



BUSI 1307.082 Personal Finance – Online

Course Syllabus: Fall 2025

“Northeast Texas Community College exists to provide personal, dynamic learning experiences empowering students to succeed.”

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	Monday	Tuesday	Wednesday	Thursday	Friday
Office Hours	9:00 a.m. – 12:00 p.m.	9:00 a.m. – 12:00 p.m.	11:00 a.m. – 12:00 p.m.	9:00 a.m. – 12:00 p.m.	By Appointment

This syllabus serves as the documentation for all course policies and requirements, assignments, and instructor/student responsibilities.

Information relative to the delivery of the content contained in this syllabus is subject to change. Should that happen, the student will be notified.

Course Description: 3 credit hours

Lecture/Lab/Clinical: Online

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(s): None

Student Learning Outcomes:

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.

Evaluation/Grading Policy:

All quizzes/assignments/discussions/exams/projects are completed individually and submitted electronically through Blackboard. Each assignment is worth a set number of points. Assignment grades will be posted within 5 days of the posted due date. Please pay careful attention to the due dates.
Late work will NOT be accepted.

This course adheres to the NTCC Academic Honesty and Ethics statements discussed below. In addition, if a student submits the work of anyone else, they and the other person (if possible) will earn a zero grade on that assignment. If this happens a second time, the student will be dropped immediately from class with a failing grade and a note of academic dishonesty placed on their permanent NTCC record.

Assignments:

All assignments for this course will be provided on the first day of the course and will be completed and submitted via Blackboard. Assignments, instructions, and files are accessible via Blackboard.

Tests/Exams: 2 Exams (250 points each)

Exams will include 50 multiple-choice questions and each question is worth 5 points. Each exam will be completed electronically in Blackboard. Exams are timed (90 minutes) and students will only have one attempt to complete. **No late work will be accepted.** See course schedule for specifics.

Exam 1 covers chapters 1-9.

Exam 2 covers chapters 10-19

Chapter Assignments: 18 Chapter Assignments (see schedule for point breakdown)

The chapter assignments include financial planning activities, problems, and cases and are to be completed in Blackboard. Please see each chapter's material in Blackboard for each chapter's specific assignment. Students must show their work when submitting assignments (full credit will not be awarded if only answers are submitted). These assignments can be submitted for credit no later than the assigned due date at 11:59 p.m. **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.

Chapter Quizzes: 10 Chapter Quizzes (12 points each)

Quizzes are completed electronically through Blackboard and are presented in multiple-choice, true/false, and/or matching format. Quizzes are timed (25 minutes) and students will only have one attempt to complete. No late work will be accepted. 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.

Assignments	Number of Assignments	Total Points
Exams	2	500
Chapter Assignments	18	380
Chapter Quizzes	10	120
Total		1000

Point Scale for Final Grades

A = 1000-900

B = 899-800

C = 799-700

D = 699-600

F = 599 and below

Required Instructional Materials:

Textbook:

Personal Finance, Kapoor, McGraw Hill, 14th Edition.

This class participates in the Inclusive Access program where you have paid for your e-book access with tuition and fees. There is a link in Blackboard labeled "Inclusive Access - Access to Ebook.". This will take you to directly to your Ebook.

If you would like a hard copy of the textbook, you may purchase a loose-leaf copy for an additional charge at the NTCC bookstore.

Publisher:

McGraw Hill

ISBN Number:

9781266477911 (LOOSE-LEAF) (W/OUT ACCESS CARD)

Optional Instructional Materials:

None.

