

Fall 2025 Course Syllabus

Be sure to review all the components of the syllabus below.

Course Delivery Format

This course runs from Friday, September 5 to Friday, December 5.

This course is delivered in a hybrid format. You are expected to attend Friday's class in-person and the remainder of the work will be done virtually. If the delivery format changes, the instructor will let you know in advance.

We will be utilizing this Canvas Learning Management System (LMS) to access learning materials, announcements, quizzes, submit Assignments, communicate via the Inbox feature. Be sure to check this site frequently as there will be announcements and instructions. **Note:** Whenever anything is posted to this site, you will automatically receive a notification to your **rutgers.edu** email account. Checking that email account frequently is highly recommended.

If you are new to Canvas or need a refresher, please review the [Canvas tutorials](#).

Be sure to review all the components of this course Syllabus below. Click on the Syllabus Navigation floating panel to jump from section to section.

Class Meets in-Person

- **Fridays, 10:20 AM - 11:40 PM (EST) in Room A3 in CA, College Avenue.**

Office Hours

- In Person Office Hours will be conducted with our TA, Shweta Nawkar Deokule
- The Virtual Office Hour will be conducted through Zoom by appointment

Instructor Information and Contact Method

Instructor: Sarina Vinci

E-mail: sgarr@smlr.rutgers.edu

How to contact your instructor

Email your instructor through the Canvas Inbox feature (left Navigation tab, red section). This ensures your email is received and the instructor knows which student, from which course site is emailing.

If you cannot access Canvas for some reason and just want to email, email the instructor from your Rutgers email account to sgarr@smlr.rutgers.edu

Course Materials

Required Textbook:

Note: this is a free textbook available online and for download "[here](#)"

- **Personal Finance**

Rachel Siegel, Lyndon State University

Carol Yacht, University of South Florida Sarasota-Manatee

Copyright Year: 2009

ISBN 13: 9780982361863

All other supplemental course learning materials (articles, videos, podcasts, recordings, etc.) will be provided as needed in the Modules under the Supplemental Course Materials section.

- **The Microsoft Suite (Free access via Rutgers [University Software Portal](#))**

Course Description

Overview of core financial concepts and techniques useful both at work and in personal life: interest, credit, insurance, investments, present value and net worth

If you do miss a class, it is your responsibility to contact another class member to get any material missed. Do not contact the professor for a complete review of the lecture that you have missed.

Course/ Learning Objectives

School of Management and Labor Relations:

- Apply appropriate quantitative and qualitative methods for research on workplace issues (Goal II).
- Demonstrate an understanding of relevant theories and apply them given the background context of a particular work situation. (Goal IV)
- Demonstrate an understanding of how to apply knowledge necessary for effective work performance. (Goal VI)

Labor Studies and Employment Relations Department:

- Demonstrate an understanding of the perspectives, theories and concepts in the field of labor and employment relations. (Goal 1).
- Apply those concepts, and substantive institutional knowledge, to understanding contemporary developments related to work. (Goal 2)

Accommodations

Rutgers University welcomes students with disabilities into all of the University's educational programs. In order to receive consideration for reasonable accommodations, a student with a disability must contact the appropriate disability services office at the campus where you are officially enrolled, participate in an intake interview, and provide documentation ([See Documentation Guidelines](#)). If the documentation supports your request for reasonable accommodations, your campus's disability services office will provide you and your instructor with a Letter of Accommodations. Please discuss the accommodations with your instructors as early in your courses as possible. To begin this process, please complete the [registration form](#). I am happy to facilitate the process if you need me to. Just let me know.

Office of Disability Services contact and address

Lucy Stone Hall, Livingston Campus, 54 Joyce Kilmer Avenue, Suite A145, Piscataway, NJ 08854-8045.

- E-mail Address: dsoffice@rci.rutgers.edu
- Phone: (848) 445-6800 • Fax: (732) 445-3388
- <https://ods.rutgers.edu/>

Rutgers Diversity Statement

The Division of Student Affairs works to create an environment of **inclusion** which respects and affirms the inherent dignity, value, and uniqueness of all individuals, communities and perspectives. Our practices reflect awareness and understanding of the complexity of identity and the increasing interconnectedness of our world. It is our **responsibility** to promote and maintain a community of compassion, embracing the rich dimensions of **diversity**, and facilitating opportunities for understanding and the expression of both individual and shared truths.

