Course: Fundamentals of Personal Financial Planning

Instructor: Dr. Joseph Krupka, CPA/PFS CGMA

ClassLive: Monday at 10 am Central Time

Location: On-Line

Office: Main Campus: Dept. of Accounting Offices (1st floor)

Office Hours: 24/7 in the Virtual Office or by e-mail. Please direct all course related questions to the Virtual Office Discussion Board. If you send an e-mail, please put “ACCT 576” in the subject line so that it will get directed to the proper mail folder. I will attempt to address that question from Monday through Friday within 24 hours. If you do not get a response within the 24 hour time period, please call me.

Contact: Best Method- E-mail: Joseph.Krupka@tamuc.edu
Telephone: 732-439-0600 Fax No.: 903-468-3216


The book follows a life-cycle approach – addressing financial plans, assets, credit, insurance, investment, and retirement – as individuals and families progress through a lifetime.
**COURSE DESCRIPTION:**
This course exposes students to Personal Financial Planning utilizing basic financial planning skills and tools. Topics include insurance, investment, income tax, credit, retirement and estate planning to some degree within this course. It is through some exposure to all of these sub-fields and discussion of how the planner facilitates effective planning in each of them that students will gain a more complete perspective of the field of financial planning and the requirements of being an effective financial planner.

**Course Embedded Assessment Objectives:**
1. Demonstrate an understanding of basic financial planning skills in the external environment and how it applies within the client planner model.
2. Analyze and interpret personal financial statements and ratio analysis.
3. Understand and utilize concepts and techniques regarding time value of money, education funding, insurance and risk management, life health and disability, personal property, social insurance, investments and estate planning, and client interaction.

**Intellectual Development:**
This course will strive to provide an academically rigorous and intellectually challenging environment which stimulates personal growth, creative and critical thinking, and the highest standards of professional and ethical conduct.
In addition to developing technical expertise in the course subject matter, this course:
- develops and fosters communication skills, both written and oral
- enhances critical thinking
- challenges decision-making
- promotes intellectual curiosity and lifelong learning.

**eCollege Online Support for Questions:**
**Virtual Office:** You should post all questions pertaining to the course to the Virtual Office. This will allow everyone in the course to answer each other’s questions and to have access to all questions and any posted answers. Many of you will have the same questions and this will reduce the number of times that the same answer will have to be given. You should always check the Virtual Office postings to see if your question has already been asked and answered before you post a question.

**Groups:** The discussion board may be used by individual groups for private communication between their members. Any group of students may request that a group be formed by the professor to enable them to have a private discussion. Each member should do their own work and use the group for help, support, and feedback. Just send me an e-mail telling me that a group has been formed with the individual names of the members and I will create an online group for your private discussions.
**E-Mail:** E-mail is appropriate for personal questions related to your grade, etc. **PLEASE DO NOT use it for course related questions that may be of interest to others.**

**Additional Materials:**
- Computer. High speed internet connection is suggested and recommended (Broad band will make submitting large files easier). Students will search various databases to gather information. Some databases or sources may charge access fees.
- Storage device for saving exercises and projects.
- Headset with a microphone is recommended if you plan to actively participate in the optional ClassLive meetings.
- Webcam optional.
- Microsoft windows environment and a recent version of Microsoft Internet Explorer are optimal. The course will also work in Macintosh OS X, along with a recent version of Safari. A recent version of the Firefox browser on both Windows and Mac operating systems is also supported. You should perform a “Browser Test” prior to the start of the course. Login to eCollege, click on the ‘My Courses’ tab, and then select the “Browser Test” link under Support Services.
- Financial Calculator (Required). Any type is acceptable- such as the HP-10BII or TI BA-II Plus.

**STUDENT RESPONSIBILITIES:**
Learning is every student’s responsibility. My role is to facilitate and support your learning process. To accomplish the learning process you are required to:
- Check eCollege frequently for announcements and other information.
- Read assigned material listed on the course schedule.
- Actively participate in the class.
- Complete and submit assignments on time via CengageNOW.
- Contact me about any questions or issues when they arise. It’s much easier to help and work out a solution early-on, than later when it may be too late.

