

COMMON COURSE SYLLABUS: BUSI 1307 – PERSONAL FINANCE

DEPARTMENT:	Business Administration
DISCIPLINE:	Business
COURSE NUMBER:	BUSI 1307
COURSE TITLE:	Personal Finance
INSTRUCTOR:	Krishna Hoelscher, Assistant Professor in Economics
OFFICE:	Levelland Campus, Technology Center #104-D
OFFICE HOURS:	Monday: 8:00-9:00 a.m. and 1:30-2:30 p.m. Tuesday: 8:00 – 9:00 a.m. and 1:00 – 3:00 p.m. Wednesday: By appointment Thursday: 9:00 – 11:00 a.m. Friday: 8:30-9:30 and by appointment
TELEPHONE:	806-716-2244 – Leave a message and I'll return your call.
INSTRUCTOR E-MAIL:	khoelscher@southplainscollege.edu

COURSE INFORMATION

- **COURSE DESCRIPTION:** Personal and family accounts, budgets and budgetary control, bank accounts, charge accounts, borrowing, investing, insurance, standards of living, renting or home ownership, and wills and trust plans.
- **PREREQUISITE:** None.
- **CREDIT:** Lecture - 3; Lab – 0
- **CORE CURRICULUM:** This course partially satisfies the Core Curriculum Requirement for Social and Behavioral Science Foundational Component Area (080).
- **CORE CURRICULUM OBJECTIVES ADDRESSED:**
 - Communications skills**—to include effective written, oral and visual communication
 - Critical thinking skills**—to include creative thinking, innovation, inquiry, and analysis, evaluation and synthesis of information
 - Empirical and quantitative competency skills**—to manipulate and analyze numerical data or observable facts resulting in informed conclusions
 - Personal Responsibility**—to include the ability to connect choices, actions, and consequences to ethical decision-making.
 - Social Responsibility**—to include the demonstrated knowledge and competence, knowledge of civic responsibility, and the ability to engage effectively in regional, national, and global communities.
- **STUDENT LEARNING OUTCOMES:**
 1. Identify the concepts associated with the time value of money.
 2. Identify the differences among various savings and investment programs and classes of securities.
 3. Identify the options for insurance
 4. Describe retirement and estate planning techniques.
 5. Explain the benefits of owning versus renting real property.
 6. Discuss consumer protection legislation.
- **STUDENT LEARNING OUTCOMES ASSESSMENT:** This will vary and is geared towards the ACGM standards. This course will be assessed on an annual basis.

ATTENDANCE POLICY:

This course will utilize the following policy stated below from the SPC General Catalog:

- *Students are expected to attend all classes to be successful in a course. The student may be administratively withdrawn from the course when absences become excessive as defined in the course syllabus.*
- *When an unavoidable reason for class absence arises, such as illness, an official trip authorized by the college or an official activity, the instructor may permit the student to make up work missed. It is the student's responsibility to complete work missed within a reasonable period as determined by the instructor. Students are officially enrolled in all courses for which they pay tuition and fees at the time of registration. Should a student, for any reason, delay in reporting to a class after official enrollment, absences will be attributed to the student from the first-class meeting.*
- *Students who enroll in a course but have never attended by the official census date, as reported by the faculty member, will be administratively dropped by the Admissions and Records Office. A student who does not meet the attendance requirements of a class as stated in the course syllabus and does not officially withdraw from that course by the official census date of the semester may be administratively withdrawn from that course and receive a grade of "X" as determined by the instructor. Instructors are responsible for clearly stating their administrative drop policy in the course syllabus, and it is the student's responsibility to be aware of that policy.*
- *It is the student's responsibility to verify administrative drops for excessive absences through Texan Connect. If it is determined that a student is awarded financial aid for a class or classes in which the student never attended or participated, the financial aid award will be adjusted in accordance with the classes in which the student did attend/participate, and the student will owe any balance resulting from the adjustment.*
- *A student who stops attending AND stops completing assignments MUST take the responsibility of contacting the Registrar's office to drop the class.*

