



Syllabus

Name of Course

FIN 1100 / 82141 / Fall 2026

3 Credit Hours/3 Contact Hours

No Catalogue Reference

Contact Information

Instructor

Matt Herndon
Professor
mherndon@gulfcoast.edu
(850) 769-1551, Ext. 2846

Location: CHC/ATC #233
Office Hrs: M&W: 8:30-9:30 a.m. and
11:00-12:30 p.m.; T&R: 8:30-11:00 a.m.
Response Time: Avg. 24 hrs.

Division Chair

Melanie Boyd
Professor and Division Chair
mboyd@gulfcoast.edu
850-769-1551 Ext. 3839

Division Administrative Assistant

Marisa Weiman
Academic Program Specialist
mweiman@gulfcoast.edu
850-769-1551, Ext. 3835

Course Information

Catalog Description:

An introductory course in personal finance. This course will include study of personal financial planning, sources of credit, home ownership, investment strategies, personal insurance options, and retirement planning.

Student Learning Outcomes:

Upon completion of FIN 1100, students will be able to:

- Demonstrate an understanding of budgeting through the construction of a personal financial plan, including creating a cash flow statement, balance sheet, personal financial statements and income tax preparation and planning. (Chapters 1, 2, & 4)
- Calculate the time value of money, present value, and future value and integrate with the personal financial plan. (Chapter 3)
- Demonstrate the ability to apply money management techniques including analysis of financial services and money market investments and how these integrate with the personal financial plan. (Chapters 5 & 6)
- Illustrate the concept of credit, including how to manage, use, establish and maintain credit. (Chapters 7 & 8)
- Demonstrate the ability to apply techniques learned in obtaining various personal loans, including comparing the advantages and disadvantages of leasing and purchasing. (Chapters 9 & 10)
- Evaluate the need for various types of insurance and how to manage insurance needs through the ability to choose the appropriate coverage for automotive, life, health, and property insurance. (Chapters 11, 12 & 13)
- Demonstrate an understanding of investment management, identifying investment objectives, risk types, and types of investments such as stocks, bonds, and mutual funds. (Chapters 14, 15, 16, 17, & 18)
- Identify retirement planning tools, and demonstrate which tools are applicable to your financial situation. (Chapter 19)

Course Materials & Resources:

MyLab Finance with Pearson eText Access Code for Personal Finance

Author: Madura

ISBN: 9780138286927

8th edition

Class Assignments

Class assignments are due by the assigned date and time. **Late assignments will NOT be accepted** and deadlines will **NOT** be extended **without justification and approval by the instructor**. Canvas, MyLab Finance and the Course Schedule indicate dates and times assignments are to be submitted.

Dynamic Study

Dynamic Study is a self-study tool in MyLab Finance that allows each student to individualize their study of each chapter and measure their own learning progress. Dynamic Study includes self-check activities, as well as other types of practice opportunities that provide rapid feedback. You will access Dynamic Study through the *MyLab and Mastering* navigation link on the left in your Canvas course. Once in MyLab Finance, you will select *Dynamic Study Modules* from the left. **0%**

Chapter Quizzes

In MyLab Finance, timed quizzes will be given for each chapter. Quizzes will consist of matching, true/false, and multiple choice questions. Each student will have **two attempts** to complete the quizzes prior to the posted due date. You will have **sixty minutes (one hour) to complete your attempts**. The highest chapter quiz grade will be kept. Your lowest chapter quiz grade will be dropped. **20%**

Homework & Online Exercises

Homework assignments are completed in MyLab Finance and will consist of chapter review and solving financial planning problems that demonstrate knowledge of quantitative based concepts by performing computations to make well-informed personal finance decisions. You will access Homework through the *MyLab and Mastering* navigation link on the left in your Canvas course. You will have **unlimited time to complete each assignment prior to the posted due date**. Your lowest chapter homework grade will be dropped. **25%**

Online Exercises show students how to obtain, critically evaluate, and use Internet-based resources in making personal finance decisions.

Description of Course Assignments (cont'd)

The case study is a continuing case study where students will build a financial plan for the Sampson family by applying chapter concepts to counsel the Sampsons in making personal finance decisions. There will be links found in the Modules to The Sampsons financial plan worksheets. All of The Sampsons Financial Planning Software worksheets are also available in MyLab Finance by selecting *Chapter Resources* from the left side navigation area. To the right you will see a link for *Financial Planning Software Spreadsheets* that has multiple tabs with all the necessary worksheets.

