



# BUSI 1307.8MV Personal Finance - Online

Course Syllabus: Fall 2023

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

**Instructor: Linsey Harwell**

**Office:** BT 119B

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	Monday	Tuesday	Wednesday	Thursday	Friday
Office Hours	8:15 a.m. - 9:30 a.m.	8:15 a.m. - 9:30 a.m. 11:00 a.m. – 12:00 p.m.	8:15 a.m. - 12:00 p.m.	8:15 a.m. - 11:00 a.m.	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: Online 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, exams, and case studies are completed individually and submitted electronically through Blackboard. 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. 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:** 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 11:59PM.

**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.

**Chapter Crossword Puzzles:** 10 Chapter Crossword Puzzles (12 points each)

The chapter crossword puzzles are provided under the corresponding chapter links in Blackboard. Students may either fill in the answers in the appropriate squares on the PDF and upload the completed puzzle to the assignment link in Blackboard (answers must be legible) or they may type out their answers (example: 1

Down: Answer, 2 Across: Answer, 3 Across: Answer, etc.).

**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 Crossword Puzzles	10	120
<b>Total</b>		<b>1000</b>

**Required Instructional Materials:****Textbook:**

Personal Finance, Kapoor, McGraw Hill, 14<sup>th</sup> 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 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.

**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 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 24 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.
- **Blackboard Messages:** These can be found in Blackboard under the Messages link in your Blackboard course. Please check DAILY.

### **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 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 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:**

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. 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.

### **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):

<p align="center"><b>Personal Finance (BUSI 1307.8MV)</b>  <b>Fall 2023 - Course Schedule</b></p> <p align="center">Tentative Course Timeline (*note* instructor reserves the right to make adjustments to this timeline at any point in the term):</p>		
<b>Week</b>	<b>Assignments</b>	<b>Due Date</b>
<p align="center">Week 1: Monday, August 28<sup>th</sup> - Sunday, September 3<sup>rd</sup></p>	<ul style="list-style-type: none"> <li>Syllabus Acknowledgement Quiz</li> <li><b>Chapter 1:</b> Financial Planning Problems – 2, 3, 4, 10, 11 &amp; 13 (20pts)</li> <li><b>Chapter 1:</b> Crossword Puzzle (12pts)</li> </ul>	<p align="center"><i>Sunday, September 3<sup>rd</sup> at 11:59PM</i></p> <p><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></p> <p><i>*Answers to the crossword puzzle can either be filled in the appropriate squares on the PDF (they must be legible) or typed out (example: 1 down: Answer, 2 Across: Answer, 3 Across: Answer, etc.).</i></p>
<p align="center">Week 2: Monday, September 4<sup>th</sup> - Sunday, September 10<sup>th</sup></p>	<ul style="list-style-type: none"> <li><b>Chapter 2:</b> Financial Planning Problems – 1, 2, 3, 4, &amp; 6 (20pts)</li> <li><b>Chapter 2:</b> Crossword Puzzle (12pts)</li> </ul>	<p align="center"><i>Sunday, September 10<sup>th</sup> at 11:59PM</i></p> <p><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></p> <p><i>*Answers to the crossword puzzle can either be filled in the appropriate squares on the PDF (they must be legible) or typed out (example: 1 down: Answer, 2 Across: Answer, 3 Across: Answer, etc.).</i></p>
<p align="center">Week 3: Monday, September 11<sup>th</sup> - Sunday, September 17<sup>th</sup></p>	<ul style="list-style-type: none"> <li><b>Chapter 3:</b> Financial Planning Problems – 1, 2, &amp; 7 (20pts)</li> <li><b>Chapter 3:</b> Crossword Puzzle (12pts)</li> </ul>	<p align="center"><i>Sunday, September 17<sup>th</sup> at 11:59PM</i></p> <p><i>*Be sure to show your work when submitting</i></p>

