

GT 4100 Finance Syllabus

Fundamentals of Personal Finance, Section O, 1 credit Summer 2026

Instructor Information

Instructor: Dr. Jacqueline Garner (“Dr. G” or “JG”)
Office: Room 423-C (4157), Scheller College of Business
Email: Jacqueline.Garner@Scheller.GaTech.edu
Lecture: This is a fully asynchronous, online class.

Student Drop-in Hours: **Face-to-face; hours posted on Canvas**
Other hours by appointment (can be done via Zoom!
Website: Canvas

General Course Information

This course introduces students to the fundamentals of personal finance and covers a core set of knowledge needed to be financially literate. The course covers budgeting, investing, credit scores, loans, investing, insurance, and retirement savings.
This is a fully asynchronous, online class.

Each week (By Sunday at 11:59 p.m.) videos will be released for the following week with content you should watch. Assignments are discussed in the videos. During most weeks, you will complete a “class work” assignment which is reviewed in the videos.

You will play a “Stock Investment Game.” Details will be given prior to the start of the game.

Course Learning Outcomes

Once completed, the student should have the following capabilities:

- (L01): Understand personal cash flows and a personal balance sheet
- (L02): Create a personal budget
- (L03): Calculate basic time value of money (TVM)
- (L04): Understand how to access a credit score
- (L05): Be able to calculate mortgage and other personal loan payments
- (L06): Understand fundamentals of investing
- (L07): Conduct basic stock analysis and investing techniques
- (L08): Be able to articulate what a mutual fund is and how they can be used
- (L09): Understand different types of insurance and what risk they cover
- (L10): Be able to create a basic retirement plan
- (L11): Understand personal taxes (basics)

Required Course Materials

Materials/Resources

- Canvas Notes
- Excel, with Toolpak and Solver, preferably Excel 2016
- Note: Microsoft Office 365 is available to all Georgia Tech Students
 - Calculator (any)

Course Management and Delivery:

- This class is a fully online asynchronous class.
- F2F Student hours will be held each week
- Other student hours can be set up by appointment! I'm very flexible

Technology/Software Requirements

- Internet connection

Grading Policy

- 1) **Introductory components (5%)**
- 2) **Class work (60%)**
- 3) **Stock Project (35%)**

Description of graded components

Introductory components: One assignment will ensure we build community, and one ensures you are familiar with the syllabus. **In total, these count 5% of your total grade.**

- a) Introduction to class (Discussion)
- b) Syllabus Quiz

Class Work:

In total, class work counts 60% of your total grade. Most classes will consist of the instructor and students working through a problem together. These exercises will reinforce concepts and calculations. Class work will be uploaded as an assignment due TYPICALLY on Fridays at 11:59 p.m. All work that we complete in class must be in your file in order to get full credit.

Stock Game:

We will invest in stocks via a stock game simulation. Overall this project counts 35%. 10% is for signing up by the due date, and the remaining 25% is the completion of the project.

Additional information about class and grading

Grading Scale

Your final grade will be assigned as a letter grade according to the following scale:

- A 90-100%
- B 80-89%
- C 70-79%
- D 60-69%
- F 0-59%

Course Policies

Attendance

Because this is a fully online asynchronous course, attendance in a classroom is not required. Each week, however, learners must watch videos so they can complete the weekly “class work” activities.

Timing Policy

- The Modules (Course Content) follow a logical sequence that includes knowledge-building and experience-building.
- Assignments should be completed by their due dates, in order.
- You will have access to the course content for the scheduled duration of the course.

Student Drop-in Hours and Participation

- Student drop-in hours will be held F2F.
- Other student drop-in hours can be scheduled individually with your instructor
 - Either F2F or via Zoom (if this helps schedule a good time).
- Participation for student drop-in hours is voluntary

CIOS Incentive

To help encourage students to complete the CIOS survey, if the completion rate is above 90% for an entire class by the last week of the term, then I will drop an additional Class Work Assignment and count the remaining assignments with higher grades!

Academic Integrity

Honesty and transparency are important features of good scholarship. On the flip side, plagiarism and cheating are serious academic offenses with serious consequences. If any student is discovered engaging in either behavior in this course, they will earn a failing grade on the assignment in question, and further disciplinary action may be taken.

Additionally, any student suspected of cheating or plagiarizing on an assignment will be reported to the Office of Student Integrity, which will investigate the incident and identify the appropriate penalty for violations.

If you have questions about my integration of the university's honor code into this course, please do not hesitate to ask via email or discussion post. My aim is to foster an environment where you can learn and grow, while ensuring that the work we all do is honest and fair.