If you get a protection error message when editing these worksheets, do the following:

Go to the FILE tab. Then in the INFO section (which should already be selected) under the PROTECT WORKSHEET link (which should already be highlighted) click on the UNPROTECT blue link that is in the bottom right corner. After doing this, you should be able to edit the worksheet.

25%

NOTE: There are formulas already in the worksheets so don't delete these as they will automatically populate as you fill in other requested information.

Note: You have access to a workbook with multiple worksheets to complete your own Personal Financial Plan. Throughout the semester, feel free to take advantage of the learning objectives to complete your own Personal Financial Plan. All of the Financial Planning Software worksheets are available in MyLab Finance by selecting *Chapter Resources* from the left side navigation area. To the right you will see a link for *Financial Planning Software Spreadsheets* that has multiple tabs with all the necessary worksheets.

The three exams will be administered through MyLab Finance which is accessed through your course. The chapters covered and details regarding each exam are located in the designated modules.

30%

You will have **one attempt** to complete each exam. The time allotment for each exam is **120 minutes (two hours)**.

TOTAL

100%

Delivery Method:

This is a web-based course. All online courses at GCSC utilize the Canvas Learning System. Students should read all information presented in the Canvas course site and should periodically check for updates—at least every 48 hours.

Remember: This course is not one in which students may work at their own pace. Each week there are learning modules, assignments, online lectures, online discussions, and/or online exams with due dates. Refer to the schedule within this syllabus and within Canvas for more information.

Student Expectations

In this course, communication and feedback will occur through various channels, including GCSC email, Canvas Inbox, Canvas Announcements, Canvas Discussions, Microsoft Teams or Zoom, assignment feedback, and instructor office hours. Review the statements below so that you understand the expectations for communication.

As a student at Gulf Coast State College, you are expected to:

- **Adhere to Course Guidelines:** Follow the guidelines detailed in the course syllabus, along with any additional instructions provided by the instructor. This includes understanding and complying with the course objectives, grading criteria, and academic policies.
- **Maintain Regular Contact:** Keep in touch with your instructor and classmates via your GCSC email or other designated communication channels. Regular contact helps clarify doubts, share ideas, and foster a collaborative learning environment.
- **Active Participation:** Engage actively in class discussions and submit assignments on time. Your active participation is crucial for your academic success and contributes to a vibrant learning community.

As your instructor, my commitment to you is to:

- **Provide Timely Feedback:** I will review and provide feedback on your assignments and submissions promptly. My goal is to help you understand your strengths and areas for improvement, which is crucial for your academic growth.
- **Respond Via Canvas Inbox:** I will respond to your emails or messages within 24-48 hours (excluding weekends), unless otherwise noted. I understand the importance of clear and timely communication in addressing your questions and concerns.
- **Post Regular Announcements:** To keep you updated and help you manage your time effectively, I will send out weekly reminders via announcements. These reminders will include important dates, upcoming assignments, and any changes to the course schedule.

- **Maintain Weekly Office Hours:** I will maintain regular weekly office hours, but I can also be available by appointment. This is to ensure I'm available for any questions or concerns that may come up during the week.

Method of Instruction:

Along with Canvas, each student will use an online companion website, Pearson MyLab Finance, which accompanies the Pearson e-text and textbook. Course activities will include performing financial calculations, completing homework, quizzes and activities, and developing an actual personal financial plan.

Extra Credit

Extra Credit may be given to the class as a whole, but individual extra credit assignments **will not** be given.

Course Schedule

Dates			
Module	DATES	ASSIGNMENT	TOPIC
Module 1	08/17 - 08/30	Action	Purchase textbook and web access card
		Action	Register for MyFinanceLab
		Action	Familiarize yourself with course in Canvas
		Read	The 6 Concepts You Should Know to Be Financially Literate
		Listen	Personal Financial Planning Tip - Establish Financial Goals
		Read	CH 1 - Overview of a Financial Plan
		Listen	Personal Financial Planning Tip - Revise Your Financial Goals
		Read	CH 3 - Applying Time Value Concepts
		Case Study	CH 1 & 3 The Sampsons Continuing Case Study pgs 31 AND pg 88
		Homework	CH 1 AND CH 3 Homework problems
		Quiz	Quiz CH 1
Module 2	08/17 - 08/30	Listen	Personal Financial Planning Tip - Develop & Follow a Budget
		Read	CH 2 - Planning with Personal Financial Statements
		Case Study	CH 2 The Sampsons Continuing Case Study pg 62
		Homework	CH 2 Homework problems
		Quiz	Quiz CH 2
Module 3		Read	CH 4 - Using Tax Concepts for Planning

