



UNIVERSITY of HAWAII®  
**WINDWARD**  
COMMUNITY COLLEGE

## **FIN 150: PERSONAL FINANCE**

3 Credits (CRN# 62473)

Tuesdays: 1:05pm – 2:25pm, Thursdays: 1:50pm – 2:35pm

Mondays and Friday: Hybrid/Online

**INSTRUCTOR:** Charity Fonoimoana

**OFFICE:** On-Call

**OFFICE HOURS:** On-Call

**TELEPHONE:** (808) 372-9826      **EMAIL:** cfonoi@hawaii.edu

**EFFECTIVE DATE:** Spring 2024

### **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**

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.

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

Mondays & Wednesdays: Watch videos, complete worksheets, and research information pertaining to the daily lesson.

### **STUDENT LEARNING OUTCOMES**

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

## **COURSE TASKS**

Course work will consist of personal reflections, weekly assignments, emergency savings project, personal budgeting project, unit tests, questions of the day, FinCap Fridays, and final presentation.

## **ASSESSMENT TASKS AND GRADING**

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.

## **COURSE CONTENT. (This section is optional)**

- Money Management & financial planning
- Understanding personal finance
- Career planning
- Financial statements, tools and budgets
- Checking & Savings accounts
- Building & maintaining good credit
- Credit cards & consumer loans
- Major purchases
- Risk Assessment & Asset Protection
- Liability insurance
- Medical insurance
- Life insurance
- Investing Fundamentals
- Stocks & Bonds
- Mutual & exchange traded funds
- Retirement

## **LEARNING RESOURCES**

*Textbook and materials provided by instructor.*

## **ADDITIONAL INFORMATION**

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. Jodi Asato,

Disabilities Counselor, can be reached at (808) 235-7472, [jodiaka@hawaii.edu](mailto:jodiaka@hawaii.edu), or you may stop by Hale Kāko‘o 105 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:

Leslie Cabingabang, UH System Confidential Advocate  
 Phone/Text: (808) 348-0432 or (808) 341-4952  
 Email: [advocate@hawaii.edu](mailto:advocate@hawaii.edu)  
 Office: Hale Kāko‘o 107 (Wednesdays)

Mykie E. Menor Ozo-Aglugub, J.D., Title IX Coordinator  
 Phone: (808) 235-7468  
 Email: [mozoa@hawaii.edu](mailto:mozoa@hawaii.edu)  
 Office: Hale Kāko‘o 109

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 (This section is optional)**

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.

Windward CC Student Conduct Information

UH System Student Conduct Policy EO 7.208

### 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

### SPRING 24 WEEKLY CALENDAR

Week	Date	Topic	Assignments Due
1	1/11/24 1/12/24	<b><u>Introduction</u></b> Money Mindset	
2	1/16/24 1/18/24 1/19/24	<b><u>Behavioral Economics</u></b> Your Values and Money Your Brain and Money Overcoming Cognitive Biases	
3	1/22/24 1/23/24 1/25/24 1/26/24	<b><u>Banking</u></b> Checking Accounts & Banking Fees Savings Accounts & Strategies to Save Online and Mobile Banking, Digital Wallets & P2P Apps <b>Banking Unit Test</b>	
4	1/29/24 1/30/24 2/1/24 2/2/24	<b><u>Types of Credit</u></b> Intro to Credit Young People and Credit Cards Using Credit Wisely & Loan Fundamentals Auto Loans	
5	2/5/24 2/6/24 2/8/24 2/9/24	Mortgages & Predatory Lending <b>Types of Credit Unit Test</b> <b><u>Paying for College</u></b> Applying For FAFSA & Scholarship Grants Student Loans & Financial Aid Packages	

6	2/13/24	Time for Payback & Debt Management <b><u>Managing Credit</u></b>	
	2/15/24	Your Credit Report & Your Credit Score	
	2/16/24	Building Credit from Scratch	
7	2/20/24	<b>Managing Credit Unit Test</b> <b><u>Insurance</u></b>	
	2/22/24	Insurance 101	
	2/23/24	Auto and Renters Insurance	
8	2/26/24	How Health Insurance Works & How to Access Health Insurance <b><u>Taxes</u></b>	
	2/27/24	Taxes and your Paystub, & Teens and Taxes	
	2/29/24	How to File Your Taxes & Completing the 1040	
	3/1/24	The Tax Cycle and Job Paperwork	
9	3/4/24	<b>Taxes Unit Test</b> <b><u>Budgeting</u></b>	
	3/5/24	Budgeting Basics & Budgeting Strategies	
	3/7/24	Budgeting for Rent and Food & Budgeting for Transportation	
	3/8/24	Build Your Budget	
10	3/11/24	<b>Budgeting Unit Test</b> <b><u>Consumer Skills</u></b>	
	3/12/24	Your Money and Social Media	
	3/14/24	Advertisements & Dark Patterns	
	3/15/24	Comparison Shopping & Identity Theft	
	3/18/24- 3/22/24	<b>Spring Break</b>	
11	3/25/24	<b>Consumer Skills Unit Test</b> <b><u>Career</u></b>	
	3/28/24	Career Exploration	
12	4/1/24	Resumes and Cover Letters	
	4/2/24	Finding a Job & The Interview	
	4/4/24	Starting a New Job	
	4/5/24	<b>Career Unit Test</b>	
13	4/8/24	<b><u>Investing</u></b> Why Should I Invest	
	4/9/24	What is the Stock Market	
	4/11/24	What are Stock & What is a Bond	
	4/12/24	Managing Risk	
14	4/15/24	Investing in Funds	
	4/16/24	Deep Dive into Funds	
	4/18/24	Start Investing	
	4/19/24	The Importance of Investing for Retirement	

<b>15</b>	4/22/24 4/23/24	Modern Investing <b>Investing Unit Test</b>	
<b>16</b>	4/29/24 4/30/24 5/2/24	Review for Final <b>FINAL EXAM</b> <b>FINAL PRESENTATIONS</b>	
<b>17</b>	5/7/24 5/9/24	<b>FINAL PRESENTATIONS</b> <b>FINAL PRESENTATIONS</b>	