A. Course: 37:575:250:01  Finance for Personal and Professional Success (3)

B. Pre-Requisite:  None; credit is not given for both this course and 01:220:110.

C. Meeting Times:  Tuesday, 7:15 PM to 10:05 P. M.  
Location: Douglass:  Cook/Douglass Classrooms, room 109  
3 College Farm Road, Cook Campus  
http://rumaps.rutgers.edu/location/cook-douglass-lecture-hall

D. 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

E. Overarching Math Philosophy/Objectives Overview:  Mathematics of Life

Imagine that you are taking a vacation next year. You have many financial choices to make. How big is your vacation budget and how do you want to allocate it? The more money that you save now, the more you will have to spend on your vacation.

Now imagine that you are planning your financial future. You have many choices to make. How will you pay off your student loan? How much of your budget should be allocated to food and utilities? How much can you afford to spend on clothes? Should you buy a house? Should you buy a new car? What investments should you consider? When do you want to retire? All of these decisions require detailed planning.

Financial planning, prudent financial management, and careful spending can help you achieve your financial goals, which affect one's standard of living in the future.

The personal financial process enables you to understand a financial plan and to develop a personal financial plan. The simple objective of financial planning is to make the best use of your resources to achieve your financial goals. The sooner you develop your goals and a financial plan to achieve these goals, the easier it will be to achieve your objectives. Topics in personal finance include financial and career planning, budgeting, tax management, cash management, credit cards, borrowing, major expenditures, risk management, investments, retirement planning and estate planning.

Success in Life. A solid understanding of personal finance topics offers you an increased probability of success in facing the financial challenges, responsibilities and opportunities. Such successes might include: paying minimal credit costs, not paying too much in income taxes, purchasing automobiles at low prices, financing housing on good terms, buying appropriate and fairly priced insurance, selecting successful investments that match you needs, planning for a comfortable retirement, and passing on your estate with minimal transfer costs.

Mathematical models underlie all these financial analyses. The mathematics behind the time value of money can be applied to determining how much current savings will be worth in the future, or how to reach of goal of savings for a house or starting a business. If you were to win the lottery, should you take the lump sum or annual payments (annuity)? If you have to invest, how do you know what is a good return? How does much does a credit card really cost? How much money do you need for retirement? Debt also grows through mathematical models. There are tax implications as well.

Critical thinking plays a major role in financial analysis, as there may be more than one way to accomplish a goal. For example, if one decides to reduce his/her housing expenses one can, for example, either move to a cheaper unit and/or take in a roommate.

The measures of performance in this class will be referred to as authentic assessments. That is, student performance is evaluated based upon realistic life decision assignments, including
- a series of math problems,
- an ongoing case analysis,
- course projects, such as assessing a lease and managing stocks in the stock market; planning for retirement planning using the time value of money; finding the best bank to fit your needs,
- Excel application; one project applies the Pareto Principal (80:20 Rule) to tracking your frivolous expenditures (non- obligations of rent, insurance, etc.) using Excel,
- developing your personal financial plan.

This is in sharp contrast to the types of assessments based on multiple choice, short answer, etc. in a timed environment. Clearly this type of assessment will provide the student the same type of environment as s/he will have during his/her life.

F. Relationship to SAS Learning Objectives:
- **Goal x**  (Apply effective and efficient mathematical or other formal processes to reason and to solve problems.)  
Specifically the focus is on the mathematics underlying the process of investment, and borrowing/ saving money. The student will learn to apply concepts from algebra necessary to specify and solve equations related to loans, savings, mortgage, credit and insurance using compound interest.

Syllabus SMLR Personal Finance, Fall 2017 – Section 1 DSL
• **Goal** w (Formulate, evaluate, and communicate conclusions and inferences from quantitative information)

**LSER Objective** – Apply appropriate quantitative and qualitative methods for research on workplace issues

**Other Learning Objectives:**
- Familiarize students with core concepts of interest, present value, risk, diversification, and insurance,
- Improve student skills in using spreadsheets and other tools in common use for analyzing financial information, and
- Introduce students to major types of financial instruments including stocks, bonds, mutual funds, and to investments in real estate.

