

Personal Finance (online course syllabus)

BUA-111-I50, FALL 2021



Course Dates: August 30 – October 18, 2021

Location/Venue: Online/Distance Learning

Number of Credits: 3

Instructor: Ron Betzig

Email: betzigronalde@jccmi.edu

Online Office Hours: Tuesdays 7-9 PM via BigBlueButton; Fridays 7 AM-1PM by appointment.

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. **Requisite: CIS 095 or equivalent.**

Course Goals

The overarching goal of this course is that you develop a personal financial plan that is meaningful to you and that you feel competent in modifying as circumstances change and you attain new information.

This is a fast-paced seven-week course; it is imperative that the required work be completed on time each week in JetNet. Most quizzes will be completed in Pearson's MyLab with the scores transferred into JetNet; all other work will be completed directly in JetNet. Each week you will need to study the textbook reading as well as any other work assigned by the instructor, including assignments, forum postings, and quizzes. Although this is an online course, you will have interactions with your instructor and your classmates through live (and recorded) BigBlueButton virtual class sessions well as online forums. BigBlueButton and the forums will be accessed through the course's home page in JetNet. Each week will cover topics that are relevant to personal financial planning. Later in the course you will also submit a research

project on a financial topic of your choosing; your work will be presented in an online forum to share and receive feedback from your classmates. During the last week of the course, you will submit for your instructor's review your personal financial plan.

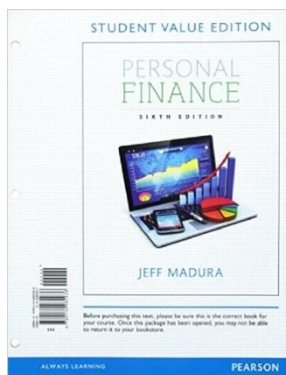
Course Objectives/Outcomes

1. Define at least four types of investments and discuss their relative allocation in your projected investment portfolio.
2. Construct a personal balance sheet.
3. Construct a monthly cash flow statement.
4. Develop a comprehensive personal financial plan.

The course goals and objectives incorporate specific General Education Outcomes (GEOs) established by the JC Board of Trustees, administration, and faculty.

Textbook

- **Required:**



- **Personal Finance, 6th Edition, with MyLab**
- **Author: Madura**
- **Edition: 6th**
- **Copyright Year: 2017**
- **Publisher: Pearson**
- **ISBN: 9780136668510, 9780136668527**

Note: Pearson's MyLab for this class, with the digital textbook, is included in the course fee.

- **Textbook Zero!** Since the textbook is available in digital format, no paper copies are required. You may also purchase or rent a paper copy if you'd like, at an additional cost.
- **Online Textbook Access:** Follow the instructions from Pearson on the next page...

Note both the course ID:

betzig38053

And the access code:

HSCOFE-AHEAD-NOMEN-TASTE-DOBBY-FAMES

Student Registration Instructions

To register for **BUA111.I50.FL2021 Personal Finance**:

1. Go to <https://www.pearson.com/mylab>.
2. Under Register, select **Student**.
3. Confirm you have the information needed, then select **OK! Register now**.
4. Enter your instructor's course ID: **betzig38053**, and **Continue**.
5. Enter your existing Pearson account **username** and **password** to **Sign In**.
You have an account if you have ever used a MyLab or Mastering product.
 - » If you don't have an account, select **Create** and complete the required fields.
6. Select an access option.
 - » Enter the access code that came with your textbook or that you purchased separately from the bookstore.
 - » If available for your course,
 - Buy access using a credit card or PayPal.
 - Get temporary access.

If you're taking another semester of a course, you skip this step.
7. From the You're Done! page, select **Go To My Courses**.
8. On the My Courses page, select the course name **BUA111.I50.FL2021 Personal Finance** to start your work.

To sign in later:

1. Go to <https://www.pearson.com/mylab>.
2. Select **Sign In**.
3. Enter your Pearson account **username** and **password**, and **Sign In**.
4. Select the course name **BUA111.I50.FL2021 Personal Finance** to start your work.

To upgrade temporary access to full access:

1. Go to <https://www.pearson.com/mylab>.
2. Select **Sign In**.
3. Enter your Pearson account **username** and **password**, and **Sign In**.
4. Select **Upgrade access** for **BUA111.I50.FL2021 Personal Finance**.
5. Enter an access code or buy access with a credit card or PayPal.

Grading Procedures:

Weighting of Grade Categories

Quizzes (Chapter Quizzes submitted in Pearson's MyLab, And Syllabus Quiz submitted in JetNet)	20%
BigBlueButton assignments (note: extra credit for live participation in BigBlueButton sessions)	20%
Research Project (Submitted in a JetNet forum)	15%
Participation in JetNet Forums (not including research project)	15%
Individual Assignments, including Personal Financial Plan (Submitted in JetNet)	30%

Grading Scale

GPA	GRADE RANGE
4.0	94-100%
3.5	89-93%
3.0	84-88%
2.5	78-83%
2.0	72-77%
1.5	66-71%
1.0	60-65%
0.5	55-59%
0.0	0-54%

Please note that the above figures are thresholds; for example, a percentage of 71.9% is below the threshold of 72% and therefore receives the grade 1.5. Also note that 2.0 is the minimum grade needed to pass this course.

You can view your grades on individual items during the course in the “My Grades” section of the “Student Dashboard” in JetNet. You can click on the “gear” icon near the top of our course’s home page, then click on the “My Grades” icon.

Expectations of the Instructor

1. Provide a lively and useful learning experience. For this to happen, I encourage you to give me honest, respectful feedback at appropriate times regarding what is working for you and what I (we) need to do differently.
 2. Thoroughly prepare the course material; pose and answer relevant questions related to that material.
 3. Give helpful feedback on your assignments and answer additional questions you may have.
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Expectations of the Student

1. Establish reliable access to a computer with internet connection.
 2. Carefully study the required reading and electronic resources.
 3. Submit your work (e.g., assignments, projects, quizzes, and forums) on time. **NO LATE WORK WILL BE ACCEPTED. Most work must be submitted online through the JetNet Course Management System; however, most quizzes will be taken in Pearson's MyLab site with all grades transferred to JetNet. Be sure to read the instructions for each piece of online work in JetNet to determine the requirements and specific due dates.** NOTE: In the online forums, usually there will be two due dates: your initial posting often will be due at least two days before the forum closes in order to allow your classmates time to write comments on your posting.
 4. Participate actively in the live BigBlueButton sessions when your schedule permits; otherwise view the recorded BigBlueButton session within three days after it is recorded.
 5. