



Personal Finance-Busi 1307
Course Syllabus: Spring 2017

“Northeast Texas Community College exists to provide responsible, exemplary learning opportunities.”

John Mark Cobern, CPA, JD

Office: Adjunct

Phone: 903-577-0881

Email: jcobern@gmail.com

Office Hours	Monday	Tuesday	Wednesday	Thursday	Friday	Online
	per appt.	per appt.	per appt.	per appt.	per appt.	Daily

The information contained in this syllabus is subject to change without notice. Students are expected to be aware of any additional course policies presented by the instructor during the course.

Catalog Course Description (include prerequisites): A study of the fundamentals of personal finance, estate planning, insurance and retirement planning. Emphasis on investing in stocks, bonds, mutual funds, and real estate and small business ownership.

Required Textbook(s):

Kapoor, Dlabay, Hughes. Personal Finance. Tenth Edition. McGraw-Hill Irwin, 2010.

Publisher: McGraw-Hill

ISBN Number: 978-0-07-353069-7

Recommended Reading(s):

N/A

Student Learning Outcomes:

- the basic accounting for personal and family accounts and budgeting
- Basics of Investing
- basic understanding of insurance,
- renting vs. owning a home
- basic understanding of wills and trusts

Exemplary Educational Objectives:

N/A

SCANS Skills:

N/A

Lectures & Discussions:

TBA

Evaluation/Grading Policy:

Midterm Exam-----50%

Final Exam-----50%

Tests/Exams:

You will be given two exams, a mid term and a final. The tests are non cumulative.

Assignments:

All assignments for this course will be provided at the first class meeting.

Other Course Requirements:

None

Student Responsibilities/Expectations:

Cell phones ringing and text messaging during class are a disturbance and will not be tolerated. Please turn your cell phones off or on silent during the course as a courtesy to your classmates and instructor. If you are in possession of a cell phone and it rings during class, please excuse yourself immediately for the remainder of the day. If this occurs more than once, you will be asked to leave your cell phone with the instructor during the duration of each class day.

You will be required to utilize the Blackboard online learning software at various times during this course. Blackboard can be accessed through the NTCC website and login information is available on the college website. Specific assignments will be discussed during class time.

Please note that the last day to withdraw from this course with a grade of “W” is set by the college each semester. Please review the NTCC academic calendar for this date. If you do not for any reason complete the course requirements and you fail to officially withdraw from this course, you will receive a course grade of “F.”

NTCC Academic Honesty Statement:

"Students are expected to complete course work in an honest manner, using their intellects and resources designated as allowable by the course instructor. Students are responsible for addressing questions about allowable resources with the course instructor. NTCC upholds the highest standards of academic integrity. This course will follow the NTCC Academic Honesty policy stated in the Student Handbook."

Academic Ethics

The college expects all students to engage in academic pursuits in a manner that is beyond reproach. Students are expected to maintain complete honesty and integrity in their academic pursuit. Academic dishonesty such as cheating, plagiarism, and collusion is unacceptable and may result in disciplinary action. Refer to the student handbook for more information on this subject.

ADA Statement:

It is the policy of NTCC 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 NTCC Catalog or Student Handbook.

Family Educational Rights And Privacy Act (Ferpa):

The Family Educational Rights and Privacy Act (FERPA) is a federal law that protects the privacy of student education records. The law applies to all schools that receive funds under an applicable program of the U.S. Department of Education. FERPA gives parents certain rights with respect to their children's educational records. These rights transfer to the student when he or she attends a school beyond the high school level. Students to whom the rights have transferred are considered "eligible students." In essence, a parent has no legal right to obtain information concerning the child's college records without the written consent of the student. In compliance with FERPA, information classified as "directory information" may be released to the general public without the written consent of the student unless the student makes a request in writing. Directory information is defined as: the student's name, permanent address and/or local address, telephone listing, dates of attendance, most recent previous education institution attended, other information including major, field of study, degrees, awards received, and participation in officially recognized activities/sports.

Other Course Policies:

None