

### Instructor Contact Information

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Estimated Response Time to E-mail by Instructor: Within 24 hours

### Course Information

Course Code and Title: BUSI 1307 Personal Finance  
Credit Hours: 3  
Format: Hybrid  
Duration: 8 weeks  
Required Prerequisite Courses: None

### Course Description

BUSI 1307 Personal Finance (three semester hours)

This course, Personal Finance will study 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.

### Required Course Materials



#### Textbook:

Personal Finance, Kapoor, McGraw Hill, 12<sup>th</sup> Edition.  
ISBN: 978-1-259-72068-0 (LOOSE-LEAF) (W/OUT ACCESS CARD)

## Course Rationale

This course, Personal Finance will study 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.

## Course Objectives

Upon successful completion of BUSI 1307, students will:

1. Discuss how financial decisions made today can affect their future financial stability.
2. Develop the analytical tools they need to think intelligently about personal finance decisions.
3. Utilize sound reasoning skills in evaluating personal finance alternatives.
4. Develop the ability to be conversant on a variety of personal finance issues.
5. Analyze the language and vocabulary of personal finance.

## Summary of Course Assignments

Objectives will be achieved and demonstrated through the following course assignments:

Assignments	# of Assignments
Exams	2
Chapter Assignments	Varies by chapter

## Grading System and Scale

Grades will be posted in our Blackboard course site as soon as they are ready for distribution. The final grade is based on the computations listed below.

Assignments	Number of Assignments	Total Points
Exams	2	500
Chapter Assignments (BB)	See course schedule	500
<b>Total</b>	<b>--</b>	<b>1000</b>

### *Final Grade Scale:*

900 points and above = A  
800-899 = B  
700-799 = C  
600-699 = D  
Below 600 = F



## General Information

Several elements are essential for your success in this course. You will need to understand these fully prior to starting the course:

1. All online courses require extensive engagement (with other students, the instructor, and the course materials) as well as timely completion of assignments. Many assignments are due weekly. Thus, keeping up with the schedule is essential to your success. Your personal schedule must allow you to keep up with the due dates for the readings and other assignments. Late work is not allowed in this course, so you must plan your schedule carefully.
2. You must have continuous access to a working and dependable computer and Internet provider.
3. **The following study sequence will maximize your chances for mastering each lesson and exceling on the exams in this course:**
  - 1) Read the lesson overview and learning objectives.
  - 2) Read assigned material in the textbook or ebook.
  - 3) Review the learning objectives.
  - 4) Review the powerpoint and take notes as needed (i.e., connected to lesson objectives.)
  - 5) Complete and submit Blackboard Homework assignments. **These will add points to your course grade.**
  - 6) **Complete both exams on time. These will add points to your grade.**
  - 7) Be sure to contact your instructor when you have questions or need help.
4. **For all learning activities and resource videos please use Internet Explorer or Microsoft Edge as these browsers support Flash Player which is required to view these resources. If you are using a Mac, please use the Firefox browser.**

## Course Policies

### *Communication:*

- Via NTCC e-mail address
- Via Blackboard course site (preferred)
- Via Instructor Cell Phone

I will check all of these regularly and you should do so as well.

### *Attendance:*

NTCC's online attendance policy will be followed.

### *Academic Honesty:*

- ***“Students are expected to complete course work in an honest manner, using their intellects and resources designated as allowable by the course***

***instructor. For this course, all exams will be online and you can use your textbook and course materials during the exams. You may not use other websites or collaborate with your classmates. For security purposes, you will be required to download a lockdown browser on your computer prior to testing so that you may not visit any other websites while taking your exam.***

- ***NTCC upholds the highest standards of academic integrity. This course will follow the NTCC Academic Honesty policy stated in the Student Handbook for any and all violations of academic integrity. If any plagiarism occurs in the course—on assignments, discussions, or course paper—an F will be given for the final course grade. For your convenience the NTCC academic ethics policy is listed below.***

#### **Academic Ethics:**

*Northeast Texas Community College may initiate disciplinary proceedings against a student accused of scholastic dishonesty. Scholastic dishonesty includes, but is not limited to, statements, acts, or omissions related to applications for enrollment or the award of a degree, and/or the submission as one's own work material that is not one's own. Scholastic dishonesty may involve, but is not limited to, one or more of the following acts: cheating, plagiarism, collusion, use of annotated texts or teacher's editions, and/or falsifying academic records. Any violations of the above will result in an F in the course.*

***Plagiarism*** is defined as the appropriation of any person's work and the unacknowledged incorporation of that work in one's own work offered for credit.

***Cheating*** is defined to include the following: copying from another student's paper; using materials during a test not authorized by the person giving the test; collaborating with any other person during the test without permission; knowingly obtaining, using, buying, selling, transporting, or soliciting in whole or in part the content of test not yet administered; substituting for another student or permitting any other person to substitute for oneself; copying computer or Internet files, using someone else's work for assignments as if it were one's own, or any other dishonest means of attempting to fulfill the requirements of a course.

***Collusion*** is defined as the unauthorized collaboration with any person in preparing work offered for credit.

## *Students Who Have Disabilities:*

### **ADA Statement:**

It is the policy of Northeast Texas Community College to provide reasonable accommodations for qualified individuals who are students with disabilities. This College will adhere to all applicable federal, state and local laws, regulations and guidelines with respect to providing reasonable accommodations as required to afford equal educational opportunity. It is the student's responsibility to arrange an appointment with a College counselor to obtain a Request for Accommodations form. For more information, please refer to the Northeast Texas Community College Catalog or Student Handbook.