I expect you to adhere to all rules and standards set forth in this syllabus. **I reserve the right to modify or change this syllabus at any time.** I expect you to adhere to the academic honesty standards promulgated by Texas A & M University-Commerce. There are no acceptable reasons for violating any of the stated rules and conduct standards published by the university or contained in this syllabus.

If a problem arises during the semester that has an impact on this course, please contact me immediate to discuss how to resolve this matter.
Below you will find the rubric for this course:

**ACCT 576-01W Fundamentals of Personal Financial Planning Rubric**

<table>
<thead>
<tr>
<th>Criteria (Course Objectives)</th>
<th>3 (Exceeds Expectations)</th>
<th>2 (Meets Expectations)</th>
<th>1 (Does Not Meet Expectations)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Demonstrate an understanding of basic financial planning skills in the external environment and how it applies within the client planner model.</td>
<td>Student demonstrates excellent understanding of basic financial planning skills in the external environment and how it applies within the client planner model.</td>
<td>Student demonstrates an understanding of basic financial planning skills in the external environment and how it applies within the client planner model.</td>
<td>Student cannot demonstrate an understanding of basic financial planning skills in the external environment and how it applies within the client planner model.</td>
</tr>
<tr>
<td>Analyze and interpret personal financial statements and ratio analysis.</td>
<td>Student demonstrates excellence in the ability to analyze and interpret personal financial statements and ratio analysis.</td>
<td>Student demonstrates an ability to analyze and interpret personal financial statements and ratio analysis.</td>
<td>Student is not able to analyze and interpret personal financial statements and ratio analysis.</td>
</tr>
<tr>
<td>Understand and utilize concepts and techniques regarding time value of money, education funding, insurance and risk management, life health and disability, personal property, social insurance, investments and estate planning, and client interaction.</td>
<td>Student demonstrates excellent ability to understand and utilize concepts and techniques regarding time value of money, education funding, insurance and risk management, life health and disability, personal property, social insurance, investments and estate planning, and client interaction.</td>
<td>Student demonstrates an ability to understand and utilize concepts and techniques regarding time value of money, education funding, insurance and risk management, life health and disability, personal property, social insurance, investments and estate planning, and client interaction.</td>
<td>Student demonstrates no clear ability to understand and utilize concepts and techniques regarding time value of money, education funding, insurance and risk management, life health and disability, personal property, social insurance, investments and estate planning, and client interaction.</td>
</tr>
</tbody>
</table>
COURSE EVALUATION:
The final course grade will be based on the following items:

GRADING SCALE:

<table>
<thead>
<tr>
<th>GRADE</th>
<th>POINTS</th>
<th>PERCENTAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>900-1000</td>
<td>90-100</td>
</tr>
<tr>
<td>B</td>
<td>800-899</td>
<td>80-89</td>
</tr>
<tr>
<td>C</td>
<td>700-799</td>
<td>70-79</td>
</tr>
<tr>
<td>D</td>
<td>600-699</td>
<td>60-69</td>
</tr>
<tr>
<td>F</td>
<td>0-599</td>
<td>0-59</td>
</tr>
</tbody>
</table>

GRADE WEIGHTS:

<table>
<thead>
<tr>
<th>ASSIGNMENT</th>
<th>POINTS</th>
<th>PERCENTAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Discussion Board Postings</td>
<td>150</td>
<td>15%</td>
</tr>
<tr>
<td>Exam One</td>
<td>300</td>
<td>30%</td>
</tr>
<tr>
<td>Exam Two</td>
<td>300</td>
<td>30%</td>
</tr>
<tr>
<td>Research Paper</td>
<td>250</td>
<td>25%</td>
</tr>
<tr>
<td>TOTAL</td>
<td>1000</td>
<td>100%</td>
</tr>
</tbody>
</table>

POLICY FOR DROPPING CLASS: If the student finds that he/she needs to drop the class it is the student’s responsibility to drop the class. I will not drop you from the class. Students, who because of circumstances beyond their control are unable to attend classes during the last three weeks preceding finals, can request an “X” in the class if they are maintaining a grade of “C” or above. It is up to the instructor’s discretion whether this will be approved based on proof of death of an immediate family member or a lengthy hospitalization of the student.

