ECON/FINC 3100: Personal Finance

Fall, 2026

Instructor:	Colin Adams
Email:	Colin.Adams@gcsu.edu
Student Hours:	Tuesday and Thursday at 11am–1:30pm, or by appointment
Office:	Atkinson Hall 417B
Prerequisites:	None

Course Meeting Times and Locations by Section

Section	Days	Time	Location
05	Tuesday, Thursday	9:30am–10:45am	A&S 270
03	Tuesday, Thursday	2:00pm–3:15pm	Atkinson 206
04	Tuesday, Thursday	3:30pm–4:15pm	Atkinson 206

Each student is enrolled in the section listed on their class schedule.

Course Description

A survey of the principles of planning and managing personal income, insurance, and investments.

Course Objectives

By the end of this course, students should be able to:

- Apply the time value of money to saving, investing, and borrowing decisions.
- Explain stocks, bonds, and diversification, and why passive investing beats active management.
- Understand how income, capital gains, and FICA taxes work.
- Optimally allocate contributions across various account types.
- Compare employer- and government-provided retirement and healthcare benefits, such as 401(k)s, pensions, Social Security, and Medicare.
- Recognize common financial mistakes and why financial discipline is harder than financial knowledge.
- Approach personal finance questions beyond this course with confidence throughout their lives.
- Use their financial literacy to help others make better financial decisions.

Textbook(s) and Other Resources

Recommended: Textbook, practice problems, and videos on freefinancebook.com

What to Expect from Me

I believe this is the most important course you will take in college, because you have been underserved in your financial education by the institutions meant to prepare you for adulthood. I promise to do everything I can to close that gap, with the goal of making your decision to take this course one of the best of your life.

What you take from this class will matter more to your life than your grade in it. As such, I take the privilege of teaching this course very seriously, and through it you will gain the knowledge necessary to build wealth that promotes happiness and the ability to achieve your life goals. I am open to criticism and feedback, so please let me know how I can improve either in person, by email, or through the end-of-course evaluation.

Grading

Final grades will be based on three in-person exams and quizzes administered through GAView.

Grading Breakdown

Assignment	Percent of Total Grade	Date
Exam 1	26	9/24/2026
Exam 2	26	11/05/2026
Final Exam	26	See schedule
Quizzes	22	See schedule

Grading Scale

Letter grade	Percent
A	89.50 - 100
B	79.50 - 89.49
C	69.50 - 79.49
D	59.50 - 69.49
F	0 - 59.49

Exams

This course includes three exams, including a cumulative final. Each exam counts for 26% of your final grade and covers material from both the readings and lectures. The first two exams will take place during regular class time; the final exam will be held in our classroom during the university-designated final exam period.

Exam Policies

- No electronic devices (cell phones, smart watches, headphones, tablets, etc.) may be used, seen, or accessed during an exam. Any violation will be treated as cheating.
- Only scientific, four-function, and financial calculators are allowed; graphing calculators are not. Bring your own, as I will not provide one. I may inspect any calculator before, during, or after the exam.
- Exams are closed book and closed notes; no outside materials, talking, or sharing of calculators, pencils, or scratch paper is permitted once the exam begins.
- If you leave the room before submitting your exam, for any reason, you must leave all electronic devices behind.
- No student may begin an exam once another student has submitted theirs.
- I actively work to identify and prevent cheating. Cheating or plagiarism on any assignment earns a zero on that assignment, and depending on severity, I may report the incident to the Student Judicial Board under the university's Honor Code, which carries additional penalties. Any other behavior I reasonably determine to be an attempt to gain an unfair advantage is also treated as cheating.

Quizzes

This course will have 11 quizzes. These quizzes will be administered through GAView and are due by 11:59p.m. of the date shown on the schedule. Students are allowed three attempts on quizzes, of which only their highest score will count. Quizzes will primarily cover recent material, though they may include any content discussed in lectures or the textbook up to that point. Quizzes not attempted by the due date receive a zero.

Exam and Quiz Makeup Policy

Makeup exams and quizzes are only given for university-approved excused absences. It is the student's responsibility to notify me of the excused absence and, in the case of a missed exam, to schedule a makeup. Makeup exams must be completed before the next class period; missing a Thursday exam means making it up before the following class begins. Quizzes are eligible for a makeup only if the excused absence covers the entire period the quiz was available. Makeup quizzes must be completed within one week of the original due date. Any exam or quiz not made up within the allowed timeframe will receive a zero. Note: weddings, travel, work, and technical issues are not excused absences.

Attendance

Attendance is not mandatory nor part of the grade. If you miss class, it's on you to find out what you missed and get caught up. That said, students who miss class often will not do well in this course.

This class covers material that will shape your financial life for decades. Showing up consistently is one of the easiest ways to set yourself up for real financial security and freedom later. I would rather see you here every day building that foundation than catching up later and hoping you filled the gaps.

Extra Credit

In an effort to remain fair to all students, no extra credit will be given under any circumstances nor will grades be rounded beyond the 0.5 threshold specified in the grading scale. For example, a score of 89.49 will earn a B whereas a 89.50 will earn an A.

Schedule

Below is an outline of the semester. I reserve the right to modify this schedule as needed.

Week	Monday	Tuesday	Wednesday	Thursday	Friday
1		08/18 *Introduction + Happiness*		08/20 *Math of Personal Finance*	
2	***Quiz 1***	08/25 *Basics of Income Taxes*		08/27 *Intro to Stocks*	
3	***Quiz 2***	09/1 *Stock Investing Principles*		09/3 *Active Management Pitfalls*	
4		09/8 *Active Management Pitfalls*		09/10 ***No Class, Quiz 3***	
5	***Quiz 4***	09/15 *Index Funds*		09/17 *Intro to Bonds*	
6	***Quiz 5***	09/22 *Portfolio Management*		09/24 ***Exam 1***	
7		09/29 *Brokerage Accounts*		10/1 *Intro to Tax Shelters*	
8	***Quiz 6***	10/6 *Intro to Tax Shelters*		10/08 *IRAs*	
9		10/13 ***No Class***		10/15 *401(k)s*	
10	***Quiz 7***	10/20 *401(k)s*		10/22 *Other 400 Accounts*	
11	***Quiz 8***	10/27 *HSAs*		10/29 *Pensions*	
12	***Quiz 9***	11/3 *Social Security*		11/05 ***Exam 2***	
13		11/10 *Health Insurance*		11/12 *Health Insurance*	
14	***Quiz 10***	11/17 *Credit Cards*		11/19 *Buying a Home*	
15		11/24 *Advanced Income Taxes*		11/26 ***No Class***	
16		12/1 *Advanced Income Taxes*	***Quiz 11***	12/3 *Managing Debt + Takeaways*	
17		12/08 ***No Class***	***Final Exam (3:30)***	12/10 ***Final Exam (2:00)***	***Final Exam (9:30)***

University policies can be found at the link here.