ONLINE CLASSES

- Students have to access the course on a regular basis. **Minimum log in for the course is at least four (4) days per week. Additionally, you should not let more than 72 hours pass without logging in.**
- The Blackboard software used to manage this online course tracks student logins, tracking when and where the student has been in the course. Accessing this course on a regular basis is extremely important in order to meet the objectives of this course.
- Students should daily check the semester schedule, e-mail, and also check for announcements and course messages.
- This course is not 100% self-paced—**there will be deadlines.** You will feel more at ease with the materials if you stay in touch with what is going on. This course is 3 semester credit hours. For this reason, you should set aside a minimum of 6 hours per week to work on this course. One of the very first things you should do is set aside time each week to work on the class. It is very easy to put off attendance in an online course.
- **Students with a "A" or better average at the end of the semester may exempt the semester exam.**
- **Any student with a "B" average or below MUST take the semester exam.**

IN-PERSON CLASSES

- Attendance for in-person classes is required and will be taken each class period. There will be in-class assignments each week and you must be present in class to receive credit.
- Students are given 4 "free" absences throughout the semester. The student is not required to notify me regarding any absence.
- **Students with a "A" or better average AND four or less absences at the end of the semester may EXEMPT the semester exam.**
- **Any student with a "B" average or below MUST take the semester exam.**

STUDENTS ARE NOT DROPPED FOR NON-ATTENDANCE OR NON-COMPLETION OF ASSIGNMENTS.

ALL STUDENTS MUST INITIATE THE DROP PROCESS IF YOU DECIDE NOT TO COMPLETE THE COURSE.

STUDENTS THAT STOP ATTENDING AND DO NOT COMPLETE COURSEWORK WILL RECEIVE A GRADE OF "F" AT THE END OF THE SEMESTER.

FINAL DROP DATE: Thursday – April 25, 2024

COURSE STRUCTURE:

- **BLACKBOARD** - **ALL** communication and grading for this course will be conducted using the Blackboard Learning Management software.
- **REQUIRED COURSE MATERIALS:**
 - **Textbook Information:**
 - Personal Finance, Chapters 1-17, 14th Edition.
 - Authors: Garman and Fox



All students will need to purchase a Cengage Unlimited Access code to complete the assignments for this course. The access code may be purchased at any SPC Bookstore, or through the students' Cengage account.

NOTE: If you order the code online from our bookstore, have the code E-MAILED to you. To do this, you will need to choose "ACCESS DELIVERY FEE as the shipping method when checking out.

The Cengage Student Account for this course includes an e-text with purchase. Students may also choose to rent a print or hard copy of the textbook for the semester. This rental may be completed through the student's Cengage Dashboard Account.

Note: If you already have a Cengage student account from a previous course you have completed, you may use the same account/login for this course.

- **Microsoft Excel:** The calculations assigned in this course may be completed using Microsoft Excel. As a student at South Plains College, you qualify for a free version of Microsoft Office 365.
- **ACCESSING COURSE MATERIALS:** All assignments will be accessed through Blackboard > Course Content.
 - In Blackboard, click on the "Course Content" link and then Week 1 Assignments, then click on Cengage MindTap Week 1 Assignments – Course Orientation. This link will take you to the Cengage software.
 - If you have never had a Cengage account before, you will create one here. *Please use your SPC e-mail account to sign up!* If you already have an existing Cengage account, just enter your login information.

ASSIGNMENT INFORMATION and GRADING POLICIES:

- **ASSIGNMENT POLICY:** Assignments are due by 11:59 p.m. on the date posted on the course schedule/calendar. **All assignments for this course will be located within the "Course Content" link in Blackboard.** All assignments will be completed using the provided links within the "Course Content" menu link in Blackboard.

Please note that late work/assignments will not be accepted.

DO NOT ASK for an extension!

*****Computer or WIFI failure is not an excuse for missing an assignment!*****

- **CHAPTER QUIZ and EXAMINATION POLICY:** **No makeup quizzes or exams will be allowed.**
 - **If you miss or perform poorly on a unit exam, the grade you make on the comprehensive semester exam will replace the lowest score of the unit exam grades.**
 - **If you have special needs for taking tests, please contact me or special services the first week of classes.** (Refer to the Disability Statement located in this syllabus.)
- **EXTRA CREDIT:** Extra credit is offered to the entire class, **NOT** individual students.
 - 1) **1 point** will be added to the final course average at the end of the semester for students that complete the Course Evaluation at the end of the semester.
 - 2) **3 points** will be added to the final course average at the end of the semester for students that complete **all assignments** for the entire semester.