**Assessment of Learning Objectives:** Project assessments will be used to evaluate these objectives.


- The text is needed by the first week of class. I am unsure if the international version is equivalent. A copy of the prior editions of the text is on reserve at the Chang Library (not the library in the LEC), next door to the CDL building. I have seen many versions (eg, ‘value edition’ of the text on different e-vendor sites. I am not familiar with all of them, and can not confirm if they are the same.)


H. **A calculator will be needed for the class.** Phones/laptops/netbooks, etc will not be allowed for calculations. The calculator does not have to be fancy, a “dollar store” type calculator is fine.

I. **Instructor:** Deborah Lewitter

J. **Email ID:** Deborah.Lewitter@Rutgers.edu

K. **Office Hours:** Prior to our class in our classroom or by appointment

L. **Special Needs** – Rutgers, the State University of New Jersey abides by the Americans with Disabilities Act of 1990, the Americans with Disabilities Act Amendments (ADAA) of 2008, and Sections 504 and 508 which mandate reasonable accommodations be provided for qualified students with disabilities and accessibility of online information. If you have a disability and may require some type of instructional and/or examination accommodation, please contact me early in the semester so that I can provide or facilitate in providing accommodations you may need. If you have not already done so, you will need to register with the Office of Disability Services, the designated office on campus to provide services and administer exams with accommodations for students with disabilities. Here are the particulars:

- **Lucy Stone Hall**, Livingston Campus, 54 Joyce Kilmer Ave., Suite A145, Piscataway, NJ 08854-8045
- **E-mail Address:** dsoffice@rci.rutgers.edu **Phone:** (848) 445-6800 • **Fax:** (732) 445-3388

I look forward to talking with you soon to learn how I may be helpful in enhancing your academic success in this course.

M. **Assessments:** This class is hands-on and features assessment of projects and Take Home Exams, rather than a lecture course that uses exams to assess learning. Course assessment is calculated as a weighted average of the following projects:
### Game Plan for the Course

**Note 1:** Please go to Sakai to the Assignments Folder. There are four assignment folders: 1, 2, 3, and 4. All **submissions must be typed, with your name on all pages.**

