



BUS-COL-BUSFIN-1200-SYLLABUS

Autumn 2020 – Online

COURSE OVERVIEW:

Instructor

Instructor: Derik Staufenberg

Email address: staufenberg.3@osu.edu

Virtual Office hours: By Appointment

Online CarmenZoom Lectures

Tuesday and Thursday 4:30-5:50PM

Course description

This course is designed to teach the principles of personal finance. The course will cover personal financial management, planning, consumer financial institutions, use of credit, student loans, auto loans, insurance, and investing.

HOW THIS COURSE WORKS

Please NOTE: All assignments are due based on the University's time zone: Eastern Time Zone (ET). If you are taking this course in a different time zone, please make sure to meet the assigned deadlines based on Eastern Time. The beginning of the semester is Eastern Daylight Time (EDT) until the clocks switch on November 1st, 2020 for Eastern Standard Time (EST).

Mode of delivery: This course is 100% online. However, there are required lectures when you must be logged into CarmenZoom. I expect each student to come to class **on time** and be prepared to discuss homework and/or participate in class discussions.

Pace of online activities: This course is divided into a **weekly schedule** as outlined on the course website in Carmen. Students are expected to keep pace with weekly deadlines but may schedule their efforts freely within that time frame.

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.

Attendance and participation requirements: Because this is an online course, your attendance is based on your online activity and participation. The following is a summary of everyone's expected participation:

- **Participating in online activities: AT LEAST ONCE PER WEEK**
You are expected to log into the course in CarmenCanvas every week. (During most weeks you will probably log in many times.) If you have a situation that might cause you to miss an entire week of class, discuss it with me *as soon as possible*.
- **Lectures: SYNCHRONOUS** You are expected to attend lecture each week through a CarmenZoom meeting. These lectures will be recorded should you have to miss a week. There are 24 points available for attending lectures in this course. There are a total of 27 lectures in this course. You can miss up to 3 classes without affecting your participation grade. Each additional class that you miss will result in a 1 point reduction to your participation grade. Attendance will be taken through Top Hat: tophat.com. Instructions in how to sign-up for Top Hat will be given on the first day of class. You are expected to come to class having read the required readings. If you have questions about your attendance grade, please email Professor Staufenberg.

Please follow the guidelines below regarding lectures to ensure you receive appropriate credit.

When logging into Zoom (online recitations):

- Login with your first and last name as it appears on your Canvas page.
- Login with your name.#@osu.edu or name.#@buckeyemail.osu.edu. Do not use any non-OSU email address.
- Attendance will be taken through Top Hat: tophat.com. Instructions in how to sign-up for Top Hat will be given on the first day of class.
- If you are unable to login using your OSU credentials, it is your responsibility to email Professor Staufenberg immediately informing of which lecture you attended and what email you used to login. You will not receive credit unless you send this email within one week of the lecture in which you logged in with a non-OSU email address.

It is recommended that you keep track of which lectures you attend, including date, time and any proof of attendance, as this is a large course and mistakes in tracking occasionally occur. Lecture points will be posted on Canvas half-way through the semester and at the end of the semester. You are welcome to email Professor Staufenberg at any time throughout the semester to check your progress.

*If at the end of the semester you believe your posted lecture score is incorrect you may email Professor Staufenberg with a list of the lectures you attended (with the information/proof suggested above). You must provide this information. Due to the number of students in the course Professor Staufenberg cannot double check your attendance without guidance from you on where to look. If you send an email that only

says “I believe my score is incorrect” without any additional information, your score will not be reviewed or changed.

- **Tests: TWO MIDTERMS AND ONE FINAL EXAM. YOU WILL HAVE 24 HOURS TO COMPLETE EACH EXAM.**

There will be 2 midterms and 1 final exam. Both the midterms and final exam will be take home exams. The midterms and final exam will be non-cumulative.

There will be no make-up midterms nor final exam unless with my permission prior to the exam with evidence of an emergency (e.g. hospitalization) that prevented you from obtaining such permission. If you miss a midterm without my permission, then you will receive a zero for that component of the grade.

