



# BUSI 1307.032 Personal Finance - Hybrid

Course Syllabus: Spring 2022

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

**Instructor: Linsey Harwell**

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	Monday	Tuesday	Wednesday	Thursday	Friday
Office Hours	8:30AM-11:00AM	8:30AM-11:00AM	8:30AM-11:00AM	8:30AM-11:00AM	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:** 3 credit hours.

Lecture/Lab/Clinical: Blended Course.

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 assignments are created and submitted individually. 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. 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.

Exam 1 covers chapters 1-9.

Exam 2 covers chapters 10-19

### Chapter Assignments: 19 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 BB for each chapter's specific assignment. These assignments can be submitted for credit no later than the assigned due date at 11:59PM. **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.

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

### Required Instructional Materials:

#### Textbook:

*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 BB on the left toolbar labeled "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.

#### Textbook Loose-Leaf Details:

Personal Finance, Kapoor, McGraw Hill, 13<sup>th</sup> Edition.  
978-1-260-79978-1 (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 blended online courses require extensive engagement (with other students, the instructor, and the course materials) as well as timely completion of assignments. Assignments are due weekly, and sometimes each class 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. Watch the lecture videos.
  - f. Complete and submit Blackboard Homework assignments. These will add points to your course grade.
  - g. Be sure to contact your instructor when you have questions or need help.

**Communications:**

- **Email:** Please check your NTCC email EVERYDAY. Email is the official form of communication used here at NTCC. All emailed questions to the instructor will be responded to within 48 hours (Monday-Friday), but usually within a few hours when possible. My email address is [lharwell@ntcc.edu](mailto: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 AM or after 9:00 PM). 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 there.

**Video Recording of Course Activities**

Certain portions of this course may be recorded via video conferencing software to assist students in course material review or later viewing by a student who was not able to attend the live session. The recordings will be made available only to students within the course and will cease to be available upon completion of the course. Students may not retain, reproduce, or share recordings.

**Institutional/Course Policy:**

All hybrid 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 or daily. 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.

Blackboard will be used for file submission, but you will need to keep a copy of all work in case of error or file corruption.

**Attendance Policy:**

Students are expected to attend class on a regular basis. Excessive absences (two consecutive weeks) *may* result in the student being dropped from class or having their grade average reduced. Attempt will be made to contact you before this happens but should an emergency arise, you 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.

**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.

**Tentative Course Timeline:**

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

**BUSI 1307.032 Personal Finance**

<b>Chapter</b>	<b>Assignment</b>	<b>Points</b>	<b>Due Date</b>
<b>Week 1</b>  Chapters 1 & 2	<b>Read Chapters 1 &amp; 2, Review PowerPoints, and Complete Blackboard Assignments</b> Syllabus Acknowledgement Agreement Chapter 1: Financial Planning Problems - 2, 3, 4, 10, 11, & 13 Chapter 2: Financial Planning Problems - 1, 2, 3, 4, & 6	Ch. 1 = 20pts Ch. 2 = 20pts	<b>Monday, January 24th</b>
<b>Week 2</b>  Chapters 3, 4, & 5	<b>Read Chapters 3, 4, &amp; 5, Review PowerPoints, and Complete Blackboard Assignments</b> 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 = 10pts Ch. 4 = 10pts Ch. 5 = 20pts	<b>Monday, January 31st</b>
<b>Week 3</b>  Chapters 6, 7, & 8	<b>Read Chapters 6, 7, &amp; 8, Review PowerPoints, and Complete Blackboard Assignments</b> 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 = 20pts Ch. 7 = 20pts Ch. 8 = 20pts	<b>Monday, February 7th</b>
<b>Week 4</b>  Chapters 9	<b>Read Chapter 9, Review PowerPoint, and Complete Blackboard Assignment</b> Chapter 9: Financial Planning Problems - 1, 6, & 8	Ch. 9 = 10pts	<b>Monday, February 14th</b>
<b>EXAM 1</b>	<b>EXAM 1 will be available Tuesday, February 15th and is due by 11:59PM on Thursday, February 17th</b>	Exam 1 = 250pts	<b>Thursday, February 17th</b>
<b>Week 5</b>  Chapters 10, 11, & 12	<b>Read Chapters 10, 11, &amp; 12, Review PowerPoints, and Complete Blackboard Assignments</b> Chapter 10: Financial Planning Case 1 - Questions 1-4 Chapter 11: Financial Planning Problems - 7, 8, 9, 10, & 11 Chapter 12: Financial Planning Problems - 1, 2, 3, 5, 9, & 12	Ch. 10 = 80pts Ch. 11 = 10pts Ch. 12 = 10pts	<b>Monday, February 21st</b>
<b>Week 6</b>  Chapters 13, 14, 15, & 16	<b>Read Chapters 13, 14, 15, &amp; 16, Review PowerPoints, and Complete Blackboard Assignments</b> Chapter 13: Financial Planning Problems - 1, 2, & 7 Chapter 14: Financial Planning Problems - 1, 3, & 12 Chapter 15: Financial Planning Activity - 4A-G Chapter 16: Financial Planning Activity - 1 & 3A-C	Ch. 13 = 10pts Ch. 14 = 10pts Ch. 15 = 30pts Ch. 16 = 30pts	<b>Monday, February 28th</b>
<b>Week 7</b>	<b>Read Chapters 17, 18, &amp; 19, Review PowerPoints, and Complete Blackboard Assignments</b>		

Chapters 17, 18, & 19	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 = 80pts Ch. 18 = 10pts Ch. 19 = 80pts	<b>Monday, March 7th</b>
<b>Week 8</b>  Exam 2	<b>EXAM 2 will be available Tuesday, March 8th and is due by 11:59PM on Thursday, March 10th</b>  Exam 2 (Chapters 10-19)	Exam 2 = 250pts	<b>Thursday, March 10th</b>