

Stat 274, Theory of Interest, Fall 2026

TuTh 12:30-1:45 pm, 1161 WVB

Instructor

Brian Hartman, PhD, ASA

2193 WVB, 801.422.5647

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Office Hours: M 3-4 pm, Tu 10-11 am, W 9-10 am

Course Aim and Goals

In this course we focus on how money grows over time and how to use that information to optimize both corporate and personal finances. This course will prepare you for future courses in life contingencies. The topics in this class encompass essentially all the syllabus for SOA exam FM.

Course Assessment

Homework Assignments	20%
Midterm Exam	30%
Final Exam	50%

SOA University Earned Credit

This course qualifies for the SOA University Earned Credit program for exam FM. If you score at least 85% in this course, you will receive credit for exam FM.

Teaching Assistants

Ethan Gertsch, egert@student.byu.edu

Makaela Maxwell, makaelaa@student.byu.edu

Henry Sommer, sommerh0@student.byu.edu

Nathan Steadman, nathstea@student.byu.edu

Alina Zimmerman, alinamz@student.byu.edu

Open Lab Hours (1155 WVB)

	Mon	Tues	Wed	Thu	Fri
Ethan	10a-12p	8a-11a	10a-12p		1p-4p
Makaela	3p-6p	3:30p-6p		3:30p-6p	
Henry		1:45p-3:15p	3:30p-4:30p	9a-12:30p, 1:45p-3:15p	
Nathan	8:30a-10:50a, 2p-3:20p		8:30a-10:50a, 1p-3:20p	10a-11:30a	
Alina	12p-2p	9a-9:50a, 11a-12:30p	12p-2p		11a-12:30p
Total	8:30a-6p	8a-12:30p, 1:45p-3:15p, 3:30p-6p	8:30a-3:20p 3:30p-4:30p	9a-12:30p, 1:45p-3:15p, 3:30p-6p	11a-12:30p, 1p-4p

Course Webpages

Canvas and <http://hartman.byu.edu/docs/stat274.html>

Optional Textbook

Mathematical Interest Theory, 3rd Ed., Vaaler and Daniel.

Recommended Calculators

Both the BA II Plus and the TI-30XS Multiview.

Exams

Exams are closed-book, closed-note, and cumulative. The midterm exam will be held in class on October 8th.

The final exam will be in class at our assigned time during finals week, currently Thursday, December 17th, 11-2 pm.

Homework

You have eight homework assignments. Homework is due in class on the due date. No late homework will be accepted.

Submit the assignment on Learning Suite. I will drop your lowest assignment in the calculation of your final grade.

Course Schedule

Week	Topics Covered	Assignments
31-Aug	Time value of money	
7-Sep	Time value of money	
14-Sep	Annuities	HW #1
21-Sep	Annuities	HW #2
28-Sep	Annuities	HW #3
5-Oct	Review & Midterm	HW #4 (Tuesday)
12-Oct	Loans	HW #5
19-Oct	Loans	
26-Oct	Loans	
2-Nov	Bonds	HW #6
9-Nov	Bonds	
16-Nov	Portfolios/ALM	HW #7
23-Nov	Financial Independence	
30-Nov	Portfolios/ALM	
7-Dec	Portfolios/ALM	HW #8

Honor Code

In keeping with the principles of the BYU Honor Code, students are expected to be honest in all of their academic work. Academic honesty means, most fundamentally, that any work you present as your own must in fact be your own work and not that of another. Violations of this principle may result in a failing grade in the course and additional disciplinary action by the university. Students are also expected to adhere to the Dress and Grooming Standards. Adherence demonstrates respect for yourself and others and ensures an effective learning and working environment. It is the university's expectation, and my own expectation in class, that each student will abide by all Honor Code standards. Please call the Honor Code Office at 422-2847 if you have questions about those standards.

Preventing & Responding to Sexual Misconduct

In accordance with Title IX of the Education Amendments of 1972, Brigham Young University prohibits unlawful sex discrimination against any participant in its education programs or activities. The university also prohibits sexual harassment—including sexual violence—committed by or against students, university employees, and visitors to campus. As outlined in university policy, sexual harassment, dating violence, domestic violence, sexual assault, and stalking are considered forms of "Sexual Misconduct" prohibited by the university. University policy requires all university employees in a teaching, managerial, or supervisory role to report all incidents of Sexual Misconduct that come to their attention in any way, including but not limited to face-to-face conversations, a written class assignment or paper, class discussion, email, text, or social media post. Incidents of Sexual Misconduct should be reported to the Title IX Coordinator at t9coordinator@byu.edu or (801) 422-8692. Reports may also be submitted through EthicsPoint at <https://titleix.byu.edu/report> or 1-888-238-1062 (24-hours a day). BYU offers confidential resources for those affected by Sexual Misconduct, including the university's Victim Advocate, as well as a number of non-confidential resources and services that may be helpful. Additional information about Title IX, the university's Sexual Misconduct Policy, reporting requirements, and resources can be found at <http://titleix.byu.edu> or by contacting the university's Title IX Coordinator.

Student Disability

Brigham Young University is committed to providing a working and learning atmosphere that reasonably accommodates qualified persons with disabilities. If you have any disability which may impair your ability to complete this course successfully, please contact the University Accessibility Center (UAC), 2170 WSC or 422-2767. Reasonable academic accommodations are reviewed for all students who have qualified, documented disabilities. The UAC can also assess students for learning, attention, and emotional concerns. Services are coordinated with the student and instructor by the UAC. If you need assistance or if you feel you have been unlawfully discriminated against on the basis of disability, you may seek resolution through established grievance policy and procedures by contacting the Equal Employment Office at 422-5895, D-285 ASB.

Mental Health Services

Barriers to learning are created by stress, anxiety, family and relationship concerns, and personal crises. If stressful life events or mental health concerns are inhibiting your ability to participate in daily activities or leading to diminished academic performance, please contact the BYU Counseling and Psychological Services (CAPS; 1500 WSC, [801-422-3035](tel:8014223035), caps.byu.edu). CAPS provides individual, couples and group counseling to students. These services are confidential and are provided by the university at no added cost to you. Professional psychologists and counselors who specialize in helping college students are available 24-hours a day to assist students in crisis; if you have an emergency during non-business hours (5pm-8am), please contact BYU Police Dispatch ([801-422-2222](tel:8014222222)) who will put you in touch with a counselor.

Sexual Assault Survivor Resources

If you or someone you know experienced sexual assault, BYU's Sexual Assault Survivor Advocacy Services (SASAS) can help. SASAS can provide information, support, and connect you to the resources you may need. SASAS services are free and confidential.

Phone: 801.422.9071

Email: advocate@byu.edu

Web: <https://advocates.byu.edu/>

Location: 1500 WSC

National Sexual Assault Hotline: 1-800-656-4673