- **Complete Individual homework assignments: USUALLY DUE EVERY 1-2 WEEKS. CHECK THE COURSE SCHEDULE IN CARMEN FOR DUE DATES.**

The assignments will be individual and group, depending on the assignment. In either case, each student or group will be working independently of all other students or groups. Professor Staufenberg will randomly assign students to groups for each group assignment. The assignments include exam-style problems, case studies discussion questions, questions related to assigned readings and completion of in-class exercises to be completed outside of class. All assignments are due at 11:59PM the day before the next class meets. No late assignment will be accepted (See Course Schedule for assignments and dates). ***Please note that some assignments will be announced in-class and will not be listed in the syllabus.***

** Each assignment grade will contribute equally towards the Assignments component grade. Additional assignments that are not listed in the syllabus will raise the Assignments component grade and overall total points for the class.*

- **Quizzes: YOU WILL HAVE 24 HOURS TO COMPLETE EACH QUIZ.**

There are six take home quizzes over the course of the semester. The lowest quiz score will be dropped. The remaining quiz scores will contribute equally towards the total quiz grade.

There will be no make-up quizzes unless with my permission prior to the quiz with evidence of an emergency (e.g. hospitalization) that prevented you from obtaining such permission. If you miss a quiz without my permission, then you will receive a zero for that component of the grade.

- **Course Resources to Learn the Material: REQUIRED**
 - *Course notes* are posted on the course website. Please bring your notes and questions to each CarmenZoom to participate in the class discussion.
 - *Required readings* or links to *required readings* posted on the class website. Students are expected to have completed the assigned reading before each CarmenZoom. To encourage preparation and facilitate class discussion, the professor will call on students in class to share their insights.
- **Additional Resources to Learn the Material: OPTIONAL**
 - Suggested readings related to current events will be posted periodically on the class website.
 - The *Wall Street Journal* (WSJ) provides national and international news as well as detailed information on financial markets and institutions.
 - The *Financial Times* is a daily newspaper out of London with a US edition. The *Financial Times* offers a much more extensive coverage of economic and business activity outside of the United States, compared to most domestic news sources such as the WSJ.
 - The *Economist* is a weekly British news magazine that analyzes the week's events and surveys financial market developments. Its target audience includes senior executives as well as high-ranking government officials.
 - *Bloomberg.com*: Bloomberg.com offers news, data, videos on a broad group of markets, asset classes and the economy.
 - *Podcasts* are radio shows, stories and interviews that offer an insider's perspective on the latest financial market news.
- **Q&A Discussion Boards: OPTIONAL**
This is an open discussion board that will allow both you and I to answer class questions as we proceed through the chapters. I highly encourage you to check the Q&A Discussion Board daily as frequent questions that I and the other students will post and discuss.
- **Zoom Office hours: OPTIONAL**
Office hours are optional but recommended especially if you are struggling with the material. The best way to contact me is by email. I will respond back to your email within 48 hours. You can also ask a general question in the class Q&A discussion board. I will respond to that within 48 hours.

COURSE MATERIALS AND TECHNOLOGIES

Textbooks (Recommended)

- *Personal Finance* by Jeff Madura from Pearson 7th edition.
- *Personal Finance* by Rachel Siegel and Carol Yacht is a free open textbook hosted by the University of Minnesota: <https://open.umn.edu/opentextbooks/textbooks/31>

Basic Financial Calculator (Required)

- Your calculator must be able to add, subtract, multiple and divide. Basic office calculators are available at the OSU Bookstore, as well as Target, Wal-Mart, on-line, etc.

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, and support for urgent issues is available 24/7.

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

BASELINE TECHNICAL SKILLS FOR ONLINE COURSES

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

REQUIRED TECHNOLOGY SKILLS SPECIFIC TO THIS COURSE

- [CarmenZoom virtual meetings](#)

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](https://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.

GRADING AND FACULTY RESPONSE

Graded assignments may come in three forms, and students should note the expectations for each in the descriptions of our class assignments below.

- **Independent Work (👤)**: Strictly non-collaborative, original-individual work. You may discuss this assignment only with your instructor. Discussions with other individuals, either in person or electronically, are strictly prohibited.
- **Collaboration Required (👥)**: An explicit expectation for collaboration among students either in-class or outside (i.e. group work).
- **Optional-Collaboration (💬)**: Students are permitted, but not required, to discuss the assignment or ideas with each other. However, all submitted work must be one's original and individual creation.