Incomplete in Course: Students who, because of circumstances beyond their control, are unable to attend classes during or after review week will, upon approval of the teacher, receive a mark of “X” in all courses in which they were maintaining passing grades. A grade of “X” (incomplete) will not be counted in the calculation of the grade point average for one semester. If the “X” has not been removed at the end of one semester, it will automatically be changed to a grade of “F.” If a student feels that a grade is not correct, the matter should be discussed with the instructor. If the instructor finds the grade incorrect, the instructor must petition for a grade change by receiving approval from the department head and dean, with final approval from the Registrar’s Office.

Other: University policy will be followed in regards to withdrawals during the semester. It is the student’s responsibility to conform with the university rules relating to dropping or withdrawing from the course.
**Discussion Board Postings:**
Your participation grade will be assessed by your activity in the Discussion Board Postings. I expect you to read all assigned weekly chapters. Students are expected to contribute productively to class activities by joining in the discussion.

**Required Discussion Board Postings for this course is a minimum of one quality Discussion Board Posting per week (5 weeks).**
A rubric follows that will be used in the grading process for the discussion questions.

**Rubric for Grading Discussion Board Postings**

<table>
<thead>
<tr>
<th></th>
<th>3 (Exceeds Expectations)</th>
<th>2 (Meets Expectations)</th>
<th>1 (Does Not Meet Expectations)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Contribution to the Class</strong></td>
<td>Required number of postings met and postings are insightful, thorough, and interesting.</td>
<td>Required number of postings met, and postings are satisfactory.</td>
<td>Required number of postings was not met, uninteresting and not thorough.</td>
</tr>
<tr>
<td><strong>Inspires Reply Postings</strong></td>
<td>A serious effort is made to frame the posting to encourage reply. The posting generates questions and open avenues for discussion.</td>
<td>An effort is made to frame the posting to encourage reply.</td>
<td>No effort was made to frame the posting to encourage reply.</td>
</tr>
<tr>
<td><strong>Demonstrates Understanding of the Reading</strong></td>
<td>Posting demonstrates thorough understanding of the reading assignment and is substantiated with examples.</td>
<td>Posting demonstrates understanding of the reading assignment.</td>
<td>Posting does not demonstrate an understanding of the reading assignment.</td>
</tr>
<tr>
<td><strong>Grammar and Mechanics</strong></td>
<td>Posting does not contain grammar or spelling errors.</td>
<td>Posting contains one grammar or spelling error.</td>
<td>Posting contains more than one grammar or spelling errors.</td>
</tr>
</tbody>
</table>
### Rubric for Grading Research Paper

<table>
<thead>
<tr>
<th>Criteria</th>
<th>3 (Exceeds Expectations)</th>
<th>2 (Meets Expectations)</th>
<th>1 (Does Not Meet Expectations)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Demonstrates a clear and coherent logic to the research topic</td>
<td>Student demonstrates an excellent understanding of a clear and coherent logic to the research topic</td>
<td>Student demonstrates an understanding of a clear and coherent logic to the research topic</td>
<td>Student cannot demonstrate an understanding of a clear and coherent logic to the research topic</td>
</tr>
<tr>
<td>Demonstrates an understanding of the Readings/Literature of the research topic</td>
<td>Student demonstrates an excellent understanding of the Readings/Literature of the research topic</td>
<td>Student demonstrates an understanding of the Readings/Literature of the research topic</td>
<td>Student cannot demonstrate an understanding of the Readings/Literature of the research topic</td>
</tr>
<tr>
<td>Demonstrates use of proper grammar and writing method</td>
<td>Student demonstrates an excellent use of proper grammar and writing method</td>
<td>Student demonstrates use of proper grammar and writing method</td>
<td>Student cannot demonstrate use of proper grammar and writing method</td>
</tr>
<tr>
<td>Demonstrates a contribution to the research topic</td>
<td>Student demonstrates an excellent contribution to the research topic</td>
<td>Student demonstrates contribution to the research topic</td>
<td>Student cannot demonstrate a contribution to the research topic</td>
</tr>
</tbody>
</table>

The purpose of the research paper is to engage students in contemporary personal financial planning issues. The paper will consist of a topic covering current personal financial planning issues. Students will select a topic of interest to them regarding a personal financial planning topic they want to research at a deep level academically. The topic **DOES NOT** need to be approved by the instructor but the student is welcome to discuss their topic in advance if they wish to. Students will submit a paper, between 12-15 pages, properly formatted using the APA format. Students are expected to utilize electronic means such as databases and technology available through the library to research relevant issues. Students will be expected to integrate and apply various theories discussed during the semester and to explain why these theories are important to business and accounting literature. You will need to make sure to identify the appropriate research question, identify key terms...
for performing electronic searches, organize your data, obtain data or information from multiple sources and integrate it into a cohesive paper. The analysis must be well developed and consider stakeholder(s) positions. The paper must demonstrate mastery of basic writing mechanics. The paper must be clear, concise, organized, and persuasive and supported with applicable references.