Here at Georgia Tech the aim is to cultivate a community based on trust, academic integrity, and honor. Students are expected to act according to the highest ethical standards. For information on Georgia Tech's Academic Honor Code, please visit <http://www.catalog.gatech.edu/policies/honor-code/> and <http://www.catalog.gatech.edu/rules/18/>.

Statement of Intent for Inclusivity

As a member of the Georgia Tech community, I am committed to creating a learning environment in which all students feel safe and included. Because we are individuals with varying needs, I am reliant on your feedback to achieve this goal. To that end, I invite you to enter dialogue with me about the things I can stop, start, and continue doing to make my classroom an environment in which every student feels valued and can engage actively in our learning community.

Student-Faculty Expectations Agreement

At Georgia Tech we believe that it is important to strive for an atmosphere of mutual respect, acknowledgement, and responsibility between faculty members and the student body. See <http://www.catalog.gatech.edu/rules/22/> for an articulation of some basic expectation that you can have of me and that I have of you. In the end, simple respect for knowledge, hard work, and cordial interactions will help build the environment we seek. Therefore, I encourage you to remain committed to the ideals of Georgia Tech while in this class.

Religious Holiday

A student who wishes to observe a religious holiday/event should email the instructor within the first two weeks of the semester regarding the holiday/absence for planning purposes. If the absence falls on an assignment due date, the student can turn in the assignment later, but this must be discussed with the instructor.

Extensions, Late Assignments, & Re-Scheduled/Missed Exams

- No late work is accepted.
- All assignments are expected to be completed and submitted by the due date
- Late assignments are not accepted unless there are **extenuating circumstances**. **These extenuating circumstances** should be communicated with the professor before an assignment is missed or late
- Proper documentation for all extenuating circumstances must be documented (must have a letter from Student Life, the Registrar, Athletics, etc.)
- Late work is allowed if the learner has an Institute excused absence, such as a student conference, athletic event, etc.

Communication for this class

- Discussion boards/forums will be done via Canvas
- Email will be done via the Inbox function within Canvas
- Forms are set up to ask questions about grades

Recordings of Class Sessions and Required Permissions

Classes **may not be recorded by students without the express consent of the instructor** unless it is pursuant to an accommodation granted by the Office of Disability services. Class recordings, lectures, presentations, and other materials posted on Canvas are for the sole purpose of educating the students currently enrolled in the course.

Students **may not record or share the materials or recordings**, including screen capturing or automated bots, unless the instructor gives permission. Digitally proctored exams may require students to engage the video camera, but those recordings will not be shared with or disclosed to others without consent unless legally permitted.

- For classes where participation is voluntary, students who participate with their camera engaged or utilize a profile image are agreeing to have their video or image recorded.
- For classes requiring class participation, if students are identifiable by their names, facial images, voices, and/ or comments, written consent must be obtained before sharing the recording with persons outside of currently enrolled students in the class.

(N)etiquette

Netiquette refers to etiquette that is used when communicating on the Internet. Review the Core Rules of Netiquette. When you are communicating via email, discussion forums or synchronously (real-time), please use correct spelling, punctuation and grammar consistent with the academic environment and scholarship. We expect all participants (learners, faculty, teaching assistants, staff) to interact respectfully. Learners who do not adhere to this guideline may be removed from the course.

1. Conner, P. (2006-2014). Ground Rules for Online Discussions, Retrieved 4/21/2014 from: <http://teaching.colostate.edu/tips/tip.cfm?tipid=128>

Resources for Students at Georgia Tech

Accommodations for Students with Disabilities

If you are a student with learning needs that require special accommodation, contact the Office of Disability Services at (404) 894-2563 or <http://disabilityservices.gatech.edu/>, as soon as possible, to make an appointment to discuss your special needs and to obtain an accommodations letter. Please also e-mail me as soon as possible to set up a time to discuss your learning needs.

Communication Center

The Communication Center is available for in person and online appointments. Consultants help with written and multimodal projects, papers, presentations, and much more. More information is here: <https://commlab.gatech.edu/>

Pathways to Success at Tech

Student Success includes a network of support, from peers to professional staff. More information is here: [Success at Tech – Helping you succeed at GT! \(gatech.edu\).](#)

Resources available include: LGBTQIA Center, OMED, Women's Resource Center, study supports (Tutoring and Academic Support, the Communication Center), mental health resources (CARE), food banks and food security resources (STAR), resources for veterans, service members, and their families, and others.