	08/31 - 09/06	Case Study	CH 4 The Sampsons Continuing Case Study pg 113
		Homework	CH 4 Homework problems
		Quiz	Quiz CH 4
Module 4	09/07 - 09/13	Read	CH 5 - Banking and Interest Rates
		Read	CH 6 - Managing Your Money
		Case Study	CH 5 & 6 The Sampsons Continuing Case Study pg 144 AND 164
		Homework	CH 5 AND CH 6 Homework problems
		Quiz	Quiz CH 5
		Quiz	Quiz CH 6
Module 5	09/14 - 09/20	Listen	Personal Financial Planning Tip - Build Credit & Manage Your Debt
		Read	CH 7 - Assessing and Securing Your Credit
		Read	CH 8 - Managing Your Credit
		Case Study	CH 7 & 8 The Sampsons Continuing Case Study pg 190 AND 218
		Homework	CH 7 AND CH 8 Homework problems
		Online Exerc	Ch 7 Financial Planning Online Exercise #1 & #2 pg. 187
		Quiz	Quiz CH 7
		Quiz	Quiz CH 8
Module 6	09/21 - 09/27	Read	CH 9 - Personal Loans
		Case Study	CH 9 The Sampsons Continuing Case Study pg 253
		Homework	CH 9 Homework problems
		Quiz	Quiz CH 9
		Exam	Exam #1 -- Chapters 1 - 8 Opens September 21st Must be completed no later than Sunday, September 27th
Module 7	09/28 - 10/04	Read	CH 10 - Purchasing and Financing a Home
		Case Study	CH 10 The Sampsons Continuing Case Study pg 289
		Homework	CH 10 Homework problems
		Quiz	Quiz CH 10
Module 8	10/05 - 10/11	Listen	Personal Financial Planning Tip - Review & Update Your Insurance Co
		Read	CH 11 - Auto and Homeowner's Insurance
		Case Study	CH 11 The Sampsons Continuing Case Study pg 319
		Homework	CH 11 Homework problems
		Quiz	Quiz CH 11
Module 9	10/12 - 10/18	Read	CH 12 - Health and Disability Insurance
		Case Study	CH 12 The Sampsons Continuing Case Study pg 344
		Homework	CH 12 Homework problems
		Quiz	Quiz CH 12
		Read	CH 13 - Life Insurance

Module 10	10/19 - 10/25	Case Study	CH 13 The Sampsons Continuing Case Study pg 366
		Homework	CH 13 Homework problems
		Quiz	Quiz CH 13
		Exam	Exam #2 -- Chapters 9 - 13 Opens October 19th Must be completed no later than Sunday, October 25th
Module 11	10/26 - 11/01	Listen	Personal Financial Planning Tip - Have a Supplemental Savings & Inve
		Read	CH 14 - Investing Fundamentals
		Case Study	CH 14 The Sampsons Continuing Case Study pg 394
		Homework	CH 14 Homework problems
		Quiz	Quiz CH 14
Module 12	11/02 - 11/08	Read	CH 15 - Investing in Stocks
		Read	CH 16 - Investing in Bonds
		Case Study	CH 15 & 16 The Sampsons Continuing Case Study pg 416 AND pg 434
		Homework	CH 15 AND CH 16 Homework problems
		Online Exerc	CH 15 Financial Planning Online Exercise pgs 431
		Quiz	Quiz CH 15
Module 13	11/09 - 11/15	Read	CH 17 - Investing in Mutual Funds
		Case Study	CH 17 The Sampsons Continuing Case Study pg 464
		Homework	CH 17 Homework problems
		Quiz	Quiz CH 17
Module 14	11/16 - 11/22	Read	CH 18 - Asset Allocation
		Case Study	CH 18 The Sampsons Continuing Case Study pg 484
		Homework	CH 18 Homework problems
		Quiz	Quiz CH 18
Module 15	11/23 - 11/29 Thanksgiving	No Assignments	!!! THANKSGIVING !!!
Module 16	11/30 - 12/06	Listen	Personal Financial Planning Tip - Contribute to a Retirement Plan
		Reading	CH 19 - Retirement Planning
		Case Study	CH 19 The Sampsons Continuing Case Study pg 510
		Homework	CH 19 Homework problems
		Quiz	Quiz CH 19
		Listen	Personal Financial Planning Tip - Maintain Good Records
Listen	Personal Financial Planning Tip - Revise Your Financial Goals		