**Note:** *Wikipedia and Investopedia are not academic sources to be used during this research paper* (the information from these sites are not verifiable and can be changed without verification for validity). Academic research articles should be the primary source of the research support with practice/trade journals as supplemental sources.

All research papers will be submitted via the ECollege Dropbox (concurrently with Turnitin.com.) in a word doc format; PDF format plus all other formats are not acceptable. Any paper in excess of a 20-25% originality report will not be acceptable.

**Exams:**
There will be two exams that you will submit using CengageNOW (see the Student Registration Information below). All **Exams will be due at 9 PM (Central Time) of the assigned exam date.** Two hours will be allowed to complete each exam; you must begin the exam no later than 7 pm (Central Time) in order to complete the exam within the two hour allotment; **the exam will automatically close at 9 pm (Central Time). It is your responsibility to diligently follow the exam schedule.**

You are responsible for information from class discussions, required readings, and homework. **No Late assignments including papers and exams will be accepted- please be on time with all class work. No makeup exams will be given unless** it is a University allowed excused absence. For an excused absence, the make-up exam will be administered prior to the scheduled exam. If you need to miss an exam for an excused absence let me know IN ADVANCE so we can make arrangements.
<table>
<thead>
<tr>
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<th>2 (Meets Expectations)</th>
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</tr>
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<tbody>
<tr>
<td>Correct Responses</td>
<td></td>
<td></td>
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<tr>
<td>Support method of achieving solution</td>
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<tr>
<td>Demonstrate understanding of concepts</td>
<td></td>
<td></td>
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<tr>
<td>Effective analysis</td>
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<tr>
<td>Creativity and Originality</td>
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</table>

**STUDENT RESOURCES:**
Occasionally students will need to perform research using various Websites in order to augment the text material, clarify misconceptions, and update information based on tax law changes. Some suggested websites to be used are:

- American Institute of Certified Public Accountants [www.aicpa.org](http://www.aicpa.org)
- Social Security Administration [www.ssa.gov](http://www.ssa.gov)
- Medicare [www.medicare.gov](http://www.medicare.gov)
- FINRA [www.finra.org](http://www.finra.org)
- The American College [www.theamericancollege.com](http://www.theamericancollege.com)
- National Underwriter [www.nationalunderwriter.com](http://www.nationalunderwriter.com)

**Supplementary Reading:**
- Wall Street Journal
- Financial Counseling and Planning
- Financial Planning
- Financial Services Review
- Investment Advisor
- Journal of Financial Planning
- Journal of Financial Services Professionals
- Journal of Personal Finance
- USA Today – Money Section
E-MAIL POLICY:
All students must use their MyLeo accounts when corresponding with professors. Please include the course number in the subject line of the e-mail message. Any e-mail which does not conform to these guidelines will not be read or responded to by the professor. If you do not have a computer, the business computer laboratory is located in BA345 and a computer laboratory is available in the library. The instructor will attempt to answer your e-mails within 24 hours on Monday – Thursday. I am not available to answer e-mails on the weekend. If you need to contact me, e-mail is the best method as it is the communication of choice by the university. Please do not call my office telephone and request that I return a long-distance call. I do not call long-distance. I check my e-mail in the morning and afternoon on Monday- Thursday

POP-UPS:
Explorer blocks pop-ups. You need to disable the pop-up blocker to the online learning sites to avoid this problem. To temporarily turn off or disable the pop-up blocker, go to tools and select the off on the pop-up blocker settings. The off selection turns off the pop-up blocker until the browser is closed or you can choose to select a setting that allows the pop-ups to be turned off permanently for a specific website.