**Note 2:** The in-class projects such as current events, summaries of guest speakers, are listed separately.

**Note 3:** You should not submit handwritten responses torn from the book.

<table>
<thead>
<tr>
<th>Exam #</th>
<th>Checklist for Course Exams</th>
<th>Target Due Date</th>
<th>Weight (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Exam 1</td>
<td>Take Home Exam #1 Problems, Chapters 3, 4, &amp; 5 Case, Part 1 - Chapter 4 (You serve as Gary's financial advisor).</td>
<td>October 3</td>
<td>16%</td>
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<tr>
<td></td>
<td><strong>Personal Financial Plan Worksheet, Chapters 1, 2 and 5</strong> <em>(3 files)</em></td>
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<tr>
<td>Exam 2</td>
<td>Take Home Exam #2 Problems, Chapters 6, 7, &amp; 9 Case, Part 2 - Chapters 8 and 10 Identity Theft Personal Financial Plan Worksheet, Chapter 8 Leasing Project and Copy of Lease (or Lease's Website) Pareto Analysis - In-Class: Calculation; List of Categories; Confirm Transp. Example CS (Career Services ) Focus</td>
<td>October 31</td>
<td>26%</td>
</tr>
<tr>
<td>Exam 3</td>
<td>Review Question in Chapter 11, Web Project, Life Expectancy, and Take Home Exam #3 Problems, Chapters 14 and 16 Free Credit Report (Web-based; submit confirmation only) Case, Part 3 - Chapter 13 Stock Market Project (Start tracking Day 1 of Class; End the Week before Due Date) Pareto Analysis - Conduct Self Study Personal Financial Plan Worksheet, Chapter 14</td>
<td>November 28</td>
<td>30%</td>
</tr>
<tr>
<td>Exam 4</td>
<td>Take Home Exam #4 Problems, Chapters 17 and 19 Case, Part 4 - Chapters 18 and 20</td>
<td>December 12</td>
<td>14%</td>
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<tr>
<td>Miscellaneous: In-Class Projects;</td>
<td>In-Class Math Literacy Assessment <em>(Must be present in class)</em></td>
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<td>4%</td>
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<td>In-Class Current Events <em>(Sign up for date for group activity)</em></td>
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<td>3%</td>
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<td>No Make Ups</td>
<td>In-Class Summary of Two Most Important Topics Learned in Class <em>(Must be present in class)</em></td>
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<td>2%</td>
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<td></td>
<td>In-Class Summaries of Guest Speakers <em>(Must be present in class)</em></td>
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<td>5%</td>
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<td>Total</td>
<td><strong>Note:</strong> For any non-working websites, please first check Yahoo and/or Google as alternatives. Otherwise, please e-mail me.</td>
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<td>100%</td>
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<tr>
<td>O. Target Week</td>
<td>Notes: Guest lecturers may result in modifications to the schedule. As a courtesy to our guest lectures, please turn off all laptops and communication devices.</td>
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| 1 Sep 5          | Chapter 1 (Overview of a Financial Plan); Excel Checklist  
                   How You Benefit from Personal Finance  
                   Components of a Financial Plan  
                   How Financial Plan Decision Affect Your Cash Flow  
                   Developing a Financial Plan  
                   Excel spreadsheets, graphics and financial applications  
                   **PFP Chapter 1: Brainstorm goal setting (short-term, intermediate-term, and long-term)**  
                   Good debt; bad debt!  
                   Dartmouth vs Rutgers!  
                   Gone Broke;  
                   Case 1 and/or Case 2  
                   Success Criteria  
                   Sign Up Form for Current Events |
| 2 Sep 12         | Chapter 2 (Planning with Personal Financial Statements)  
                   Personal Cash Flow Statement  
                   Factors That Affect Cash Flows  
                   Creating a Budget  
                   Personal Balance Sheet  
                   How Budgeting Fits within Your Financial Plan  
                   Discussion of tradeoffs regarding: What’s it worth to reduce my spending and understanding the Latte Factor  
                   **PFP Chapter 2: Cash Flow and Balance Sheet**  
                   Introduce Stock Market Project and Leasing Project  
                   Social Media Policy  
                   Sign Up Form for Current Events (continued) |
| 2 Sep 12         | **Chapter 3 (Applying Time Value Concepts) Part 1**  
                   Future and present value of a single dollar amount  
                   *To be a millionaire, how long would it take with different rates of savings and rates of return, etc.?*  
                   Latte Factor and Calculator!  
                   Sign Up Form for Current Events (continued) |
| 3 Sep 19         | **Chapter 3 (Applying Time Value Concepts) Part 2**  
                   Future and present value of an annuity  
                   **Chapter 4 (Using Tax Concepts for Planning)**  
                   What are deductions and Exemptions?  
                   Filing Status  
                   Gross income |
<table>
<thead>
<tr>
<th>Date</th>
<th>Section</th>
<th>Topic</th>
<th>Notes</th>
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<tbody>
<tr>
<td>4 Sep 26</td>
<td></td>
<td>Taxable Income and taxes How tax Planning Fits with Your Financial Plan</td>
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<tr>
<td>5 Oct 3</td>
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<td>Chapter 5 (Banking and Interest Rates) Types of financial institutions and their banking services; Interest rates; Money market investments and their risk <em>How to choose a bank, with given minimum deposits, balances, monthly fees, check-writing charges?</em></td>
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<td><strong>PFP Chapter 5: Banking Services Scorecard</strong></td>
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<td>4 Sep 26</td>
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<td>Chapter 6 (Managing Your Money) <em>How do you evaluate choosing between two CDs?</em>  <em>How much do you need to save to purchase a car?</em>  <em>How should you plan to purchase a condo?</em></td>
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<tr>
<td>5 Oct 3</td>
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<td>Chapter 7 (Assessing and Securing Your Credit) Background on credit; credit bureaus Credit cards; dealing with credit debt <em>Evaluate your preparedness to defend against identify theft</em></td>
