



UNIVERSITY of HAWAII®  
**WINDWARD**  
COMMUNITY COLLEGE

## **FIN 150 – Personal Finance**

3 Credits (CRN 64466)

8-Week Asynchronous: January 9<sup>th</sup>, 2023 – March 3<sup>rd</sup>, 2023

**INSTRUCTOR:** Charity Fonoimoana, MBA, MSML  
**OFFICE:** None  
**OFFICE HOURS:** On-demand  
**TELEPHONE:** (808) 372-9826  
**EMAIL:** cfono@hawaii.edu  
**EFFECTIVE DATE:** Spring 2023

### **WINDWARD COMMUNITY COLLEGE MISSION STATEMENT**

*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.*

### **CATALOG DESCRIPTION**

A goal-oriented approach to personal financial management covering budgeting, use of financial institutions, income tax effects and strategies, credit risk management, investment analysis, risks, alternatives, financial products and markets, retirement planning and estate planning. Students will be introduced to various financial planning software programs.

### **Activities Required at Scheduled Times Other than Class Times**

Independent research on various topics and reflections will be due weekly.

### **STUDENT LEARNING OUTCOMES**

As a result of taking this course, students can expect to attain the following outcomes:

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

### **COURSE TASKS**

Coursework will consist of:

- Discussion Board Posts and Responses (7 posts - initial post-10 points & responses to classmate's posts - 5 points each = 25 points possible) = 175 points possible
  - Weekly Assignments (1-2 assignments weekly on lecture material) = 350 points possible
  - FinCap Fridays (7 edpuzzles) = 70 points possible
  - Questions of the Day (4 questions of the day weekly: Mondays, Tuesdays, Wednesdays, Thursdays = 5 points each) = 140 points possible
  - Unit Tests (9 unit tests at 50 points each) = 450
  - Final presentation = 315 points possible
- Total points possible 1500

**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.

## LEARNING RESOURCES

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

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

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

## ADDITIONAL INFORMATION

- **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.
- **MySuccess:** Students may be referred for extra help or advising through MySuccess. Students can also explore resources at [MySuccess.Hawaii.edu](http://MySuccess.Hawaii.edu), and [windward.hawaii.edu/MySuccess](http://windward.hawaii.edu/MySuccess)

## 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](mailto:royinouy@hawaii.edu), or you may stop by Hale Kāko‘o 106 for more information.

## **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:

Jojo Miller, Confidential Advocate

Phone: (808) 348-0663

Email: [advocate@hawaii.edu](mailto:advocate@hawaii.edu)

Office: Hale Kāko‘o 110

Desrae Kahale, Mental Health Counselor & Confidential Resource

Phone: (808) 235-7393

Email: [dkahale3@hawaii.edu](mailto:dkahale3@hawaii.edu)

Office: Hale Kāko‘o 101

Karen Cho, Deputy Title IX Coordinator

Phone: (808) 235-7404

Email: [kcho@hawaii.edu](mailto:kcho@hawaii.edu)

Office: Hale ‘Alaka‘i 120

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/](http://manoa.hawaii.edu/titleix/)

**ACADEMIC INTEGRITY**

Work submitted by a student must be the student's own work. The work of others should be explicitly marked, such as through use of quotes or summarizing with reference to the original author.

In this class, students who commit academic dishonesty, cheating or plagiarism will have the following consequence(s):

Students will receive a failing grade for plagiarized assignments.

All cases of academic dishonesty are referred to the Vice Chancellor for Student Affairs

**ALTERNATE CONTACT INFORMATION**

If you are unable to contact the instructor, have questions that your instructor cannot answer, or for any other issues, please contact the Academic Affairs Office:

- Location: Alaka'i 121
- Phone: (808) 235-7422