

Fall 2025

Meeting days: Tuesdays/Thursdays	Instructor title and name: Jennie Chang
Meeting times: Section 1: 1:30-2:45pm Section 2: 3:00-4:15pm	Phone: (619) 837-3873
Meeting location: FSB 102	E-mail: jchang@pointloma.edu
Final Exam: Section 1: Tuesday, December 16, 1:30-4:00pm Section 2: Thursday, December 18, 4:30-7:00pm	Office location and hours: By appointment

PLNU Mission

To Teach ~ To Shape ~ To Send

Point Loma Nazarene University exists to provide higher education in a vital Christian community where minds are engaged and challenged, character is modeled and formed, and service is an expression of faith. Being of Wesleyan heritage, we strive to be a learning community where grace is foundational, truth is pursued, and holiness is a way of life.

Fermanian School of Business Mission

Character – Professionalism – Excellence – Relationships – Commitment - Innovation

As members of a vital Christian community, we strive to provide high quality business programs that equip students to make a positive impact in their workplace and community by connecting purpose to practice.

COURSE DESCRIPTION

This course provides a study of the financial planning process, including an individual's lifelong saving, borrowing and investment decisions. Topics include cash management, consumer loans, debt and credit management, investments in stocks, bonds, mutual funds and ETFs, real estate, insurance and risk management, budgeting, retirement, tax and estate planning.

COURSE LEARNING OUTCOMES

Upon completion of this course, students will be able to:

1. Exhibit an in-depth understanding of key financial planning principles and concepts, including budgeting, credit management, savings and investment, retirement, and estate planning (PLO 1, C1 & AC1).
2. Describe the financial planning process (PLO 1, C1 & AC1).
3. Recognize the motives of and incentives for professionals in the financial services industry (PLO C1 & AC1).
4. Analyze an individual financial profile and identify issues and potential solutions (PLO 2).
5. Prepare a comprehensive individual financial plan (PLO 2).
6. Collaborate in teams in the analysis and preparation of a financial plan (PLO 5).

REQUIRED TEXTS AND RECOMMENDED STUDY RESOURCES

- Personal Financial Planning, 16th edition, Billingsley, Gitman, Joehnk (Cengage)
- Financial calculator (optional)
- Access to Canvas, Microsoft Excel (not Google Sheets or Apple Numbers)

Lomabooks: This course is part of our course material delivery program, LomaBooks. The bookstore will provide each student with a convenient package containing all required physical materials; all digitally delivered materials will be integrated into Canvas.

You should have received an email from the bookstore confirming the list of materials that will be provided for each of your courses and asking you to select how you would like to receive any printed components (in-store pick up or home delivery). If you have not done so already, please confirm your fulfillment preference so the bookstore can prepare your materials. For more information about LomaBooks, please go: [HERE](#)

CENGAGE/MINDTAP

We will be using MindTap as a resource and for certain assignments. Please follow the instructions below to register:

1. Use the course registration link <https://student.cengage.com/course-link/MTPNBKX5H005>
2. Follow the instructions on screen to create your Cengage account and register for this MindTap course. If you already have an access code, register with that code. (If you participated in the LomaBooks program, you should have received an access code through this program)
3. If you already have an access code, register with that code. (If you participated in the LomaBooks program, you should have received an access code through this program)

ASSESSMENT & GRADING

Your grade in FIN 3065 will be based on the following categories. While the details below reflect the current course plan, I may adjust assignments, point values, and deadlines as needed. Assignments may be submitted through Canvas, MindTap, or in other formats, at my discretion. *This syllabus is our roadmap, and we may make small adjustments along the way to support your learning.*

Category	% of Grade	Description
Participation	5%	Earned through attendance, being on time, engaging in class discussions, and participating in activities. Easy points for showing up prepared.
Discussions	5%	Canvas discussion board posts that connect course content to real-life applications.
Quizzes	15%	Three quizzes covering recent material.
Worksheets & Homework	20%	Eight applied assignments such as Budget Worksheet, Debt Repayment Plan, and Insurance Policy Analysis. Focused on practical skill-building.
Midterm Exam	15%	In-class, closed-book exam covering Chapters 1–5. Multiple-choice, short answer, and application problems.
Final Project	20%	Comprehensive Personal Financial Plan with written report and presentation. Applies all course concepts to a real-world scenario.
Final Exam	20%	Cumulative final with emphasis on post-midterm material. Includes multiple-choice, short answer, and case-based questions.
	100%	

Final Grade Scale		
A = 93–100%	B- = 80–82%	D+ = 67–69%
A- = 90–92%	C+ = 77–79%	D- = 60–62%
B+ = 87–89%	C = 73–76%	D = 63–66%
B = 83–86%	C- = 70–72%	F = Below 60%