		Exam	Exam #3 -- Chapters 14 - 19 Opens December 6th Must be completed no later than Wednesday, December 9th
		Drop / Add	August 17 - 21, 2026
		Drop with refund	August 21, 2026
		Withdrawal Deadline	October 14, 2026
		Holiday	Labor Day - September 05 - September 07, 2026
		Holiday	Veteran's Day - November 11, 2026
		Holidays	Thanksgiving - November 25 - November 29, 2026

Grading

GCSC Grading Scale

All grades will be posted in the student grade book in Canvas and will be assigned according to the following scale:

A	90%-100%
B	80%-89%
C	70%-79%
D	60%-69%
F	59% and below

Calculation of Grades

Weights

Exams	=	30%
Chapter Quizzes	=	20%
Homework and Online Exercises	=	25%
Case Study	=	25%

Course Policies

Accessibility Statement

Gulf Coast State College supports an inclusive learning environment for all students. If there are aspects of the instruction or design of this course that hinder your full participation, reasonable accommodations can be arranged. Prior to receiving accommodations, you must register with

Student Accessibility Resources. Appropriate academic accommodations will be determined based on the documented needs of the student. Please visit [GCSC's Student Accessibility Resource \(SAR\) webpage](#) to learn more. For information regarding the registration process, email sar@gulfcoast.edu or call 850-747-3243.

Attendance Policy

Regular class attendance and participation are significant factors that help to promote success in college. Students are expected to attend all class meetings of all courses for which they are registered.

You are expected to know the instructor's specific attendance policy, as stated in the syllabus for each course. In the event of absence, you should contact your instructor as soon as possible to indicate the reason and to inquire whether make-up work is possible. (Make-up work is offered solely at the discretion of your professor.)

If your absences in a class become excessive, as stated in the course syllabus, your professor may contact you, indicating that further absence may result in your withdrawal from the course. Your professor can withdraw you from a course for excessive absences without your permission.

Instructors will monitor attendance at the beginning of each semester. If you are not in attendance during this period, you may be withdrawn from the course. You will be financially responsible for the course and a "W or NS" will appear on your transcript. Withdrawal from a course may also have implications for financial aid.

Withdrawal Policy

Two withdrawals are permitted per credit course. After that, a grade will be assigned. Please be concerned about withdrawals. When admitting students into certain programs, universities may calculate withdrawals as grades. It is your responsibility to verify the effects of enrollment and/or withdrawal upon your financial assistance (financial aid, scholarships, grants, etc.). There are two kinds of withdrawals---student and administrative.

- *Student Withdrawal (W1)* - Students wishing to withdraw must complete the online Student Withdrawal Form before the scheduled withdrawal deadline as published in the College catalog. Student withdrawals initiated prior to the scheduled withdrawal deadline will be recorded as a grade of "W." The withdrawal deadline for an off-term or condensed term is one week after midterm.
- *Administrative Withdrawal (W2)* – A faculty member may withdraw a student up to the published withdrawal deadline for violation of the class attendance policy in which case the student will receive a grade of "W." The withdrawal deadline for an off-term or condensed term is one week after midterm.

Students cannot withdraw from developmental studies courses (college-preparatory classes) after the drop/add period without written permission from their instructor and/or their academic advisor.

Academic Integrity

Honest participation in academic endeavors fosters an environment in which optimal learning can take place and is consistent with the college's mission. Academic misconduct, including cheating or plagiarism, is destructive to the spirit of an educational environment. GCSC professors report every instance of student academic misconduct to the college for inclusion on the student's records.

Most course syllabi include an academic honesty policy and the consequences for violating this policy. Familiarize yourself with course policies regarding authorized or unauthorized use of AI to avoid the pitfalls of academic dishonesty.

The following definitions will apply:

"Cheating"

includes but is not limited to use of any unauthorized assistance in taking quizzes, tests, or examinations; dependence upon the aid of sources beyond those authorized by the instructor in writing papers, preparing reports, solving problems, or carrying out other assignments; the acquisition without permission of tests or other academic materials belonging to a member of the College's faculty.