Minimum Technology Requirements:

- Daily high-speed internet access
- Internet Explorer or Microsoft Edge as these browsers support Flash Player which is required to view some course resources. If you are using a Mac, please use the Firefox browser.
- Microsoft Word

Required Computer Literacy Skills:

- Basic computer usage skills
- Email skills

Course Structure and Overview:

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

1. All courses require extensive engagement (with other students, the instructor, and the course materials) as well as timely completion of assignments/quizzes/exams/discussion boards. Items are due weekly, and sometimes each day of the week (see course schedule for specific due dates). 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 in this course:
 - a. Read the lesson overview and learning objectives.
 - b. Read assigned material in the textbook or eBook.
 - c. Review the learning objectives.
 - d. Review the PowerPoint and take notes as needed (i.e., connected to lesson objectives)
 - e. Complete and submit all assignments in Blackboard.
 - f. Be sure to participate in the Discussion Questions as assigned by writing your original responses and posting peer replies.
 - g. Complete all assignments on time.

- h. Be sure to contact your instructor when you have questions or need help.

Communications:

- **Email:** Please check your NTCC email daily. Email is the official form of communication used here at NTCC. All emailed questions to the instructor will be responded to within 24 hours (Monday-Friday), but usually within a few hours when possible. My email address is iharwell@ntcc.edu.
- **Phone:** My office phone number is 903-434-8129, however, if you need immediate assistance, you may call my cell phone at 903-767-0056 (please do not call or text before 8:00 a.m. or after 9:00 p.m.). I do not respond to long detailed questions via text message.
- **Announcements:** These can be found in Blackboard under the course link on your Blackboard homepage. Please make sure you are reading any announcements thoroughly when they are posted.
- **Blackboard Messages:** These can be found in Blackboard under the Messages link in your Blackboard course. Please check daily.

Institutional/Course Policy:

Late Work Policy:

The word “assignments” refers to all work that is submitted via Blackboard or presented in class. Students are to submit assignments on or before the stated due date/time. **Late work is not accepted.**

Attendance Policy:

As this is an online course, students are expected to participate regularly (daily/weekly) and complete all assigned work. Excessive absences (two consecutive weeks of no participation) *may* result in the student being dropped from the class or having their grade average reduced. An attempt will be made to contact you before this happens, but should an emergency arise, you will need to contact your instructor by phone or email should you not be able to meet this requirement. Please see the schedule of classes for the last day to withdraw. Religious Holy Days: please refer to the current Northeast Texas Community College Student Handbook.

Withdrawal Policy/Date:

It is your responsibility to drop a course or withdraw from the college. If you stop attending the course without withdrawing, you will still receive a grade, whether passing or failing.

Alternate Operations During Campus Closure and/or Alternate Course Delivery Requirements:

In the event of an emergency or announced campus closure due to a natural disaster or pandemic, it may be necessary for Northeast Texas Community College to move to altered operations. During this time, Northeast Texas Community College may opt to continue delivery of instruction through methods that include, but are not limited to, online through the Blackboard Learning Management System, online conferencing, email messaging, and/or an alternate schedule. It is the responsibility of the student to monitor NTCC’s website (<http://www.ntcc.edu/>) for instructions about continuing courses remotely, Blackboard for each class for course-specific communication, and NTCC email for important general information.

Additionally, there may be instances where a course may not be able to be continued in the same delivery format as it originates (face-to-face, fully online, live remote, or hybrid). Should this be the case, every effort will be made to continue instruction in an alternative delivery format. Students will be informed of any changes of this nature through email messaging and/or the Blackboard course site.

Statement Regarding the Use of Artificial Intelligence (AI) Technology:

Absent a clear statement from a course instructor, use of or consultation with generative AI shall be treated analogously to assistance from another person (collusion). Generative AI is a subset of AI that utilizes machine learning models to create new, original content, such as images, text, or music, based on patterns and structures learned from existing data (Cornell, Center for Teaching Innovation). Unauthorized use of generative AI tools to complete an assignment or exam is not permitted. Students should acknowledge the use of generative AI and default to disclosing such assistance when in doubt. Individual course instructors may set their own policies regulating the use of generative AI tools in their courses, including allowing or disallowing some or all uses of such tools. Students who are unsure of policies regarding generative AI tools are encouraged to ask their instructors for clarification. (Adapted from the Stanford University Office of Community Standards-- accessed August 31, 2023)