COURSE SCHEDULE AND ASSIGNMENTS

Week	Dates	Topics & Readings
1	Sep 2 & 4	Course Introduction; Why Financial Planning Matters; 6-Step Process; Intro to TVM (Ch. 1)
2	Sep 9 & 11	Budgeting & Cash Flow Management (Ch. 2)
3	Sep 16 & 18	Taxes & Tax Planning (Ch. 3)
4	Sep 23 & 25	Banking & Interest Rates (Ch. 4)
5	Sep 30 & Oct 2	Credit & Debt Management (Ch. 5)
6	Oct 7	Midterm Review + Intro to Project
	Oct 9	**Midterm Exam (Ch. 1–5)**
7	Oct 14 & 16	Insurance Basics & Consumer Purchasing (Ch. 6 + Housing from Ch. 7); Project Overview
8	Oct 21	Auto & Home Insurance (Ch. 8 + Ch. 7 housing)
	Oct 23	**No Class – Fall Break**
9	Oct 28 & 30	Health & Disability Insurance (Ch. 9)
10	Nov 4 & 6	Investments: Basics & Risk (Ch. 10)
11	Nov 11 & 13	Stocks, Bonds, Mutual Funds (Ch. 11–12)
12	Nov 18 & 20	Retirement Planning (Ch. 14)
13	Nov 25	Estate Planning (Ch. 15) + Project Work Time
	Nov 27	**No Class – Thanksgiving**
14	Dec 2 & 4	Group Project Presentations + Check-in/Setup
15	Dec 9 & 11	Final Review & Wrap-Up
	Dec 16 (Sec 1) & Dec 18 (Sec 2)	**Final Exam**

CLASS/PLNU POLICIES

PROFESSIONALISM: Students are expected to hold the highest levels of professionalism including integrity and honesty, respectfulness, punctuality and mature leadership. Exemplary behavior is expected in the classroom.

INCOMPLETES AND LATE ASSIGNMENTS: All assignments are to be submitted/turned in by the beginning of the class session when they are due—including assignments posted in Canvas and on Cengage. Incompletes will only be assigned in extremely unusual circumstances.

PLNU ATTENDANCE AND PARTICIPATION POLICY: Regular and punctual attendance at all class sessions is considered essential to optimum academic achievement. If the student is absent for more than 10 percent of class sessions, the faculty member will issue a written warning of de-enrollment. If the absences exceed 20 percent, the student may be de-enrolled without notice until the university withdrawal date or, after that date, receive an “F” grade.

FINAL EXAMINATION POLICY: Successful completion of this class requires taking the final examination on its scheduled day. The final examination schedule is posted on the [Traditional Undergraduate Records: Final Exam Schedules](#) site. If you find yourself scheduled for three (3) or more final examinations on the same day, you are authorized to contact each professor to arrange a different time for one of those exams. However, unless you have three (3) or more exams on the same day, no requests for alternative final examinations will be granted.

ARTIFICIAL INTELLIGENCE (AI) POLICY: You will be allowed to use Artificial Intelligence (AI) tools (e.g., ChatGPT, Gemini Pro 1.5, Grammarly Go, Perplexity, etc.) with some assignments but not all. The instructor will explicitly say when the use of AI is allowed. When allowed, any work that utilizes AI-based tools must be clearly identified, including the specific tool(s) used. For example, if you use ChatGPT, you must cite ChatGPT. See Link for Citing APA: [APA Style: How to Cite ChatGPT](#)

PLNU COPYRIGHT POLICY: Point Loma Nazarene University, as a non-profit educational institution, is entitled by law to use materials protected by the US Copyright Act for classroom education. Any use of those materials outside the class may violate the law.

PLNU RECORDING NOTIFICATION: To enhance the learning experience, please be advised that this course may be recorded by the professor for educational purposes, and access to these recordings will be limited to enrolled students and authorized personnel. Note that all recordings are subject to copyright protection. Any unauthorized distribution or publication of these recordings without written approval from the University (refer to the Dean) is strictly prohibited.

PLNU ACADEMIC HONESTY POLICY: Students should demonstrate academic honesty by doing original work and by giving appropriate credit to the ideas of others. Academic dishonesty is the act of presenting information, ideas, and/or concepts as one's own when in reality they are the results of another person's creativity and effort. A faculty member who believes a situation involving academic dishonesty has been detected may assign a failing grade for that assignment or examination, or, depending on the seriousness of the offense, for the course. For all student appeals, faculty and students should follow the procedures outlined in the University Catalog. See [Academic Policies](#) for definitions of kinds of academic dishonesty and for further policy information.

PLNU ACADEMIC ACCOMMODATIONS POLICY: PLNU is committed to providing equal opportunity for participation in all its programs, services, and activities in accordance with the Americans with Disabilities Act (ADA). Students with disabilities may request course-related accommodations by contacting the Educational Access Center (EAC), located in the Bond Academic Center (EAC@pointloma.edu or 619-849-2533). Once a student's eligibility for an accommodation has been determined, the EAC will work with the student to create an Accommodation Plan (AP) that outlines allowed accommodations. Professors are able to view a student's approved accommodations through Accommodate.

PLNU highly recommends that students speak with their professors during the first two weeks of each semester/term about the implementation of their AP in that particular course. Accommodations are not retroactive so clarifying with the professor at the outset is one of the best ways to promote positive academic outcomes.