"Plagiarism"

includes, but is not limited to, the use by paraphrase or direct quotation of the published or unpublished work of another person without full and clear acknowledgment as well as the purchase of papers or projects. It can also include overuse of an editing program like Grammarly or submitting work written by an Artificial Intelligence (AI) generator like ChatGPT. Make certain to consult your course syllabi for your instructor's guidelines of AI material.

"Self-plagiarism"

occurs when a student submits the same or considerably similar document to fulfill requirements in different classes. For example, if a student submits a term paper in Religion they originally wrote for an English class, this is self-plagiarism. Once a paper receives a grade in one class, it cannot be submitted again for another class.

"Generative Artificial Intelligence (AI)"

is technology that uses machine learning to create new content, such as text, images or code, based on user input. These systems are trained on vast amounts of data, including large language models and image or code generators. Common examples include ChatGPT, GitHub, Copilot, Google Gemini, Perplexity, and the Grammarly AI function.

Sanctions for incidences of academic misconduct, depending on the severity of the incidence and/or its repetition, may range from receiving an F grade (or 0) for the test, assignment, or activity, to failure of the course, to suspension or dismissal from the college.

Classroom Recording

In accordance with federal and state privacy laws, students may record class lectures for their own personal educational use, in connection with a complaint to the college, or as evidence in internal or external legal proceedings. Students may not publish or upload the recordings or any components thereof without the knowledge and written permission of the faculty member. Failure to obtain permission to publish could lead to the students' having to pay damages, attorney fees, and court costs. For more information about what can be recorded, please see the guidelines in the GCSC Student Handbook.

Generative Artificial Intelligence (AI) Policy

The use of generative AI tools in academic work requires clear guidelines to maintain academic integrity. Please review the policy selected for this course regarding the use of AI tools such as ChatGPT, Copilot, Grammarly's AI features, and similar platforms for assignments, research, and other coursework.

See the student handbook for further information. Students with questions about acceptable use should consult their instructor.

Generative AI Use with Permission and Disclosure

Students may use basic assistive technologies for spelling, grammar, and formatting (e.g., PaperRater or SpellCheckPlus). Generative AI tools (e.g., ChatGPT, Copilot, Grammarly's AI function, etc.) may also be used for classes and/or assignments where instructors have given explicit permission. Students must clearly disclose and properly cite any AI-generated content used in their work, following course guidelines. Students are permitted to use AI only in the manner and means described by the instructor. Unacknowledged or unauthorized AI use will be treated as a violation of academic integrity and may result in penalties, including a zero on the assignment and additional disciplinary actions as outlined in the college's academic integrity policy.

Anti-Discrimination Policy

Gulf Coast State College does not discriminate against any person in its programs, activities, policies or procedures on the basis of race, ethnicity, color, national origin, marital status, religion, age, gender, sex, pregnancy, sexual orientation, gender identity, genetic information, disability, or veteran status. All questions or inquiries regarding compliance with laws relating to non-discrimination and all complaints regarding sexual misconduct or discrimination may be

directed to Amanda Reed, Executive Director of Human Resources/Title II/504/Title IX Coordinator and Employment Equity Officer, Gulf Coast State College, 5230 W. US Highway 98, Panama City, FL 32401; 850-769-1551, ext. 3516. Rules, policies, fees, and courses described in this catalog are subject to change without notice.

Syllabus Policy

For any syllabus posted prior to the beginning of the term, the instructor reserves the right to make minor changes prior to or during the term. The instructor will notify students via e-mail or Canvas announcement when changes are made in the requirements and/or grading of the course.

Student Support Resources

Gulf Coast State College is committed to providing you with the resources you need for success as a student and beyond. View all the academic and student support resources provided at GCSC on the [Student Services web page](#).

Course Technology & Support

To successfully participate in this online course, students must have basic computer and digital information literacy skills and meet the following technology requirements:

- **Computer:** Up-to-date web browser that supports the Canvas learning management system; please refer to the system requirements for compatibility and information on using the Canvas app on mobile devices.
- **Internet Speed:** Minimum bandwidth of 8 Mbps upload/download speed to effectively engage in online activities and access multimedia.
- **Office 365 software:** Available for free download through GCSC Information Technology Services (ITS).

If you need technical support, contact the ITS Help Desk, available 24/7 at (850) 913-3303.