NTCC Academic Honesty/Ethics Statement:

NTCC upholds the highest standards of academic integrity. The college expects all students to engage in their academic pursuits in an honest manner that is beyond reproach using their intellect and resources designated as allowable by the course instructor. Students are responsible for addressing questions about allowable resources with the course instructor. Academic dishonesty such as cheating, plagiarism, and collusion is unacceptable and may result in disciplinary action. This course will follow the NTCC Academic Honesty and Academic Ethics policies stated in the Student Handbook. Refer to the student handbook for more information on these subjects.

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 request accommodations. An appointment can be made with the Academic Advisor/Coordinator of Special Populations located in Student Services and can be reached at 903-434-8264. For more information and to obtain a copy of the Request for Accommodations, please refer to the special populations page on the NTCC website.

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.

A Statement of Non-Discrimination:

Northeast Texas Community College is an equal opportunity institution and does not discriminate on the basis of sex, race, color, religion, age, national origin, disability, veteran's status, genetic information, gender, sexual orientation, or any other protected group status in its educational

programs, employment policies or activities.

Tentative Course Timeline:

See next page

Tentative Course Timeline:

(*note* instructor reserves the right to make adjustments to this timeline at any point in the term):

Personal Finance (BUSI 1307 082) Fall 2025 - Course Schedule

Tentative Course Timeline (*note* instructor reserves the right to make adjustments to this timeline at any point in the term):

Week	Assignments	Due Date
Week 1: Monday, August 25 th – Sunday, August 31 st	• Syllabus Acknowledgement Quiz • Chapter 1: Financial Planning Problems – 2, 3, 4, 10, 11 & 13 (20pts) • Chapter 1: Quiz (12 pts)	Sunday, August 31st at 11:59PM <i>*Be sure to show your work when submitting your weekly assignments (full credit will not be awarded if only final answers are provided)</i> <i>*Chapter quiz is timed and consists of 10 questions (multiple-choice, fill in the blank, True/False, and/or matching). You will have 25 minutes to complete once started. You must complete the quiz in one sitting as you cannot pause and complete at a later time once started.</i>
Week 2: Monday, September 1 st – Sunday, September 7 th	• Chapter 2: Financial Planning Problems – 1, 2, 3, 4, & 6 (20pts) • Chapter 2: Quiz (12 pts) • Chapter 3: Financial Planning Problems – 1, 2, & 7 (20pts) • Chapter 3: Quiz (12 pts) • Chapter 4: Financial Planning Problems – 1, 5, 6, & 9 (20pts) • Chapter 4: Quiz (12 pts)	Sunday, September 7th at 11:59PM <i>*Be sure to show your work when submitting your weekly assignments (full credit will not be awarded if only final answers are provided)</i> <i>*Chapter quizzes are timed and consist of 10 questions (multiple-choice, fill in the blank, True/False, and/or matching). You will have 25 minutes to complete once started. You must complete the quiz in one sitting as you cannot pause and complete at a later time once started.</i>