How to Access Zoom

Virtual office hours are conducted through scheduled ZOOM meeting. If you have not activated your Rutgers ZOOM account, you will need to do so prior to class starts. Follow the steps below:

- Follow instructions on [Creating Rutgers ZOOM Account \(Links to an external site.\)](#). Note: be sure to read what to do if you have an existing personal ZOOM account that uses your Rutgers email.
- Once you have activated your Rutgers ZOOM account you will then need to make sure your Canvas default email is in the format netid@rutgers.edu. Follow instructions on [How to check and set your Canvas Default Email](#) if needed. Then you can access the scheduled ZOOM class sessions.
- To access and join the scheduled class sessions, select the ZOOM tab from the left navigation menu, then select Join to join the scheduled session. If you are new to ZOOM, review the tutorials under [Course Tools Tutorials](#) or at [Rutgers ZOOM Homepage](#).

ZOOM etiquettes:

- For audio clarity, mute your microphone when not speaking, unmute only when you are speaking.
- Allow for the brief delay that happens when a conversation from one speaker transitions to another. Be patient and allow the person to speak.
- You have the option to turn on/off your webcam.
- You can use the Chat box to ask questions, share your thoughts.

Canvas Tutorials & Technical Support

If you are new to Canvas or need a refresher tutorial, visit:

- [Getting Started In Canvas for Students](#)
- [Canvas \(Links to an external site.\)](#)Canvas is Web Accessibility Guidelines compliant. More on [Canvas accessibility Standards](#)

If you need technical assistance at any time during the course or to report a problem with Canvas:

- Contact [Rutgers IT Help Desk \(Links to an external site.\)](#). 833-648-4357, email help@oit.rutgers.edu, accessible 24 hours a day, 7 days a week.
 - Refer to the [Canvas Student TutorialLinks to an external site.](#)
 - [Canvas Student Guide PDF Version](#)
 - Access Rutgers Canvas via the [MyRutgers Portal](#), rutgers.instructure.com, mobile app and <https://canvas.rutgers.edu>
 - For Canvas assistance, Passwords, or any other computer-related technical support contact the [Rutgers Canvas Help Desk](#).
- help@canvas.rutgers.edu

Computer and other Technology Requirements

- Access to the internet
- Reliable computer
- Headphones/Headsets - optional
- Webcam - optional
- **Microsoft Excel (Free access via [Rutgers University Software Portal](#))**
- [Basic Computer Specifications for Canvas \(Links to an external site.\)](#)

For convenience, you can also download/install the Canvas Student App for Android or iOS devices. Follow the instruction on the respective app centers:

- [Canvas Student App for Android \(Links to an external site.\)](#)
- [Canvas Student App for iOS](#)

Course Schedules & Structure

This course is structured by weekly modules. Each Module contains the weekly topics and tasks. The modules are inclusive of 1 midterm and 1 final as follows:

****Subject to Change****

<i>Module</i>	<i>Date</i>	<i>Topic/Reading</i>	<i>Tasks</i>
1	9/5	Chapter 1: Personal Financial Planning Chapter 18: Career Planning	No in-class tasks
2	9/12	Chapter 2: Basic Ideas of Finance Chapter 4: Evaluating Choices: Time, Risk and Value	Knowledge Check #1
3	9/19	Chapter 3: Financial Statements Chapter 5: Financial Plans: Budgets	Knowledge Check #2
4	9/26	Chapter 7: Financial Management	Knowledge Check #3
5	10/3	Chapter 6: Taxes and Tax Planning	Knowledge Check #4
6	10/10	Chapter 8: Consumer Strategies	Knowledge Check #5

