



BUSI 1307 082 – Personal Finance Online

Course Syllabus: Fall 2026

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

Instructor: Linsey Harwell

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Weekday	Office Hours
Monday	8:30 a.m. – 9:30 a.m. & 11:00 a.m. – 12:00 p.m.
Tuesday	9:00 a.m. – 12:00 p.m.
Wednesday	August 24 – October 16: 8:30 a.m. – 9:30 a.m. & 11:00 a.m. – 12:00 p.m. October 19 – December 4: 9:00 a.m. – 11:00 a.m.
Thursday	8:30 a.m. – 11:30 a.m.
Friday	By appointment only

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:

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:

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:

The breakdown of the course requirements is as follows:

Points	Requirement
140	Homework (14)
280	Quizzes (14)
180	Group Project (1)
400	Exams (2)

Semester grades will be earned as follows

Points	Letter Grade
1,000 – 900	A
899 – 800	B
799 – 700	C
699 - 600	D
599 and below	F

All quizzes/assignments/discussions/exams/projects are completed individually, except when group work is assigned, 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.

Assignments:

Tests/Exams: 2 Exams (200 points each)

Each exam will be completed electronically in Blackboard. Exams are timed and students will only have one attempt to complete. No late work will be accepted. See course schedule for specifics.

Exam 1 covers chapters 1-7

Exam 2 covers chapters 8-14

Chapter Quizzes: 14 Chapter Quizzes (20 points each)

Quizzes are completed electronically through Blackboard and consist of multiple-choice, true/false, matching, and/or fill-in-the-blank questions. Quizzes are timed, must be completed in one sitting, and allow two attempts. No late work will be accepted. See the course schedule below for specific due dates.

Chapter Homework: 14 Homework Assignments (10 points each)

Homework assignments are completed electronically through Blackboard. Homework assignments are not timed and allow one attempt. No late work will be accepted. See the course schedule below for specific due dates.

Group Project: 1 Group Project (180 total)

Students will work in groups to create a realistic monthly household budget using an assigned financial scenario. The project requires students to make spending decisions, balance their budget, and incorporate a “Wheel of Reality” event while demonstrating sound financial planning and accurate budget calculations. Please review the budget project instructions in Blackboard for complete project requirements, deadlines, and submission

guidelines.

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.

Required Instructional Materials:

Personal Finance Third Edition

Publisher: John Wiley & Sons, Inc

ISBN Number: 2809699590858

Optional Instructional Materials:

None

Minimum Technology Requirements:

Daily high-speed internet access

Internet Browser

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 assigned material in the textbook or eBook.
 - b. Review the PowerPoint and take notes as needed (i.e., connected to lesson objectives)
 - c. Complete and submit all assignments in Blackboard.
 - d. Be sure to participate in the Discussion Questions as assigned by writing your original responses and posting peer replies.
 - e. Complete all assignments on time.
 - f. 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 lharwell@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:

Employees and students shall be permitted to explore artificial intelligence (AI) and implement its use in and out of the classroom in accordance with policy and administrative regulations. The use of AI shall only be as a support tool to enhance student outcomes or as necessary to engage in research and shall never take the place of faculty, staff, and student decision-making. Any use of AI must comply with law, policy, and administrative regulations relating to student and employee privacy and data security. A student shall only use AI tools with faculty permission and shall be expected to produce original work and properly credit sources, including AI tools used in creating the work.

Example:

APA (7th edition)

OpenAI. (2026). ChatGPT (March 25 version) [Large language model]. <https://chat.openai.com/>

MLA (9th edition)

Employees or students who use AI tools to deceptively harm, bully, or harass others shall be disciplined in accordance with policy. [See DH, DIA series, FFD series, FFE, FLB, and the FM series] AI Use by Employees and Students. Northeast Texas Community College 225500 TECHNOLOGY RESOURCES CRB ARTIFICIAL INTELLIGENCE (LOCAL) DATE ISSUED: 12/8/2025 1 of 1 UPDATE 50 CRB(LOCAL)-AJC Adopted: 12/16/2025

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 accommodation 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 accommodation as required to afford equal educational opportunity. It is the student's responsibility to request accommodation. 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.