Week 3: Monday, September 8th – Sunday, September 14th	• Chapter 5: Financial Planning Problems – 1, 2, 4, 10, & 11 (20pts) • Chapter 6: Financial Planning Problems – 1, 3, 6, & 10 (20pts) • Chapter 6: Quiz (12 pts) • Chapter 7: Financial Planning Problems – 2, 4, 8, & 13 (20pts)	<i>Sunday, September 14th at 11:59PM</i> <i>*Be sure to show your work when submitting your weekly assignments (full credit will not be awarded if only final answers are provided)</i> <i>*Chapter quiz is timed and consists of 12 questions (multiple-choice and True/False). You will have 25 minutes to complete once started. You must complete the quiz in one sitting as you cannot pause and complete at a later time once started.</i>
Week 4: Monday, September 15th - Sunday, September 21st	• Chapter 8: Financial Planning Problems – 2, 4, 5, 7, & 9 (20pts) • Chapter 9: Financial Planning Problems – 1, 6, & 8 (20pts) • Chapter 9: Quiz (12 pts)	<i>Sunday, September 21st at 11:59PM</i> <i>*Be sure to show your work when submitting your weekly assignments (full credit will not be awarded if only final answers are provided)</i> <i>*Chapter quiz is timed and consists of 12 questions (multiple-choice and True/False). You will have 25 minutes to complete once started. You must complete the quiz in one sitting as you cannot pause and complete at a later time once started.</i>
EXAM 1	• Exam 1 will be available on Monday, September 22nd and is due by 11:59PM on Wednesday, September 24th – (250pts)	WEDNESDAY, September 24th at 11:59PM <i>*Students will have 90 minutes to complete the exam once started. The test consists of 50 multiple choice questions. Exam 1 covers chapters 1-9.</i>
Week 5: Monday, September 22nd – Sunday, September 28th	• Chapter 10: Financial Planning CASE – Questions 1-4 (25pts) • Chapter 11: Financial Planning Problems – 7, 8, 9, 10, & 11 (20pts) • Chapter 11: Quiz (12 pts) • Chapter 12: Financial Planning Problems – 1, 2, 3, 5, 9 & 12 (20pts) • Chapter 12: Quiz (12 pts)	<i>Sunday, September 28th at 11:59PM</i> <i>*Be sure to show your work when submitting your weekly assignments (full credit will not be awarded if only final answers are</i>

		<i>provided)</i> <i>*Responses to the Chapter 15 Case should be answered in complete sentences using proper grammar and sentence structure.</i> <i>*Chapter quizzes are timed and consist of 12 questions (multiple-choice and True/False). You will have 25 minutes to complete once started. You must complete the quiz in one sitting as you cannot pause and complete at a later time once started.</i>
Week 6: Monday, September 29th – Sunday, October 5th	• Chapter 13: Financial Planning Problems – 1, 2, & 7 (20pts) • Chapter 14: Financial Planning Problems – 1, 3, & 12 (20pts) • Chapter 15: Financial Planning CASE – 1 & 2 (25pts) • Chapter 16: Quiz (12 pts)	<i>Sunday, October 5th at 11:59PM</i> <i>*Be sure to show your work when submitting your weekly assignments (full credit will not be awarded if only final answers are provided)</i> <i>*Chapter quiz is timed and consists of 12 questions (multiple-choice and True/False). You will have 25 minutes to complete once started. You must complete the quiz in one sitting as you cannot pause and complete at a later time once started.</i> <i>*Responses to the Chapter 15 Case should be answered in complete sentences using proper grammar and sentence structure.</i>
Week 7: Monday, October 6th – Sunday, October 12th	• Chapter 17: Financial Planning CASE – Questions 1, 2, & 3 (25pts) • Chapter 17: Quiz (12 pts) • Chapter 18: Financial Planning Problems – 1 & 5 (20pts) • Chapter 19: CONTINUING CASE – Questions 1, 2, & 3 (25pts)	<i>Sunday, October 12th at 11:59PM</i> <i>*Responses to the Chapters 17 & 19 cases should be answered in complete sentences using proper grammar and sentence structure.</i> <i>*Be sure to show your work when submitting</i>

		<i>your weekly assignments (full credit will not be awarded if only final answers are provided)</i> <i>*Chapter quiz is timed and consists of 12 questions (multiple-choice and True/False). You will have 25 minutes to complete once started. You must complete the quiz in one sitting as you cannot pause and complete at a later time once started.</i>
EXAM 2	Exam 2 will be available on Monday, October 13th and is due by 11:59PM on Wednesday, October 15th – (250pts)	WEDNESDAY, October 15TH at 11:59PM *Students will have 90 minutes to complete the exam once started. The test consists of 50 multiple choice questions. Exam 2 covers chapters 10-19.