have access to the resources and support you need.

For more information regarding sex discrimination and gender-based violence, the University's Title IX resources and the University's Policy, Interim EP 1.204, go to manoa.hawaii.edu/titleix/ ([Links to an external site.](#))

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Privacy and Confidentiality

Out of respect for your privacy, I will maintain confidentiality about comments and discussions made by students in class and I expect all students to do the same. However, this online course may be analyzed for evaluation and assessment purposes. Should this occur, college faculty and staff will have access to course materials and student discussions.

Grades will be kept confidential, and I will do my best to respect students' requests that their course materials be kept confidential. However, if bullying or inappropriate material appears, I reserve the right to share these materials with UH administration.

Non-Discrimination Statement

Non-Discrimination Statement: The University of Hawai'i System Executive Policy EP 1.204, declares and reaffirms its commitment to the University's equal education and employment opportunity policy. The University is committed to a policy of nondiscrimination on the basis of race, sex, age, religion, color, national origin, ancestry, handicap, marital status, arrest and court record, sexual orientation, gender identity, and veteran status. This policy covers admission and access to, and participation, treatment, and employment in the University's programs and activities. If you feel that you are being discriminated against, contact the <https://windward.hawaii.edu/accreditation/policies/nondiscrimination-and-affirmative-action/> (Links to an external site.) or the UH Equal Employment Opportunity and Affirmative Action Office at 956-7077.

Student Right to Know/Consumer Information

This new <https://windward.hawaii.edu/home/student-right-to-know-consumer-information/> (Links to an external site.) summarizes information relating to academic programs, student financial aid, health and safety, student outcomes, and institutional policies, along with hyperlinks to helpful resources.

Systemwide Student Conduct Code

To support a positive and safe learning environment, all students are required to adhere to the [student conduct code](#) (Links to an external site.):

The student conduct code includes acts of academic dishonesty. Acts of dishonesty, including but are not limited to the following:

- (1) Cheating, plagiarism, or other forms of academic dishonesty.
- (2) Furnishing false information to any UH official, faculty member, or office.
- (3) Forgery, alteration, or misuse of any UH document, record, or form of identification.

Alleged violations of the student conduct code are taken seriously and may be reported to the administration for investigation and disciplinary action.

Student Code of Conduct

Student Right to Know/Consumer Information | Windward Community College (Links to an external site.)

UHMC supports a positive educational environment that will benefit student success. In order to ensure this vision, UHMC has established the UHMC Student Code of Conduct to ensure the protection of student rights and the health and safety of the community, as well as to support the efficient operation of all programs. All currently enrolled students at UHMC are required to abide by the UHMC Student Code of Conduct. A copy of the most current Student Code can be found on the College's website (Links to an external site.).

Disruption Provision

Behavior that interferes with the instructional process (also referred to as a disruption of teaching under the Student Code of Conduct) will not be tolerated in this class. If the behavior is such that it interferes with the learning environment of the other students in the class, you may be asked to leave for the day. In addition, since disruptive behavior that occurs in class may be considered prohibited conduct under the current Student Code of Conduct, a report may be submitted to the College's student disciplinary process for appropriate resolution.

UHMC MySuccess Initiative

MySuccess is an early alert system currently available for student support. If your instructor feels you may be struggling, they may refer you to this service.

Academic Dishonesty and Probation Policy

All University of Hawaii Maui College students must maintain a cumulative GPA of 2.0 or higher. Failure to do so could result in the following: Warning, Probation, Suspension, and Dismissal. For more information go to <https://windward.hawaii.edu/accreditation/policies/academic-probation-suspension-and-dismissal-policy/> (Links to an external site.) or contact your academic counselor. Academic dishonesty (attempted or actual) of any kind will not be tolerated in this class.

Assessment

A sample of your work may be anonymously used to assess student achievement of the collegewide academic student learning outcomes and the program learning outcomes for your graduating degree program.

UH Email Communication

Please check your hawaii.edu (Links to an external site.) email daily. Instructors, administration, and other campus programs will send important information frequently including notifications for class cancellations and important deadlines.

Emergency Broadcast Alerts

Receive Emergency Alerts

To sign up, open a browser and log in at <https://www.hawaii.edu/alert/> (Links to an external site.)”

Financial Aid

If you are receiving financial aid and are contemplating not completing the semester, BEFORE you withdraw it is highly recommended that you contact the Financial Aid Office at (808) 235-7449 or email them at wccfao@hawaii.edu to discuss the impact this decision may have on your financial aid eligibility.