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<td><strong>In Defense of Snooping Employers</strong>  <strong>Identity Theft</strong></td>
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<td><strong>Take Home Exam #1 Due - All course projects must be posted on the Sakai Assignments Folder by 9:50 AM.</strong></td>
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<td><strong>Readable printed copies are to be submitted at the beginning of class sharp.</strong></td>
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<td><strong>Please staple together PFP Chapters 1, 2, and 5.</strong></td>
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<td><strong>Please staple the problems and case together and have your name on each sheet of paper.</strong></td>
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<td>5 Oct 3</td>
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<td>Chapter 8 (Managing Your Credit) Finance Charges Estimating credit repayment Tips on using credit cards</td>
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<td><strong>PFP Chapter 8: Bank Credit Card Scorecard</strong></td>
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<td>7 Small Mistakes that Will Hurt Your Credit Score!  <strong>Electronic Pick-Pocketing!</strong></td>
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<td>6 Oct 10</td>
<td></td>
<td>Chapter 9 (Personal Loans) Evaluation of personal loans and auto loans <em>How much can I borrow?</em>  Interest rates on Personal Loans  Student Loans – How student loans effect your credit score</td>
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<td><strong>Introduce Excel Pareto Project; (Review Pareo doc/websites/YouTube materials on Sakai under Resources in Folder 4.)hand calculations</strong></td>
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<td>7 Oct 17</td>
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<td>Chapter 10 (Purchasing and Financing a Home) Evaluate what you can afford to borrow to finance the purchase of a home Valuation of a home <strong>Introduce Leasing Project</strong>  <strong>Buy vs Rent</strong>  <strong>Current Event Groups 1-4</strong></td>
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<tr>
<td>Date</td>
<td>Topic</td>
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| 7 Oct 17 | Chapter 11 (Auto and Homeowner’s Insurance)  
Managing risk; factors that affect auto insurance premiums; homeowner’s and renter’s insurance  
*What insurance should I have?*  
**Current Event Groups 5-8**  
Reminder: For the Pareto Project Workshop, you will need your 2-weeks of data brought to class. |
| 8 Oct 24 | Chapter 12 (Health and Disability Insurance)  
*What are COBRA and HIPAA?*  
*What is Long-Term Care Insurance?*  
*Medicare.gov Affordable Care Act*  
*Patient Protection and Affordable Care Act;*  
http://www.medicaid.gov/AffordableCareAct/Affordable-Care-Act.html |
| 8 Oct 24 | Chapter 13 (Life Insurance)  
Types of life insurance and determining the amount of life insurance needed  
Types of investments; tradeoffs between return and risk  
*How much life insurance do I need?*  
*How do my investment decisions impact my wealth?*  
**Life Insurance!** |
| tbd | Pareto Project; please bring PCs/MACs if you have one. Otherwise we will double up. |
| 9 Oct 31 | Chapter 14 (Investing Fundamentals)  
*What are stocks, bonds, and mutual funds?*  
Investment Returns  
Risk from Investing  
Trade-Off between return and risk  
Learning from Investment Mistakes  
**Excellent Site for Investment Research!**  
Twitter IPO  
**Take Home Exam #2 Due - All course projects must be posted on the Sakai Assignments Folders by 9:50 AM.**  
Readable printed copies are to be submitted at the beginning of class sharp.  
Please staple the problems, case and identity theft together;  
Please staple Focus-2 separately;  
Please staple PFP Chapter 8 and the Leasing Project together.  
**PFP Chapter 14: Risk Tolerance Quiz**  
**Current Event Groups 9-12** |
| 9 Oct 31 | Chapter 15 (Investing in Stocks)  
Analyzing the firm’s annual report; industry analysis of stocks; stock valuation (*Price-earnings method and price-revenue method*)  
Stock Exchanges; purchasing or selling stocks; buying stock on margin and assessing performance of stock investments  
*What stocks meet my criteria? How do I compare and contrast them?*  
*How do I assess analysts’ comments and earnings estimates?*  
*What Are Stocks?!*  
**Current Event Groups 13-16** |
<table>
<thead>
<tr>
<th>Date</th>
<th>Chapter</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Life Expectancy</td>
<td></td>
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</tbody>
</table>
| 10 Nov 7 | **Chapter 16 (Investing in Bonds)** | Types of bonds; valuing a bond; risk from investing in bonds; bond investment strategies  
*How does the purchase of bonds impact my protecting of assets and income, as well as my retirement?* |
| 11 Nov 14 | **Chapter 17 (Investing in Mutual Funds)** | Type of mutual funds; return and risk of a mutual fund  
*How do I select mutual funds that best meet my individual financial goals?*  
*Intro to Mutual Funds!  
Morningstar!  
Time Value of Money!* |
| 12 Nov 28 | **Chapter 18 (Asset Allocation)** | How diversification reduces risk; strategies for diversifying; asset allocation strategies; factors that affect your asset allocation decision  
*Is my asset allocation conservative, moderate or aggressive?*  
*Current Event Groups 17-20*  
*Take Home Exam #3 Due - All course projects must be posted on the Sakai Assignments Folder by 8:45 AM.*  
*Readable printed copies are to be submitted at the beginning of class sharp.*  
*Please staple the Free Credit Report, problems and case together.*  
*Please staple the Pareto, PFP Chapter 14, and Stock Market Projects together and be sure your name is on each page.* |
| 12 Nov 28 | **Chapter 19 (Retirement Planning)** | Social Security; employer-sponsored retirement plans (defined-benefit and defined-contribution plans)  
Retirement plans offered by employers; Keogh Plan, SEP, IRAs, etc.  
*How do my savings decisions and what types of plan(s) contribute to impact my retirement?*  
*Retirement Planning* |
| 13 Dec 5 | **Chapter 20 (Estate Planning)** | Purpose of a will; estate taxes; trust, gifts, and contributions  
*What key events and changes in my assets impact the review and change of my will?*  
*In-Class Summary Concept Project  
Math Literacy Assessment  
*When a Client Has No Estate Plan  
Make a Will!*  
*Current Event Groups 21-24* |
| 14 Dec 12 | **Chapter 21 (Integrating the Components of a Financial Plan)** | Budgeting, managing liquidity; personal financing; protecting your assets and income; managing investments; retirement planning; maintaining your financial documents |
How can I further improve my financial health?

