

COURSE SYLLABUS
WINTER SEMESTER 2018
BUSINESS ADMINISTRATION PROGRAM

COURSE TITLE: PERSONAL FINANCE

COURSE NUMBER: BUA-111-PC1

Credits: 3

Class Times & Location:

1/20/18 – 5/5/2018, Saturdays 7:30 am-10:24 am
Cotton Facility

Instructor Information:

Dr. David Smith – smithdavidco1@jccmi.edu

COURSE DESCRIPTION:

Provides a fundamental knowledge of financial concerns including financial services, stocks, bonds, budgeting, insurance, real estate, estate and tax planning, buying on credit, borrowing, saving, investing intelligently, and retirement. Analysis of personal objectives to financial planning will be discussed and put into practice.

Prerequisites: CIS 095, ENG 085 and ENG 090.

COURSE OBJECTIVES

The following goals have been set for your learning experiences in this Personal Finance class. This class will:

1. To prepare personal financial goals including short, intermediate and long term
2. To construct a personal budget
3. To analyze the current and future housing requirements for the student's family
4. To complete a risk analysis and suitable insurance plan
5. To assess risk tolerance and utilize it to construct an investment plan
6. To utilize the computer for assessing the appropriateness of investment opportunities
7. To present a cohesive, written financial plan

RESOURCES

TEXTBOOK: PFIN4, 4RD EDITION, ©2014; GITMAN/JOEHNK/BILLINGSLEY; SOUTH-WESTERN ISBN# 978-1-305-38807-0

LIBRARY RESOURCES: Students are encouraged to use the library for research and to complete assignments when necessary.

SPECIFIC COURSE RULES

Attendance Policy: HQV federal policy that JC follows

Your participation and attendance is expected weekly. Attendance is counted by your participation and signing of the attendance sheet. Your success will depend upon the time you spend in class. JC administration and the federal government now require faculty to file attendance regularly throughout the term and your report is available

online. Note the Course Calendar identifies GRD #1, GRD #2, and GRD #3 as to when each of these reports is due.

“H”—the student needs “help” and a notification goes to the Center for Student Success.
“V”—the instructor “verifies” that the student is participating and doing acceptable work.
“Q”—the student is not participating or attending and the instructor believes they have unofficially withdrawn. A “Q” will result in an administrative interruption from the course. ***If a student wishes to withdraw from the course it is the responsibility of the student to officially withdraw.

This syllabus may be amended at any point during the semester. Changes to it will be announced in class and students will be responsible for adhering to those changes. Your grade will be based on the points you earn on exams, quizzes, assignments, projects, presentations, and participation. The grade points assigned are estimates and subject to modification. Exact due dates for assignments, tests, exams, etc. will be announced in class and are included on the Assignment Calendar located at the end of this document.

ACADEMIC HONESTY STATEMENT AND STUDENT CODE OF CONDUCT:

Students are expected to maintain academic integrity and honesty in completion of all work for this class. Examples of academic dishonesty include but are not limited to:

- Receiving or providing unauthorized assistance on exams
- Using unauthorized material during an exam
- Plagiarism (using materials from sources without citation)
- Copying the work of someone else and submitting it as you own

The first instance of academic dishonesty will result (for all parties involved) in no credit for the assignment or exam. In addition, a student will be ineligible to complete any extra credit work for this class. Subsequent episodes will result in further disciplinary action, up to and including failure of the course. All students are expected to follow Jackson College’s Student Code of Conduct. If you are unfamiliar with the code, it can be found at: <https://www.jccmi.edu/wp-content/uploads/StudentCodeOfConduct.pdf>

CLASSROOM PROCEDURES:

1. It is the responsibility of the student to prepare for and attend all class sessions.
2. All students are required to have a textbook and bring it to every class.
3. Every student is expected to make a positive contribution to the class by joining in the discussions, asking questions or offering pertinent opinions on the subject matter being discussed.
4. When another student or the instructor is presenting or responding to a discussion question be courteous by listening. (don't hold side conversations with someone else). You may be asked to leave class if it continuously interrupts the learning process.

5. We will have 2 scheduled bathroom breaks during the class period. 5 minute break after the first hour of class. 5 minute break after the second hour of class.

COURSE COMPONENTS

EXAMS: There will be two exams a midterm and a final exam will test students' understanding of the materials discussed in class and in the assigned readings.

CHAPTER REVIEW QUESTIONS/CASE DISCUSSIONS: Students will answer discussion questions from case applications assigned in the text. The goal is for students to apply the information discussed to these real-world situations to the concepts and principles presented in the course.