How your grade is calculated:

ASSIGNMENT CATEGORY	POINTS	PERCENTAGE	ASSIGNMENT TYPE
Take Home Exams (2 Midterms and a Final Exam) 50 pts each	150 pts	46.3%	👤
Take Home Quizzes (Best 5 out of 6) 10 pts each	50 pts	15.4%	👤
Homework & Assignments *	100 pts	30.9%	💬
Participation/Attendance	24 pts	7.4%	👥
Total	324 pts	100%	

See course schedule below for due dates.

* Each Assignment grade will contribute equally towards the Assignments component grade. Additional assignments that are not listed in the syllabus will raise the Assignments component grade and overall total points for the class.

Written assignments: All written assignments will be reviewed by Turnitin.com.

Late assignments: Late submissions will not be accepted. Please refer to Carmen for due dates.

Extra Credit/Grade Change Policy: Extra credit will not be offered unless it is available to the entire class. For example, if a student wishes to improve his or her grade at the end of the course, extra credit will not be available for this purpose; as it unfairly penalizes students who have consistently worked hard throughout the course. *This policy is strictly enforced.*

Grading scale

A: 100 to 93
 A-: <93 to 90
 B+: <90 to 87
 B: <87 to 83
 B-: <83 to 80
 C+: <80 to 77
 C: <77 to 73
 C-: <73 to 70
 D+: <70 to 67
 D: <67 to 60
 E: <60 to 0

Instructor feedback and response time

I am providing the following list to give you an idea of my intended availability throughout the course. (Remember that you can call **614-688-HELP** at any time if you have a technical problem.)

- **Grading and feedback:** For large assignments, you can generally expect feedback within **7 days**.
- **Email:** I will reply to emails within **48 hours on days when class is in session at the university**.

OTHER COURSE POLICIES

Discussion and communication guidelines

The following are my expectations for how we should communicate as a class. Above all, please remember to be respectful and thoughtful.

- **Writing style:** 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.
- **Tone and civility:** Let's maintain a supportive learning community where everyone feels safe and where people can disagree amicably. Remember that sarcasm doesn't always come across online.
- **Citing your sources:** Please cite your sources to back up what you say. For the textbook or other course materials, list at least the title and page numbers. For online sources, include a link.
- **Backing up your work:** Consider composing your assignments in a word processor, where you can save your work, and edit it before uploading it to CarmenCanvas.

Financial Products Disclaimer:

- All of the financial products that we will be using in class are not products I am promoting professionally or personally, they are chosen as examples.

Notification of Scores and Final Grades:

- The results of any graded materials, including final grades, WILL NOT be given by the instructor to individual students via phone, US post, e-mail, or verbally in person. Materials submitted for grading throughout the term will be returned to students generally within one week after submission. Students with invalid absences on the return date must retrieve their materials at the instructor's office. Students may obtain their final grades online by accessing the University Registrar link.

Appeals:

- Grading errors should be corrected. Appeals must be in writing within one week after the graded work is made generally available—not the date you first look at it. If the end of term is within the one week period, the one week will start at the beginning of the next term. In general, the entire document will be checked for grading errors, and correcting these could either raise or lower the overall score.

Absences and Make-Ups:

- It is the sole responsibility of absent students to obtain any missed class notes, handouts, etc. If you have a valid family, health or safety emergency, please contact the instructor PRIOR to the assignment deadline. Unexcused absences will result in a grade of zero (0) for any missed assignments.

Disenrollment:

- University Rule 335-8-33 provides that a student may be disenrolled after the third instructional day of the semester/term, the first Friday of the semester/term or the student's second class session of the course, whichever occurs first, if the student fails to attend the scheduled course without giving prior notification to the instructor.

Academic Integrity Policy

POLICIES FOR THIS ONLINE COURSE

- **Tests and quizzes:** You must complete your own tests and quizzes without the help of others nor your classmates. You are allowed to use your notes, PowerPoint slides and textbook to complete the tests and quizzes for this class.
- **Homework assignments:** Your homework assignments & discussion posts, should be your own work.
- **Reusing past work:** In general, you are prohibited in university courses from turning in work from a past class to your current class, even if you modify it. If you want to build on past research or revisit a topic you've explored in previous courses, please discuss the situation with me.
- **Collaboration:** While study groups are encouraged, remember that comparing answers on a test or assignment is not permitted. If you're unsure about a particular situation, please feel free to ask ahead of time.

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)

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 or by contacting the Ohio State Title IX Coordinator at 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 or email equity@osu.edu.