7	10/17	Chapter 9: Buying a home	Take home midterm
8	10/24	Chapter 12: Investing Chapter 13: Behavioral Finance and Market Behavior	Knowledge Check #6
9	10/31	Chapter 14: The Practice of Investment Chapter 15: Owning Stocks Chapter 16: Owning Bonds	Knowledge Check #7
10	11/7	Chapter 17: Investing in Mutual Funds, Commodities, Real Estate, and Collectibles	Knowledge Check #8
11	11/14	Chapter 10: Personal Risk Management: Insurance	Knowledge Check #9
12	11/21	Chapter 11: Personal Risk Management: Retirement and Estate Planning	Knowledge Check #10
13	11/26	Chapter 18: Career Planning Review for Final	Knowledge Check #11
14	12/5	Final	No additional in- class tasks

Course Work

Readings: You are responsible for the material covered in the book prior to attending class. Please note that the week's readings are specified above and in the modules section

of canvas. In addition to these readings, the professor may assign supplemental readings/youtube videos throughout the semester. These supplemental readings/videos do not appear on the schedule as these readings will be assigned at the professor's discretion in class.

Assignments: One at-home midterm exam, multiple at-home projects/assignments and one in-class final exam will be given. They will be based on the readings, material discussed in-class, knowledge checks, and homework assignments.

Knowledge Checks: In-class graded knowledge checks will be given throughout the semester and will require that you understand the different terms and definitions discussed in the textbook/in class. Lowest grade will be dropped.

Weekly Exercises/Assignments: You are responsible for the completion of weekly assignments and projects. The purpose of the assignment is to assist you in demonstrating your understanding of the material discussed in class as well as to provide an opportunity for students to respond to the readings.

Grading Structure

<i>Grading Components</i>	<i>% of Final Course Grade</i>
Knowledge Checks	20%
Weekly Exercises/ Projects	40%
Midterm	20%
Final	20%
Total	100%

Grading Scale

<i>Points Range</i>	<i>Grade</i>
90 - 100	A
85 - 89	B+
80 - 84	B

75 - 79	C+
70 - 74	C
60 - 69	D
59 and below	F

Rutgers Support Resources for Your Well-Being

Rutgers Student Health Services:

- Rutgers Student Affairs is dedicated to health for the whole student body, mind and spirit. It accomplishes this through a staff of qualified clinicians and support staff. Health, Counseling, and Wellness services are available at several locations throughout Rutgers University.

Crisis Intervention - Student Health

- **Crisis Situations**
- **In the Wake of Trauma**

Academic Services:

- For academic support including tutoring, visit the Rutgers - New Brunswick Learning Centers.
- For coaching help with writing skills and assignments visit the Rutgers - New Brunswick Writing Tutors in the Learning Center.
- Many library resources are available online. Assistance is available through phone, email, and chat. For information, check the Rutgers Libraries website.

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Veteran Services:

- Rutgers is proud to support veterans. If you are a veteran of the armed forces, please visit the [Office of Veteran and Military Programs and Services website](#) for more information.

How we work in this space

Weekly Exercises/ Projects assigned throughout the semester will be done in our asynchronous portion of the class. There will be a deduction for late assignments.

Knowledge Checks will be given during class on Canvas. You must attend class to take the knowledge check. The lowest grade will be dropped.

There will be no extra credit given.

It is expected that you will turn in all homework assignments and exams on or before the due date. There will be a deduction for late assignments unless you receive prior approval by the professor and have an official document that excuses you from meeting the deadline (e.g., a note from the ODOS or a doctor treating your illness/injury).

In the rare circumstance where an alternative arrangement is necessary, it needs to be discussed with the professor, but it is understood that things happen and that is why the lowest grade for knowledge checks will be dropped.

Academic Integrity

Be sure to review and abide by the [Rutgers Academic Integrity](#)

Any Broken Links/URLs

At SMLR, we strive to continuously improve our course design. If you come across any broken links/URLs, or pages that don't exist, please email SMLR Instructional Technology Specialist, Marta Pulley, marta.pulley@rutgers.edu. Any suggestions you have for improving the course design is greatly appreciated.

Where to Next?

After reviewing the content of this Course Syllabus, proceed to Modules, and:

- review the Learning Support Resources module. You can come back to these resources as you need throughout the semester
- complete the Assignment: Academic Integrity Contract