65 Ways for Retirees to Save!
Principles for Young People!
What Every Millennial Needs to Know about Savings and Finance
50:30:20 Budget!

Take Home Exam #4 Due - All course projects must be posted on the Sakai Assignments Folder by 6:50 PM today (not the date posted on Finals Week).

Readable printed copies are to be submitted at the beginning of class sharp.

Please staple the problems and case together and make sure your name is written on each page.

P. Attendance: Attendance is of critical importance. It is essential to keep up with the class material. Attendance will be taken in each class. If a student misses/will miss a class, then the student needs to send a courtesy e-mail message to the professor.

Q. Required: Statistical software in Excel 2007 (or higher) or, for MACs, StatPlus/Analyst Soft as an alternative, is required for problems, related cases, and team projects. Reading assignments must be completed prior to each lecture.

Communication Devices: No communication devices (cell phones, palm pilots, beepers, pagers, etc.) can be used in the classroom.

R. Assessment:

Posting of Grades: Please check MyRutgers for your final grades.

Assessment Policy:

<table>
<thead>
<tr>
<th>Letter Grade</th>
<th>Scores Based on Course Components</th>
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</thead>
<tbody>
<tr>
<td>A</td>
<td>90-100</td>
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<tr>
<td>B+</td>
<td>85-89</td>
</tr>
<tr>
<td>B</td>
<td>80-84</td>
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<tr>
<td>C+</td>
<td>75-79</td>
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<tr>
<td>C</td>
<td>70-74</td>
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<tr>
<td>D</td>
<td>60-69</td>
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<tr>
<td>F</td>
<td>&lt; 60</td>
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</table>

Note: The thresholds for final letter grades will be re-scaled if a conventional standard seems unreasonable.