Office of Diversity & Inclusion

Ohio State values diversity in people and ideas. It is an inclusive, supportive community where you can comfortably join in or confidently stand out. The office of Diversity and Inclusion's website odi.osu.edu has links to campus resources for students: <https://odi.osu.edu/campus-resources>.

Safety and health requirements:

All teaching staff and students are required to comply with and stay up to date on all [University safety and health guidance](#), which includes wearing a face mask in any indoor space and maintaining a safe physical distance at all times. Non-compliance will be warned first and disciplinary actions will be taken for repeated offenses.

Your mental health

As a student you may experience a range of issues that can cause barriers to learning, such as strained relationships, increased anxiety, alcohol/drug problems, feeling down, difficulty concentrating and/or lack of motivation. These mental health concerns or stressful events may lead to diminished academic performance or reduce a student's ability to participate in daily activities. The Ohio State University offers services to assist you with addressing these and other concerns you may be experiencing. If you find yourself feeling isolated, anxious or overwhelmed, please know that there are resources to help: ccs.osu.edu. You can reach an on-call counselor when CCS is closed at (614) 292-5766 and 24 hour emergency help is also available through the 24/7 National Prevention Hotline at 1-(800)-273-TALK or at suicidepreventionlifeline.org. The Ohio State Wellness app is also a great resource available at go.osu.edu/wellnessapp.

Student COVID-related Accommodation Process

The university is committed to supporting students and program participants with COVID-19 based risk factors. Student Life Disability Services, in conjunction with the Office of Institutional Equity, will work with students who are vulnerable to complications from COVID-19 to ensure that they have the necessary resources to participate in university life as safely as possible. Ohio State students from any campus may submit a [COVID-related accommodation request](#). Students registered with Student Life Disability Services can work directly with their [assigned Access Specialist](#) to modify their accommodations or make additional COVID-based accommodation requests.

ACCESSIBILITY ACCOMMODATIONS FOR STUDENTS WITH DISABILITIES

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; 614-292-3307; slds.osu.edu; 098 Baker Hall, 113 W. 12th Avenue.

Accommodated Exams - COVID-19 Operational Adjustments

In order to promote the health and safety of students, Student Life Disability Services will only proctor exams for students with accommodations that necessitate in-person testing for autumn 2020. Modified exam hours for autumn 2020 are 9 AM – 5 PM.

Students with the following exam accommodations may schedule to take their exams at SLDS:

- Accessible formats (e.g. braille, large print, screen-free)
- Assistive technology (e.g. JAWS, CCTV)
- Private testing room accommodation
- Test assistant (reader or scribe)

Students requesting exam accommodations not listed above, such as extended time or a small-group testing space, will need to take their exam off-site utilizing Carmen or other virtual assessment method. For more information on operational changes, visit the [SLDS website](#).

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

COURSE SCHEDULE (SEE DETAILED WEEKLY SCHEDULE IN CARMEN)

Day	Topic
Week 1 Aug. 25, Tues. & Aug. 27, Thurs.	<ul style="list-style-type: none"> • Intro., Course Overview, Financial Literacy • Overview of a Financial Plan <ul style="list-style-type: none"> • Homework: <i>Take the Financial Literacy Quiz Due Monday, August 31st at 11:59PM</i>
Week 2 Sept. 1, Tues. & Sept. 3, Thurs.	<ul style="list-style-type: none"> • Thursday, September 3rd the take-home Quiz 1 becomes available at 12:00AM (Midnight) and due that night at 11:59PM. • Planning with Personal Financial Statements & Budgeting • Online In-Class Budgeting Assignment <ul style="list-style-type: none"> • Homework FinTECH Company Comparison: <i>Mint & Goodbudget Due Monday, September 7th at 11:59PM</i>
Week 3 Sept. 8, Tues. & Sept. 10, Thurs.	<ul style="list-style-type: none"> • Applying Time Value Concepts • Using Tax Concepts for Planning