		<p><i>your weekly assignments (full credit will not be awarded if only final answers are provided)</i></p> <p><i>*Answers to the crossword puzzle can either be filled in the appropriate squares on the PDF (they must be legible) or typed out (example: 1 down: Answer, 2 Across: Answer, 3 Across: Answer, etc.).</i></p>
<p><i>Week 4: Monday, September 18<sup>th</sup> - Sunday, September 24<sup>th</sup></i></p>	<ul style="list-style-type: none"> <li>• <b>Chapter 4:</b> Financial Planning Problems – 1, 5, 6, &amp; 9 (20pts)</li> <li>• <b>Chapter 4:</b> Crossword Puzzle (12pts)</li> </ul>	<p><b>Sunday, September 24<sup>th</sup> at 11:59PM</b></p> <p><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></p> <p><i>*Answers to the crossword puzzle can either be filled in the appropriate squares on the PDF (they must be legible) or typed out (example: 1 down: Answer, 2 Across: Answer, 3 Across: Answer, etc.).</i></p>
<p><i>Week 5: Monday, September 25<sup>th</sup> - Sunday, October 1<sup>st</sup></i></p>	<ul style="list-style-type: none"> <li>• <b>Chapter 5:</b> Financial Planning Problems – 1, 2, 4, 10, &amp; 11 (20pts)</li> <li>• <b>Chapter 6:</b> Financial Planning Problems – 1, 3, 6, &amp; 10 (20pts)</li> <li>• <b>Chapter 6:</b> Crossword Puzzle (12pts)</li> </ul>	<p><b>Sunday, October 1<sup>st</sup> at 11:59PM</b></p> <p><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></p> <p><i>*Answers to the crossword puzzle can either be filled in the appropriate squares on the PDF (they must be legible) or typed out (example: 1 down: Answer, 2 Across: Answer, 3 Across: Answer, etc.).</i></p>
<p><i>Week 6: Monday, October 2<sup>nd</sup> - Sunday, October 8<sup>th</sup></i></p>	<ul style="list-style-type: none"> <li>• <b>Chapter 7:</b> Financial Planning Problems – 2, 4, 8, &amp; 13 (20pts)</li> <li>• <b>Chapter 8:</b> Financial Planning Problems – 2, 4, 5, 7, &amp; 9 (20pts)</li> </ul>	<p><b>Sunday, October 8<sup>th</sup> at 11:59PM</b></p> <p><i>*Be sure to show your work when submitting your weekly assignments (full credit will not</i></p>

		<p><i>be awarded if only final answers are provided)</i></p>
<p>Week 7: Monday, October 9<sup>th</sup> - Sunday, October 15<sup>th</sup></p>	<ul style="list-style-type: none"> <li>• <b>Chapter 9:</b> Financial Planning Problems – 1, 6, &amp; 8 (20pts)</li> <li>• <b>Chapter 9:</b> Crossword Puzzle (12pts)</li> </ul>	<p><b>Sunday, October 15<sup>th</sup> at 11:59PM</b></p> <p><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></p> <p><i>*Answers to the crossword puzzle can either be filled in the appropriate squares on the PDF (they must be legible) or typed out (example: 1 down: Answer, 2 Across: Answer, 3 Across: Answer, etc.).</i></p>
<p><b>EXAM 1</b></p>	<ul style="list-style-type: none"> <li>• Exam 1 will be available on Monday, October 16<sup>th</sup> and is due by 11:59PM on <b>WEDNESDAY</b>, October 18<sup>th</sup> – 250pts</li> </ul>	<p><b>WEDNESDAY, October 18<sup>th</sup> at 11:59PM</b></p> <p><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></p>
<p>Week 9: Monday, October 23<sup>rd</sup> - Sunday, October 29<sup>th</sup></p>	<ul style="list-style-type: none"> <li>• <b>Chapter 10:</b> Financial Planning <b>CASE</b> – Questions 1-4 (25pts)</li> </ul>	<p><b>Sunday, October 29<sup>th</sup> at 11:59PM</b></p> <p><i>*Responses to the Chapter 10 Case should be answered in complete sentences using proper grammar and sentence structure.</i></p>
<p>Week 10: Monday, October 30<sup>th</sup> - Sunday, November 5<sup>th</sup></p>	<ul style="list-style-type: none"> <li>• <b>Chapter 11:</b> Financial Planning Problems – 7, 8, 9, 10, &amp; 11 (20pts)</li> <li>• <b>Chapter 11:</b> Crossword Puzzle (12pts)</li> </ul>	<p><b>Sunday, November 5<sup>th</sup> at 11:59PM</b></p> <p><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></p> <p><i>*Answers to the crossword puzzle can either be filled in the appropriate squares on the PDF (they must be legible) or typed out (example: 1 down: Answer, 2 Across: Answer,</i></p>