Presentations: Students will work in assigned group and give a presentation at times. There will be presentations required throughout the duration of the course as part of a group and/or individually. One to five minutes in length.

Assignments/Projects: Students may have projects that will engage them and put them in the shoes of an executive, manager, business owner, or law professional.

CLASS DISCUSSIONS/ PARTICIPATION/ACTIVITIES: Throughout the semester, students are expected to be prepared to discuss issues relevant to the course and to participate in team exercises. For these exercises, students will be required to be actively involved to receive credit – i.e. making substantive comments, answering questions, and preparing short presentations. Points will be awarded by the instructor based on individual and group participation. Students should bring their textbook to class as part of their participation grade. Material for in-class assignments can be found at the conclusion of each chapter – see Ethics Dilemmas and Team Exercises.

GRADING

	<i>Percentage</i>
Assignments/Projects	20%
Chapter Review Questions	20%
Mid Term Exam	15%
Presentations	10%
In-Class Exercises/Discussions/Participation	20%
Final Exam	15%
<u>TOTAL</u>	<u>100%</u>

GRADING SCALE:

Percentage	Grade
93-100	4.0
88-92	3.5
82-87	3.0
76-81	2.5
70-75	2.0
64-69	1.5
58-63	1.0
52-57	0.5
Below 52	0.0

NOTE:

- Class attendance and participation in class discussion is expected and absences will affect your final grade.
- The due dates for assignments are non-negotiable and late work will be penalized.
- All assignments are to be professional in appearance and typed to receive full credit.

COURSE POLICIES

CLASSROOM BEHAVIOR: Classroom behavior that interferes with either the instructor's ability to conduct the class or the ability of students to benefit from the instruction is not acceptable. Students engaging in improper classroom behavior may have points deducted from their total points in the course, or, if the situation warrants, be reprimanded to the university's committee on student discipline.

ACADEMIC HONESTY AND APPEALS: Students are expected to maintain the highest standards of academic integrity. Behavior that violates these standards is not acceptable. Examples are the use of unauthorized material, communication with fellow students during an examination, attempting to benefit from the work of another student, and any other similar behavior defeats the intent of an examination or other class work. Cheating on exams, plagiarism, improper acknowledgment of sources in essays, and the use of a single essay or paper in more than one course without permission are considered very serious offenses and shall be grounds for disciplinary action as outlined in the current General Catalog.

COURSE OUTLINE 15-WEEK COURSE: SEMESTER

Week		Assigned Reading	Assignments/Test/ Comments
1	01/20/ 18	Introduction & Ch1, Course Overview RD- Int & one	Note: In Class Activities and Discussions will be every week
2	01/27/ 18	Textbook Chapter 1 & 2 RD-two and three	Chapter 1& 2 Review Questions Exercise/Activity #1
3	02/03/ 18	Textbook Chapter 2 & 3 RD-four and five	Chapter 3 Reading Review Exercise/Activity #2
4	02/10/ 18	Textbook Chapter 4 & 5 RD-six and seven	Chapter 4 & 5 Review Questions Exercise/Activity #3
5	02/17/ 18	Textbook Chapter 6 & 7 RD-eight and nine	Chapter 6 & 7 Review Questions Exercise/Activity #4
6	02/24/ 18	Textbook Chapter 8 & 9 RD-Summary	Chapter 8 & 9 Review Exercise/Activity #5
7	03/03/ 18	Textbook Chapter 10 & 11 MND- Int, one, and two	Chapter 10 & 11 Review Questions Exercise/Activity #6
8	03/10/ 18	Mid Term Exam MND- three and four	Textbook Chapters 1-11
		Mid Semester Break	No Class this week
9	03/24/ 18	Textbook Chapter 12 MND- five and six	Chapter 12 Review Questions Exercise/Activity #6
10	03/31/ 18	Textbook Chapter 13 MND- seven and eight	Chapter 13 Review Questions Exercise/Activity #7
11	04/07/ 18	Textbook Chapter 14 AM-Part 1	Chapter 14 Review Questions Exercise/Activity #8
12	04/14/ 18	Textbook Chapter 15 AM- Part 2	Chapter 15 Review Questions Exercise/Activity #9
13	04/21/ 18	Final Exam Review AM-Part 3	Review All Chapters
14	04/28/ 18	Final Exam	Chapters- 7-12
15	05/05/ 18	Presentations / Course Review	Presentations/ Course Review & Final Grades

Disclaimer: "The instructor reserves the right to amend this syllabus as deemed necessary and will communicate such amendment to the students in the course."