Day	Topic
Week 4 Sept. 15, Tues. & Sept. 17, Thurs.	<ul style="list-style-type: none"> • Thursday, September 17th the take-home Quiz 2 becomes available at 12:00AM (Midnight) and due that night at 11:59PM. • Overview of Financial Institutions: Consumer Banks, Credit Unions • Types of Bank Accounts: Checking, Savings and Money Market Deposit Accounts • Assessing and Securing Your Credit, Credit Scoring – FICO • Homework: • Watch via YouTube American Express presents <i>Spent: Looking For Change</i> video on non-traditional financial institutions. Please write a one-page summary Due Monday, September 21st at 11:59PM • FinTECH Company Comparison: <i>Chime & Simple</i> Due Monday, September 21st at 11:59PM
Week 5 Sept. 22, Tues. & Sept. 24, Thurs.	<ul style="list-style-type: none"> • Managing Your Credit • Online In-Class Shark Tank Assignment
Week 6 Sept. 29, Tues. & Oct. 1, Thurs.	<ul style="list-style-type: none"> • Tuesday, September 29th the take-home Midterm 1 becomes available at 12:00AM (Midnight) and due that night at 11:59PM. NO ONLINE CLASS FOR THAT DAY. • Intro. to Home Mortgage loans and HELOCs

Day	Topic
Week 7 Oct. 6, Tues. & Oct. 8, Thurs.	<ul style="list-style-type: none"> • Tuesday, October 6th the take-home Quiz 3 becomes available at 12:00AM (Midnight) and due that night at 11:59PM. • Guest Speaker: Mary Beth McCormick - Real Estate & The Fisher Real Estate Minor • Loans: Auto, Personal, Student and Payday loans • Unsecured Consumer Credit • Featured FinTech Company: <i>Credit Karma, Point, SoFi & LendingClub</i> • Homework FinTECH Company Comparison: Earnest & Prosper Due Monday, October 12th at 11:59PM
Week 9 Oct. 13, Tues. & Oct. 15, Thurs.	<ul style="list-style-type: none"> • Auto, Renter and Homeowners Insurance • Disability Insurance • Featured FinTech Companies: <i>PolicyGenius & Metromile</i> • Homework: Mid-Semester Reflection Paper Due Monday, October 19th at 11:59PM
Week 9 Oct. 20, Tues. & Oct. 22, Thurs.	<ul style="list-style-type: none"> • Tuesday, October 20th the take-home Quiz 4 becomes available at 12:00AM (Midnight) and due that night at 11:59PM. • Life Insurance: Term, Whole and Universal Life Insurance • Guest Speaker: Hans Schell - State Farm Insurance Agent

Day	Topic
Week 10 Oct. 27, Tues. & Oct. 29, Thurs.	<ul style="list-style-type: none"> • Tuesday, October 27th the take-home Midterm 2 becomes available at 12:00AM (Midnight) and due that night at 11:59PM. NO ONLINE CLASS FOR THAT DAY. • Guest Speaker: Tod Schneider - OSU Senior Lecturer in Finance
Week 11 Nov. 3, Tues. & Nov. 5, Thurs.	<ul style="list-style-type: none"> • Investing Fundamentals • Investing in Stocks • Featured FinTech Company: <i>Acorns</i>
Week 12 Nov. 10, Tues. & Nov. 12, Thurs.	<ul style="list-style-type: none"> • Tuesday, November 10th the take-home Quiz 5 becomes available at 12:00AM (Midnight) and due that night at 11:59PM. • Investing in Bonds • Investing in Mutual Funds
Week 13 Nov. 17, Tues. & Nov. 19, Thurs.	<ul style="list-style-type: none"> • Asset Allocation & Robo Advisors • Retirement Planning: Social Security, 401(k) and IRAs • Featured FinTech Company: <i>Betterment</i>
Week 14 Nov. 24, Tues.	<ul style="list-style-type: none"> • Tuesday, November 24th the take-home Quiz 6 becomes available at 12:00AM (Midnight) and due that night at 11:59PM. • Estate Planning

Day	Topic
Week 15 Dec. 1, Tues. & Dec. 3, Thurs.	<ul style="list-style-type: none"> • Guest Speaker: Robert S. Hendrix – Attorney at Law – Will and Trust Attorney • Student Loan Refinancing & Repayment Assistance • Featured Company: <i>GreenPath</i> • Homework: <i>End of Semester Reflection Paper Due Sunday, December 6th at 11:59PM</i>
FINALS WEEK Dec. 9, Wed.	<ul style="list-style-type: none"> • Wednesday, December 9th the take-home Final Exam becomes available at 12:00AM (Midnight) and due that night at 11:59PM