		3 Across: Answer, etc.).
<p>Week 11: Monday, November 6<sup>th</sup> - Sunday, November 12<sup>th</sup></p>	<ul style="list-style-type: none"> <li>• <b>Chapter 12:</b> Financial Planning Problems – 1, 2, 3, 5, 9 &amp; 12 (20pts)</li> <li>• <b>Chapter 12:</b> Crossword Puzzle (12pts)</li> </ul>	<p><b>Sunday, November 12<sup>th</sup> at 11:59PM</b></p> <p><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></p> <p><i>*Answers to the crossword puzzle can either be filled in the appropriate squares on the PDF (they must be legible) or typed out (example: 1 down: Answer, 2 Across: Answer, 3 Across: Answer, etc.).</i></p>
<p>Week 12: Monday, November 13<sup>th</sup> - Sunday, November 19<sup>th</sup></p>	<ul style="list-style-type: none"> <li>• <b>Chapter 13:</b> Financial Planning Problems – 1, 2, &amp; 7 (20pts)</li> <li>• <b>Chapter 14:</b> Financial Planning Problems – 1, 3, &amp; 12 (20pts)</li> </ul>	<p><b>Sunday, November 19<sup>th</sup> at 11:59PM</b></p> <p><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></p>
<p>Week 13: Monday, November 20<sup>th</sup> - Sunday, November 26<sup>th</sup></p>	<ul style="list-style-type: none"> <li>• <b>Chapter 15:</b> Financial Planning <b>CASE</b> – 1 &amp; 2 (25pts)</li> <li>• <b>Chapter 16:</b> Crossword Puzzle (12pts)</li> </ul>	<p><b>Sunday, November 26<sup>th</sup> at 11:59PM</b></p> <p><i>*Responses to the Chapter 15 Case should be answered in complete sentences using proper grammar and sentence structure.</i></p> <p><i>*Answers to the crossword puzzle can either be filled in the appropriate squares on the PDF (they must be legible) or typed out (example: 1 down: Answer, 2 Across: Answer, 3 Across: Answer, etc.).</i></p>
<p>Week 14: Monday, November 27<sup>th</sup> - Sunday, December 3<sup>rd</sup></p>	<ul style="list-style-type: none"> <li>• <b>Chapter 17:</b> Financial Planning <b>CASE</b> – Questions 1, 2, &amp; 3 (25pts)</li> <li>• <b>Chapter 17:</b> Crossword Puzzle (12pts)</li> </ul>	<p><b>Sunday, December 3<sup>rd</sup> at 11:59PM</b></p> <p><i>*Responses to the Chapter 17 Case should be answered in complete sentences using proper grammar and sentence structure.</i></p>

		<p><i>*Answers to the crossword puzzle can either be filled in the appropriate squares on the PDF (they must be legible) or typed out (example: 1 down: Answer, 2 Across: Answer, 3 Across: Answer, etc.).</i></p>
<p>Week 15 Monday, December 4<sup>th</sup> - Sunday, December 10<sup>th</sup></p>	<ul style="list-style-type: none"> <li>• <b>Chapter 18:</b> Financial Planning Problems – 1 &amp; 5 (20pts)</li> <li>• <b>Chapter 19: CONTINUING CASE</b> – Questions 1, 2, &amp; 3 (25pts)</li> </ul>	<p><i>Sunday, December 10<sup>th</sup> at 11:59PM</i></p> <p><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></p> <p><i>*Responses to the Chapter 19 Case should be answered in complete sentences using proper grammar and sentence structure.</i></p>
<p><b>EXAM 2</b></p>	<ul style="list-style-type: none"> <li>• Exam 2 will be available on Monday, December 11<sup>th</sup> and is due by 11:59PM on <b>WEDNESDAY</b>, December 13<sup>th</sup> – 250pts</li> </ul>	<p><i><b>WEDNESDAY, December 13<sup>th</sup> at 11:59PM</b></i></p> <p><i>*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.</i></p>