Students who need accommodations for a disability should contact the EAC as early as possible (i.e., ideally before the beginning of the semester) to assure appropriate accommodations can be provided. It is the student's responsibility to make the first contact with the EAC. Students cannot assume that because they had accommodations in the past, their eligibility at PLNU is automatic. All determinations at PLNU must go through the EAC process. This is to protect the privacy of students with disabilities who may not want to disclose this information and are not asking for any accommodations.

SEXUAL MISCONDUCT AND DISCRIMINATION: In support of a safe learning environment, if you (or someone you know) have experienced any form of sexual discrimination or misconduct, including sexual assault, dating or domestic violence, or stalking, know that accommodations and resources are available through the Title IX Office at pointloma.edu/Title-IX. Please be aware that under Title IX of the Education Amendments of 1972, faculty and staff are required to disclose information about such misconduct to the Title IX Office. If you wish to speak to a confidential employee who does not have this reporting responsibility, you can contact Counseling Services at counselingservices@pointloma.edu or find a list of campus pastors at pointloma.edu/title-ix. If you (or someone you know) have experienced other forms of

discrimination or bias, you can find more information on reporting and resources at www.pointloma.edu/bias

SPIRITUAL CARE: Please be aware PLNU strives to be a place where you grow as whole persons. To this end, we provide resources for our students to encounter God and grow in their Christian faith. If students have questions, a desire to meet with the chaplain, or have prayer requests you can contact the [Office of Spiritual Life and Formation](#).

CONTENT WARNING: I acknowledge that each of you comes to PLNU with your own unique life experiences. This contributes to the way you perceive various types of information. In [class name], all of the class content, including that which may be intellectually or emotionally challenging, has been intentionally curated to achieve the learning goals for this course. The decision to include such material is not taken lightly. These topics include [list topics]. If you encounter a topic that is intellectually challenging for you, it can manifest in feelings of discomfort and upset. In response, I encourage you to come talk to me or your friends or family about it. Class topics are discussed for the sole purpose of expanding your intellectual engagement in the area of [subject/major], and I will support you throughout your learning in this course.

TRIGGER WARNING: I acknowledge that each of you comes to PLNU with your own unique life experiences. This contributes to the way you perceive several types of information. In [class name], we will cover a variety of topics, some of which you may find triggering. These topics include [list topics]. Each time this topic appears in a reading or unit, it is marked on the syllabus. The experience of being triggered versus intellectually challenged are different. The main difference is that an individual must have experienced trauma to experience being triggered, whereas an intellectual challenge has nothing to do with trauma. If you are a trauma survivor and encounter a topic in this class that is triggering for you, you may feel overwhelmed or panicked and find it difficult to concentrate. In response, I encourage you to take the necessary steps for your emotional safety. This may include leaving class while the topic is discussed or talking to a therapist at the Counseling Center. Should you choose to sit out on discussion of a certain topic, know that you are still responsible for the material; but we can discuss if there are other methods for accessing that material, and for assessing your learning on that material. Class topics are discussed for the sole purpose of expanding your intellectual engagement in the area of [subject/major], and I will support you throughout your learning in this course.

LANGUAGE AND BELONGING: Point Loma Nazarene University faculty are committed to helping create a safe and hospitable learning environment for all students. As Christian scholars we are keenly aware of the power of language and believe in treating others with dignity. As such, it is important that our language be equitable, inclusive, and prejudice free. Inclusive/Bias-free language is the standard outlined by all major academic style guides, including MLA, APA, and Chicago, and it is the expected norm in university-level work. Good writing and speaking do not use unsubstantiated or irrelevant generalizations about personal qualities such as age, disability, economic class, ethnicity, marital status, parentage, political or religious beliefs, race, gender, sex, or sexual orientation. Inclusive language also avoids using stereotypes or terminology that demeans persons or groups based on age, disability, class, ethnicity, gender, race, language, or national origin. Respectful use of language is particularly important when referring to those outside of the religious and lifestyle commitments of those in the PLNU community. By working toward precision and clarity of language, we mark ourselves as serious and respectful scholars, and we model the Christ-like quality of hospitality. If you (or someone you know) have experienced other forms of discrimination, you can find more information on reporting and resources at www.pointloma.edu/nondiscrimination.

LOMA WRITING CENTER: The Loma Writing Center exists to help all members of the PLNU community cultivate transferable writing skills to engage their academic, professional, personal, and spiritual communities. We work toward this goal by conducting one-on-one consultation sessions, supporting writing education across the PLNU community, and participating in ongoing writing center research. Getting feedback from the Loma Writing Center while you're in the process of working on an assignment is a great way to improve the quality of your writing and develop as a writer. You are encouraged to talk with a trained writing consultant about getting started on an assignment, organizing your ideas, finding and citing sources, revising, editing for grammar and polishing final drafts, and more. For information about how to make in-person or online appointments, see [Loma Writing Center webpage](#) or visit the Loma Writer Center on the first floor of the Ryan Library, room 221.

- Appointment Calendar: <https://plnu.mywconline.com/>
- Website: <https://www.pointloma.edu/centers-institutes/loma-writing-center>
- Email: writingcenter@pointloma.edu