Tentative Course Schedule:

See next page

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Fall 2026 – Course Calendar

Week	Assignments	Due Date
Week 1 Monday, August 24 – Sunday, August 30	• Syllabus Acknowledgement Quiz • Chapter 1 Homework • Chapter 1 Quiz • Chapter 2 Homework • Chapter 2 Quiz	Sunday, August 30 at 11:59 p.m. • Syllabus Quiz: Located under the Start Course Here folder in Blackboard. • Chapter Homework: Be sure to show your work when submitting your weekly assignments (credit will not be awarded if only final answers are provided), homework assignments are not timed, and one attempt is allowed. • Quizzes: multiple-choice, matching, fill-in-the-blank and/or true/false questions, must be completed in one sitting, 30-minute time limited, two attempts allowed.
Week 2 Monday, August 31 – Sunday, September 6	• Chapter 3 Homework • Chapter 3 Quiz • Chapter 4 Homework • Chapter 4 Quiz • Project: Group Selection	Sunday, September 6 at 11:59 p.m. • Chapter Homework: Be sure to show your work when submitting your weekly assignments (credit will not be awarded if only final answers are provided), homework assignments are not timed, and one attempt is allowed. • Quizzes: multiple-choice, matching, fill-in-the-blank and/or true/false questions, must be completed in one sitting, 30-minute time limited, two attempts allowed. • Project Group Select: Join a project group through the Group tab in Blackboard. Group selection is required and a part of your overall project grade.

Week 3 Monday, September 7 – Sunday, September 13	• Chapter 5 Homework • Chapter 5 Quiz • Chapter 6 Homework • Chapter 6 Quiz • Chapter 7 Homework • Chapter 7 Quiz	Sunday, September 13 at 11:59 p.m. • Chapter Homework: Be sure to show your work when submitting your weekly assignments (credit will not be awarded if only final answers are provided), homework assignments are not timed, and one attempt is allowed. • Quizzes: multiple-choice, matching, fill-in-the-blank and/or true/false questions, must be completed in one sitting, 30-minute time limited, two attempts allowed.
Week 4 Monday, September 14 – Sunday, September 20	• Exam 1 • Work on Group Project • Request Wheel of Reality Outcome	Sunday, September 20 at 11:59 p.m. • Exam 1 will be available Monday, September 14 and is due by 11:59 p.m. on Sunday, September 20. • Exam 1 consists of 40 multiple-choice questions, has a 100-minute time limit, allows one attempt, and must be completed in one sitting. • Exam 1 covers Chapters 1 – 7. • Project: Review the project instructions, work with your group to complete the budget. • Wheel of Reality: One group representative must request your group's Wheel of Reality outcome by Sunday, October 20. Requests received after October 20 will not be processed.
Week 5 Monday, September 21 – Sunday, September 27	• Group Project • Chapter 8 Homework • Chapter 8 Quiz	Sunday, September 27 at 11:59 p.m. • Submit completed group project. Remember - only one project submission per group. • Chapter Homework: Be sure to show your work when submitting your weekly assignments (credit

		will not be awarded if only final answers are provided), homework assignments are not timed, and one attempt is allowed. Quizzes: multiple-choice, matching, fill-in-the-blank and/or true/false questions, must be completed in one sitting, 30-minute time limited, two attempts allowed.
Week 6 Monday, September 28 – Sunday, October 4	- Chapter 9 Homework - Chapter 9 Quiz - Chapter 10 Homework - Chapter 10 Quiz - Chapter 11 Homework - Chapter 11 Quiz	Sunday, October 4 at 11:59 p.m. - Chapter Homework: Be sure to show your work when submitting your weekly assignments (credit will not be awarded if only final answers are provided), homework assignments are not timed, and one attempt is allowed. - Quizzes: multiple-choice, matching, fill-in-the-blank and/or true/false questions, must be completed in one sitting, 30-minute time limited, two attempts allowed.
Week 7 Monday, October 5 – Sunday, October 11	- Chapter 12 Homework - Chapter 12 Quiz - Chapter 13 Homework - Chapter 13 Quiz - Chapter 14 Homework - Chapter 14 Quiz	Sunday, October 11 at 11:59 p.m. - Chapter Homework: Be sure to show your work when submitting your weekly assignments (credit will not be awarded if only final answers are provided), homework assignments are not timed, and one attempt is allowed. - Quizzes: multiple-choice, matching, fill-in-the-blank and/or true/false questions, must be

		completed in one sitting, 30-minute time limited, two attempts allowed.
Exam 2 DUE WEDNESDAY	• Exam 2	WEDNESDAY, October 14 at 11:59 p.m. • Exam 2 will be available Monday, October 12 and is due by 11:59 p.m. on Wednesday, October 14. • Exam 2 covers Chapters 8 – 14. • Exam 2 consists of 40 multiple-choice questions, has a 100-minute time limit, allows one attempt, and must be completed in one sitting.