Course Summary:

Date	Details	Due
Tue Aug 24, 2021	Assignment What does money have to do with success?	due by 11:59pm
Wed Aug 25, 2021	Assignment You CAN Change Your Money Mindset	due by 11:59pm
Thu Aug 26, 2021	Page What is my why?	to do: 11:59pm
	Assignment Start with Why Reflection	due by 11:59pm
Mon Aug 30, 2021	Assignment Lifestyle Quiz in preparation for Budgeting assignment next week	due by 11:59pm
Tue Aug 31, 2021	Assignment How to create a budget	due by 11:59pm

Date	Details	Due
Thu Sep 2, 2021	Assignment Budgeting with roommates	due by 11:59pm
	Assignment Renting an apartment	due by 11:59pm
	Assignment What is important to consider when renting an apartment while in college?	due by 11:59pm
Tue Sep 7, 2021	Assignment Tuesday: Budgeting Test	due by 3pm
	Assignment Budgeting for food	due by 11:59pm
Thu Sep 9, 2021	Assignment 10 reasons to open a checking account	due by 3pm
	Assignment Analyzing a checking account statement	due by 3pm
	Assignment Checking account questions	due by 3pm
	Assignment Checking your bank statement	due by 3pm
	Assignment To have or not to have a checking account	due by 3pm
Fri Sep 10, 2021	Assignment Banking alerts	due by 3pm

Date	Details	Due
	Assignment Banking overdraft fees quiz	due by 3pm
	Assignment Checking account fine print quiz	due by 3pm
	Assignment Direct deposit Quiz	due by 3pm
Mon Sep 13, 2021	Assignment Homework - Interactive online banking activity	due by 12pm
	Assignment Apple Pay Quiz	due by 3pm
	Assignment Online & mobile security Quiz	due by 3pm
	Assignment Peer-to-peer payments Quiz	due by 11:59pm
Tue Sep 14, 2021	Assignment Tuesday: Summative Assessment - Checking Accounts & Online Banking	due by 3pm
Thu Sep 16, 2021	Assignment Thursday - Checking Unit Quiz	due by 3pm
Tue Sep 21, 2021	Assignment 3 Things You Need to Know About an Emergency Fund	due by 3pm

Date	Details	Due
	Assignment Challenges to Savings	due by 3pm
Fri Sep 24, 2021	Assignment Savings Module Test	due by 11:59pm
Mon Sep 27, 2021	Assignment Read The Fine Print	due by 3pm
	Assignment COMPARE: Tax Forms and their Purpose	due by 3pm
	Assignment FINE PRINT: W-4 Form	due by 3pm
Tue Sep 28, 2021	Assignment Reference: Do I Need to File a Return?	due by 3pm
	Assignment When Do People File Their Tax Returns?	due by 3pm
Fri Oct 1, 2021	Assignment 1040 Quiz	due by 11:59pm
Mon Oct 4, 2021	Assignment Taxes Quiz	due by 3pm
	Assignment Credit Card Statement Quiz	due by 3pm
Thu Oct 7, 2021	Assignment Introduction to Credit Quiz	due by 3pm
Thu Oct 21, 2021	Assignment Credit Card Comparison Activity	due by 11:59pm

Date	Details	Due
Wed Oct 27, 2021	Assignment Repayment Options Worksheet	due by 11:59pm
	Assignment Student Loan Repayment Quiz	due by 11:59pm
Thu Oct 28, 2021	Assignment Thursday, October 28: Credit Unit Quiz	due by 11:59pm
	Assignment Using the Mortgage Calculator	due by 11:59pm
Fri Oct 29, 2021	Assignment Mortgage Basics Quiz	due by 11:59pm
	Assignment Community Credit Quiz	due by 3pm
	Assignment Credit Score Quiz	due by 3pm
Tue Nov 2, 2021	Assignment INTERACTIVE: FICO Credit Scores worksheet	due by 3pm
	Assignment What is a credit score Quiz	due by 3pm
	Assignment CALCULATE: Impact of Credit Score on Loans	due by 11:59pm
Fri Nov 12, 2021	Assignment Monday, 11/8 - Managing Credit Unit Quiz	due by 11:59pm

Date	Details	Due
Thu Dec 9, 2021	Assignment Monday - Thursday, 12/6-9: Build Your Portfolio Project	due by 11:59pm
Fri Dec 10, 2021	Assignment Friday, 12/7 - Investing Portfolio Presentations	due by 11:59pm
Mon Dec 13, 2021	Assignment Monday, 12/13 - Investing Unit Quiz	due by 11:59pm
Tue Dec 14, 2021	Assignment Final Exam	due by 3pm
	Assignment Budgeting Test	
	Assignment Buying a car	
	Assignment Cat Insanity Quiz	
	Assignment Loan Basics Quiz	
	Assignment Monday, 11/15 - Insurance Unit Quiz	
	Assignment Online Bill Pay quiz	
	Assignment Roll Call Attendance	

Date

Details

Due

Assignment [Schumer Box Quiz](#)

Assignment [Tuesday, 11/16 - Vision Board](#)
