

Personal Finance – BUS 125 (WC1)

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Class Site: <http://classroom.southwesterncc.edu/>
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Course Description:

As described in the course catalog, this course provides a study of individual and family financial decisions. Emphasis is placed on building useful skills in buying, managing finances, increasing resources, and coping with current economic conditions. Credits: 3; Pre-requisites: none.

Course Objectives:

Upon completion, students should be able to develop a personal financial plan.

Text and Materials:

Text: Kapoor, Focus on Personal Finance, 5th Edition, McGraw-Hill, 2016, ISBN: 978-0-07-786174-2. You may be able to rent a new or used copy of the text from the SCC bookstore. You are not required to purchase an access code or McGraw Hill's Connect product for this course.

Materials: You need an Internet connection, a word processing program, and a web browser (Explorer, Firefox, Chrome, Safari, etc.) to complete this course. You do not need any additional software or access codes.

Computer Requirements: This course requires that you have access to a reliable computer and internet connection throughout the course. You will need to have access to, and be able to use, the following software:

1. A web browser (Explorer, Edge, Firefox, Chrome, Safari, etc.)
2. Adobe Acrobat Reader
3. Microsoft Word
4. Microsoft Excel

Microsoft Office is available to SCC students as a free download for Mac or PC. Information about the accessibility of these technologies is available here - <http://www.southwesterncc.edu/e-learning/accessibility-privacy-info>.

Format:

This is an online course and therefore there will not be any face-to-face class sessions. All assignments and course interactions will utilize internet technologies.

Studying and Preparation Time:

The course requires you to spend time preparing and completing assignments. It is reasonable to expect a three-credit course to require 135 hours of student work. While each student works at their own pace and assignments may differ, you should be prepared to spend approximately 9 hours a week preparing for and actively participating in this course.

Grading:

Students will be graded on a 10% scale applied to the total points earned during the semester.

A	90%-100% of Possible Points
B	80%-89%
C	70%-79%
D	60%-69%
F	59% or below

Students will earn points completing the following assignments: review quizzes (18%), personal spending journals (7%), short answer essays (29%), discussions (7%), and financial plan worksheets (37%). These percentages reflect the approximate amount of points available to earn in each category. All points count equally in the un-weighted total points that the 10% scale will be applied to. You may review the points for each assignment in the Assignment folders and by reviewing the gradebook.

Professional writing will be assessed in written assignments and may result in point deductions up to 10% of that assignment grade.

My goal is that your work will be evaluated and feedback and points earned available before the due date of the next assignment, which is usually within one week.

Course Policies

Missed Classes - You are expected to abide by the attendance policy in the SCC Student Handbook. See <https://goo.gl/Hrm9W4>. Even though our class does not physically meet, your online participation and timely completion of assignments is essential to successfully completing the class.

Never Attended – The attendance policy in the SCC Student Handbook states “Any student who has not attended at least one face-to-face class meeting or completed one assignment/activity for an online class by the 10 percent date of the class will be reported by the instructor as “never attended.” A student who has never attended a class by the 10 percent date is no longer enrolled in the class and will not earn credit or receive a tuition refund for the course.” See <https://goo.gl/Hrm9W4>.

Withdrawal - Last day for withdrawal from the course is **March 30, 2017**. If you wish to withdraw, please contact your advisor or use the link found here - <http://www.southwesterncc.edu/request-drop-withdraw-distance-learning-courses>. The “W” will not influence the quality point ratio (GPA) for the semester. However, withdrawing from courses could affect a student’s eligibility for financial aid. Students who receive financial aid should always consult the financial aid officer before withdrawing from a course.

Administrative Withdrawal - A student in an online course will be administratively withdrawn following two consecutive weeks in a 16 week term (or one week in shorter academic terms) of missed assignments and lack of communication with the instructor regarding course participation. Consistent with policies establishing attendance in online courses, logging into a course site but failing to perform the aforementioned actions does not constitute attendance. A grade of "WF" will be posted for the course. The last day for Administrative withdrawal is approximately the 85% point of the semester. Tuition refunds or credits will not result from an administrative withdrawal.

Assignments – Late assignments will not be accepted.

Professional Writing – All e-mail, texts, and assignments related to this course should demonstrate college-level writing abilities. A specified point value or up to 10 percent of the point value of any assignment will be deducted for writing errors. Resources for help with writing skills are listed in Course Information.

Academic Integrity - Our class will abide by the policies for academic integrity described in the SCC Student Handbook. You are each responsible for knowing the policy. If you violate the policy, you will fail the course.

Need for Assistance - If you have questions or concerns, please let me know. My office hours are posted in Faculty Information. You are welcome to stop by my office anytime during office hours, but I recommend e-mailing me to schedule an appointment to be sure I will be available. On weekdays, my goal is to reply to e-mails within 24 hours. My goal is to reply to e-mail received over the weekend or holidays during the next business day.

Special Needs - Southwestern Community College is committed to providing equal access to educational opportunities for students with documented disabilities (physical or mental impairments that substantially limit one or more major life activity). Students needing reasonable accommodations must identify themselves as having a disability and provide current diagnostic documentation to the Student Disability Services Office. Contact Tonya Bassé, Student Disability Services Coordinator (Oaks Hall G-15, 828.339.4326, t_basse@southwesterncc.edu).

Please Note - I reserve the right to modify this syllabus as necessary to meet our course objectives