TECHNICAL SUPPORT:
Please complete the student tutorial on using e-College. E-College provides help. The help button is located on the top right of the screen to provide information while you are working in e-College. If at any time you experience technical problems such as not being able to log into the course, please contact the e-College HelpDesk. The HelpDesk is available 24 hours a day, seven days a week. You can access the HelpDesk by sending an e-mail to helpdesk@online.tamuc.org or by calling 1-866-656-5511.
**ADA Statement:**

**Students with Disabilities:**
The Americans with Disabilities Act (ADA) is a federal anti-discrimination statute that provides comprehensive civil rights protection for persons with disabilities. Among other things, this legislation requires that all students with disabilities be guaranteed a learning environment that provides for reasonable accommodation of their disabilities. If you have a disability requiring an accommodation, please contact:

Office of Student Disability Resources and Services  
Texas A&M University-Commerce  
Gee Library 132  
Phone (903) 886-5150 or (903) 886-5835  
Fax (903) 468-8148  
StudentDisabilityServices@tamuc.edu

**Student Disability Resources & Services**

If you are registered with the office of **Student Disability Resources and Services (SDRS)** and will be needing accommodations this fall, please remember to contact our office for accommodation letters. It will be your responsibility to pick up the letters and deliver them to your instructor. Please remember accommodations are **not retroactive**, so they will start when you deliver the letter to your instructor.

- You must contact SDRS **every semester** that you are enrolled in order to receive accommodation letters.
- If you need alternate textbooks, you must first purchase the textbook and also fill out a request form through our office in order to receive a copy of the text in alternate format. Please note it does take time to get textbooks converted, so please submit request form at least 4 weeks in advance.
- If you are requesting an interpreter, you must contact the SDRS office 4-6 weeks prior to the date needed and also fill out a request form.
- In order to take exams/tests in SDRS you must sign up (stop by or email) **at least five days in advance** of the test date to reserve a space/time. You must also sign a testing agreement form which outlines all rules that must be followed when testing in SDRS.
- If you have been approved for a note taker, you **must** contact our office to set up an appointment. The procedure for note takers has changed and you will be using a note taker out of the class you need one. There is an informational/step by step packet for you as well as one you need to give to your note taker. **If you have already met with a consultant in the SDRS department concerning this, please remember to submit student note taker service agreement form ASAP and also please remind your note taker to submit green form to SDRS in order to receive credit for services.**
**DISCIPLINE POLICY:**
“All students enrolled at the University shall follow the tenets of common decency and acceptable behavior conducive to a positive learning environment.” (See Student’s Guide Handbook, Policies and Procedures, Conduct).

**COMFORTABLE LEARNING ENVIRONMENT:**
The university, this department, and your instructor are all committed to maintaining an inoffensive, non-threatening learning environment for every student. Class members (including the instructor) are to treat each other politely both in word and deed. Offensive humor and aggressive personal advances are specifically forbidden. If you feel uncomfortable with a personal interaction, contact your instructor for help in solving the problem.

**Civility in the Academic Environment:**
Civility in the classroom or online course and respect for the opinions of others is very important in an academic environment. It is likely you may not agree with everything that is said or discussed in the classroom/online course. Courteous behavior and responses are expected. To create and preserve a learning environment that optimizes teaching and learning, all participants share a responsibility in creating a civil and non-disruptive forum. Students are expected to conduct themselves at all times in a manner that does not disrupt teaching or learning. Faculty have the authority to request students who exhibit inappropriate behavior to leave the class/online course and may refer serious offenses to the University Police Department and/or the Dean of Students for disciplinary action.

**Ethics:**
Integrity is the hallmark of the accounting profession and will be stressed throughout the course. Any type of student breach of ethics, including but not limited to: illegal activity, dishonest conduct, cheating, plagiarism, or collusion, will result in failure of assignment or exam (F) and/or further academic sanction (i.e. failure of course (F), dismissal from class and/or referral to Dean of the College of Business).