<u>GRADING POLICY/PROCEDURES:</u> Grades will be allocated according to the following point system and scale:
Assignment Categories
<u>Homework Assignments: 25%</u> <ul style="list-style-type: none"> •25 possible points each. •3 attempts. Unlimited time for completion.
<u>Chapter Quizzes: 30%</u> <ul style="list-style-type: none"> •35 possible points each. •20-minute time limit. Two takes during time allotted. 1 check my work per question. •Must complete quiz upon entry.
<u>Unit and Semester Exams: 45%:</u> <ul style="list-style-type: none"> •200 possible points each •60-minute time limit. Two takes during time allotted.
<u>Comprehensive Semester Exam:</u> <ul style="list-style-type: none"> •200 possible points •75-minute time limit. Two takes during time allotted. •<i>See attendance policy regarding semester exam exemption requirements.</i>
<u>Grading Scale</u> A: 90-100 B: 80-89 C: 70-79 D: 60-69 F: Below 59

- **ACADEMIC INTEGRITY:** It is the aim of the faculty of South Plains College to foster a spirit of complete honesty and a high standard of integrity. The attempt of any student to present as his or her own any work which he or she has not honestly performed is regarded by the faculty and administration as a most serious offense and renders the offender liable to serious consequences, possibly suspension.
- **PLAGIARISM AND CHEATING:** Students are expected to do their own work on all projects, quizzes, assignments, examinations, and papers. Failure to comply with this policy will result in an F for the assignment and can result in an F for the course if circumstances warrant.
 - **Plagiarism** violations include, but *are not* limited to, the following:
 1. Turning in a paper that has been purchased, borrowed, or downloaded from another student, an online term paper site, or a mail-order term paper mill;
 2. Cutting and pasting together information from books, articles, other papers, or online sites without providing proper documentation;
 3. Using direct quotations (three or more words) from a source without showing them to be direct quotations and citing them; or
 4. Missing in-text citations.
 5. ANY significance of an AI generated assignment will result in an “F” for the assignment.
 - **Cheating** violations include, but *are not* limited to, the following:
 1. Obtaining an examination by stealing or collusion;
 2. Discovering the content of an examination before it is given;
 3. Using an unauthorized source of information (notes, textbook, text messaging, internet, apps) during an examination, quiz, or homework assignment;
 4. Entering an office or building to obtain an unfair advantage;
 5. Taking an examination for another;
 6. Altering grade records;
 7. Copying another’s work during an examination or on a homework assignment;
 8. Rewriting another student’s work in Peer Editing so that the writing is no longer the original student’s;
 9. Taking pictures of a test, test answers, or someone else’s paper.

An "F" may be assigned to a student in the case of academic dishonesty and/or plagiarism at the discretion of the instructor, as clearly defined in the course syllabus, due to the severity of the student's actions and disregard for the learning objectives of the course.

- **STUDENT CODE OF CONDUCT POLICY:** Any successful learning experience requires mutual respect on the part of the student and the instructor. Neither instructor nor student should be subject to others' behavior that is rude, disruptive, intimidating, aggressive, or demeaning. Student conduct that disrupts the learning process or is deemed disrespectful or threatening shall not be tolerated and may lead to disciplinary action and/or removal from class.
- **INTERNET/TECHNICAL PROBLEMS/SUPPORT:** If you are having computer problems, please start with the Help link on your Blackboard homepage. It is your responsibility to have a backup plan if your computer/WIFI goes down. **Do not wait until it is a crisis situation. Do not wait until the last minute to turn assignments in, or you may have problems!** Make sure you finish your Cengage assignments in a timely manner and DO NOT wait until the last minute!
- **DISCLAIMER:** This is to notify you that the materials you may be accessing in chat rooms; bulletin boards or unofficial web pages are not officially sponsored by South Plains College. The United States Constitution rights of free speech apply to all members of our community regardless of the medium used. We disclaim all liability for data, information or opinions expressed in these forums.

ACADEMIC AND SPECIAL SERVICES INFORMATION

- **COVID INFORMATION** – For information and resources about COVID-19, please visit:
<https://www.southplainscollege.edu/emergency/covid19-faq.php>
 - For information regarding official South Plains College statements about diversity, disabilities, non-discrimination, Title V Pregnancy Accommodations, and Campus Concealed Carry, please visit:
<https://www.southplainscollege.edu/syllabusstatements/>.
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