S. Academic Integrity: Studying together is encouraged; but if answers from different students are the same or nearly the same, it will be considered cheating. You should discuss the issues but not discuss detailed answers with each other. All students are responsible for locating, reading, and abiding by the University Policy on Academic Integrity for Undergraduate and Graduate Students. The policy is available on-line at http://cat.rutgers.edu/integrity/policy.html

T. Recommendations: Requests for recommendations must be made in writing after completion of the course.

U. Take Home Exams: All Take Home Exams are posted on Sakai under Resources. Take Home Exams must be handed in on time in their entirety.

Penalty: 10% for every grade component is submitted late, with a max of one week. Submissions must be complete; no partial assignments can be submitted. Once the Take Home Exams are returned to the students, then late submissions cannot be accepted in order to maintain fairness for all students.

Note: Project due dates are tentative until confirmed.
V. Communication:
1. **NETID Needed**
   Rutgers uses the Sakai system. In order to use this system, you must have a NETID and PW. A NETID is an account on one of the main systems at Rutgers (Pegasus, Eden, Andromeda or RCI).
   - If you have a NETID, you can currently ensure that you will be able to login to the system.
   - If you do not have a NETID, please use the following page to attain one: http://netid.rutgers.edu/
   - If you have any problems, please contact your local RUCS Help Desk. You can reach them at help@nbcs.rutgers.edu or 732-445-HELP.

2. **Sakai**
   To facilitate class learning, please access and print course documents needed for class from the course management system known as Sakai. Course documents are posted in folders under Resources.

   **Quick Start for Sakai:**
   https://sakai.rutgers.edu/access/content/public/quickmember.html
   **Sakai website:**
   http://sakai.rutgers.edu/portal
   If you do not see this course listed, then the site is likely in the “More” dropdown box to the right of your tabs. You can rearrange the order of your sites or hide sites from previous semesters by using the Preference tool in My Workspace and clicking on the “Customize Tabs” action button.

W. **CTAAR**
The Center for Teaching Advancement and Assessment Research supports teaching and learning through a variety of areas. Free for students are software workshops in Excel, Word, PowerPoint, Access, etc. http://ctaar.rutgers.edu/workshops/ws_descr_IT.html

X. **Student E-Mail and Phone Numbers**:
   a. A student can forward mail from his/her Eden/Pegasus address to a preferred e-mail address. Go to http://www.eden.rutgers.edu/tools.php and click on forwarding. Enter your NetID and PW. Then fill in your preferred e-mail address.

   **Cautions:** Hotmail has problems with e-mails with attachments. Also, some corporations spam e-mails with attachments.
   - If you have any problems, please contact your local RUCS helpdesk at help@nbcs.rutgers.edu

   b. Students, also, have the responsibility to then inform the professor of any changes to their phone numbers (day and evening). Please use “37:575:250:04-Day” in the Subject section to avoid being spammed.
   **Please sign your full name in all e-mail correspondence.**
   **Please do not Reply All to the Instructors.** Otherwise, several members of the staff and instructors will receive your correspondence.

   c. Please check your e-mail regularly, especially on the day of class, to learn if there are any changes in the class schedule, class requirements, or for other general announcements.

Y. **Study Groups:** Forming study groups will facilitate learning by keeping you focused, involved, and current in the course.

Z1. **Classroom Etiquette:** Common courtesy is expected at all times.

Z2. **Parking Impacts:** Special events may impact parking.

Z3. **University/Campus Closings:** 732-932-INFO (New Brunswick); http://campusstatus.rutgers.edu

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Note: Details of the Take Home Exams can be found on Sakai in the Assignments Folder.

Syllabus SMLR Personal Finance, Fall 2017 – Section 1 DSL