“All students enrolled at the University shall follow the tenets of common decency and acceptable behavior conducive to a positive learning environment.” (See Student’s Guide Handbook, Policies and Procedures, Conduct).
ACADEMIC HONESTY POLICY:
The College of Business at Texas A & M University-Commerce will strive to be recognized as a community with legal, ethical, and moral principles and to practice professionalism in all that we do. Failure to abide by these principles will result in sanctions up to and including dismissal. Five different types of activities that will bring sanctions are as follows:

- **Illegal activity** – Violation of any local, state, or federal laws that prohibit the offender from performance of his or her duty.
- **Dishonest Conduct**: Seeking or obtaining unfair advantage by stealing or receiving copies of tests or intentionally preventing others from completing their work. In addition, falsifying of records to enter or complete a program will also be considered dishonest conduct.
- **Cheating**: The unauthorized use of another’s work and reporting it as your own.
- **Plagiarism**: Using someone else’s ideas and not giving proper credit.
- **Collusion**: Acting with others to perpetrate any of the above actions regardless of personal gain.

A copy of the Academic Honesty Policy is posted in the Document Sharing section of eCollege. You are required to read, sign, and submit (via Dropbox) this document by 9 PM (Central Time) on Wednesday, September 3, 2014.

**NOTE:** This syllabus is subject to change as needed to meet the objectives or administration of the course at the discretion of the Professor. It is not anticipated that there will be any substantive changes.
<table>
<thead>
<tr>
<th>CLASS DATE</th>
<th>ASSIGNMENT</th>
<th>DUE DATES</th>
</tr>
</thead>
</table>
| Week 1  
Monday,  
June 8 | Ch. 1 - Understanding the Financial Planning Process  
Ch. 2 - Using Financial Statements and Budgets  
Ch. 4 – Managing Your Cash and Savings | |
| Week 2  
Monday,  
June 15 | Ch. 5 – Making Automobile and Housing Decisions  
Ch. 6 – Using Credit  
Ch. 7 – Using Consumer Loans | |
| Monday,  
June 22 | EXAM ONE: Chapters: **1,2,4,5,6,7** | Open: Monday June 22 at 9 AM (central)  
CLOSE: Monday June 22 at 9 PM (central) |
| Week 3  
Monday,  
June 22 | Ch. 8 – Insuring Your Life  
Ch. 10 – Protecting Your Property | |
| Week 4  
Monday,  
June 29 | Ch. 11-Investment Planning  
Ch. 12- Investing in Stocks and Bonds  
Ch. 13- Investing in Mutual Funds, EFTs, and Real Estate | Research Paper Due: June 30th at 9 PM (central) |
| Week 5  
Monday,  
July 6 | Ch. 14 – Planning for Retirement  
Ch. 15- Preserving Your Estate | |
| Thursday,  
July 9 | EXAM Two: Chapters: **8,10,11,12,13,14,15** | Open: Monday July 9 at 9 AM (central)  
CLOSE: Monday July 9 at 9 PM (central) |
Student Registration Information

Dear Student,

Welcome to CengageNOW at TEXAS A&M UNIVERSITY - COMMERCE! I have created the following course, using content from Personal Financial Planning (ISBN 9781285940007):

**Fundamentals of Personal Financial Planning**
*(Course Key: E-TWQNY3FC44YNN)*

Please enroll in this course by utilizing the following steps.

**GO TO:** [http://login.cengagebrain.com](http://login.cengagebrain.com).

**Do you Already Have an Account? If so, Log in.**
   a. If you have purchased an access code, submit it in the Have another Product to Register? box.
   b. If you have not purchased an access code, in the Have another Product to Register? text box, submit the Course Key shown in green above.
      i. If "grace period" days remain for the course, you will see an Open button that gives you access to the course.
      ii. If "grace period" days do not remain for the course, you will see an invitation to purchase the product that will give you access to the course.

**Don't Already Have an Account?**
Click "Create an Account."
   a. If you have purchased an access code, submit it and follow the prompts until you reach the "My Home" page.
   b. If you have not purchased an access code, submit the Course Key shown in green above, and then follow the prompts until you reach the "My Home" page.
      i. If "grace period" days remain for the course, you will see an Open button that gives you access to the course.
      ii. If "grace period" days do not remain for the course, you will see an invitation to purchase the product that will give you access to the course.

Once you have the product on your "My Home" page, click the "Open" button for CengageNOW.

If in the steps above you do not provide Course Key (**E-TWQNY3FC44YNN**), provide it once you reach CengageNOW, on the "Courses" tab.