## **Course Assignment Procedures**

### *Assessment/Evaluation and Grading:*

There will be two exams and exercises and problems for each chapter. These graded items will be completed according to the course schedule in Blackboard.

#### *Exams:*

Exams will include 50 multiple-choice questions and each question is worth 4 points. No exam grades will be dropped. The exams will be timed (1.5 hours). Please see the course schedule attached to this syllabus for dates.

#### *Chapter Assignments:*

The chapter assignments include financial planning activities, problems and cases and are to be completed in Blackboard. Please see each chapter's material in BB for each chapter's specific assignment. These assignments can be submitted for credit no later than the assigned due date at midnight. **No late work will be accepted as the answers will be released to you immediately following the due date.** See course schedule below for specifics.

#### *Late Work Policy:*

Please allow yourself an appropriate amount of time to complete the coursework. Students who wait until the last minute often miss the deadline and then cannot receive credit for their work. All due dates for the entire course are included with this syllabus so you can work as far ahead as you would like. Please understand that I must adhere to this policy for all students so exceptions will not be made.

#### *Final Grades:*

This course is set up on a point scale. You can calculate your grade at any time as all point values are listed on this syllabus. **Your final course grade will be based upon this scale only. There are NO extra credit opportunities. In addition, there are no "retakes" for any assignments or exams.** The scores that you receive on your original submissions will be what

is counted toward your final grade. Please understand that I must adhere to this grading policy for all students so exceptions will not be made.

**Course Assignments/Schedule (subject to change by instructor)**

Chapter	Assignment	Points	Due Date
<b>Week 1</b>  Chapters 1 & 2	Read Chapters 1 & 2  Review Powerpoints  Complete BB Assignment  Chapter 1      Financial Planning Problems      2, 3, 4, 10, 11, & 13 Chapter 2      Financial Planning Problems      1, 2, 3, 4, & 6	Ch 1=20 pts Ch 2=20 pts	<b>10/27            Sunday            (midnight)</b>
<b>Week 2</b>  Chapters 3, 4, & 5	Read Chapters 3, 4, & 5  Review Powerpoints  Complete BB Assignment  Chapter 3      Financial Planning Problems      1, 2, & 7 Chapter 4      Financial Planning Problems      1, 5, 6, & 9 Chapter 5      Financial Planning Problems      1, 2, 4, 10 & 11	Ch 3=10 pts Ch 4=10 pts Ch 5= 20 pts	<b>11/3            Sunday            (midnight)</b>
<b>Week 3</b>  Chapters 6, 7, & 8	Read Chapters 6, 7, & 8  Review Powerpoints  Complete BB Assignment  Chapter 6      Financial Planning Problems      1, 3, 6, & 10 Chapter 7      Financial Planning Problems      2, 4, 8, & 13 Chapter 8      Financial Planning Problems      2, 4, 5, 7 & 9	-   Ch 6=20 pts Ch 7=20 pts Ch 8=20 pts.	<b>11/10            Sunday            (midnight)</b>
<b>Week 4</b>  Chapter 9	Read Chapter 9  Review Powerpoint  Complete BB Assignment  Chapter 9      Financial Planning Problems      1, 4, & 5	Ch 9=10 pts	<b>11/17            Sunday            (midnight)</b>

<b>Week 5</b> Exam 1	Exam 1 (Chapters 1-9)  Week 5 continued below...	Exam 1=250 pts.	<b>11/18 &amp; 11/19 Mon/Tue (midnight)</b>
<b>Week 5</b> <b>Continued</b>  Chapters 10, 11, & 12	Read Chapters 10, 11, & 12  Review Powerpoints  Complete BB Assignments  Chapter 10      Financial Planning Case      1, 2, 3 & 4 Chapter 11      Financial Planning Problems      7, 8, 9, 10, & 11 Chapter 12      Financial Planning Problems      1, 2, 3, 5, 9, & 12	Ch 10=80 pts Ch 11=10 pts Ch 12=10 pts.	<b>11/24 Sunday (midnight)</b>
<b>Week 6</b>  Chapter 13, 14, 15, & 16	Read Chapters 13, 14, 15, & 16  Review Powerpoints  Complete BB Assignment  Chapter 13      Financial Planning Problems      1, 2, & 7 Chapter 14      Financial Planning Problems      1, 3, & 12 Chapter 15      Financial Planning Activity      4 a-g Chapter 16      Financial Planning Activity      1 & b 3 a-c	- - Ch 13=10 pts Ch 14=10 pts Ch 15=30 pts. Ch 16=30 pts -	<b>12/1 Sunday (midnight)</b>
<b>Week 7</b>  Chapters 17, 18, & 19	Read Chapters 17, 18 & 19  Review Powerpoint  Complete BB Assignment  Chapter 17      Financial Planning Case      1, 2 & 3 Chapter 18      Financial Planning Problems      1 & 5 Chapter 19      Financial Planning Case      1, 2 & 3	- Ch 17=80 pts Ch 18=10 pts Ch 19=80 pts.	<b>12/8 Sunday (midnight)</b>
<b>Week 8</b>	Exam 2 (Chapters 10-19)	Exam 2=250 pts.	<b>12/9-11 Mon— Wed. (midnight)</b>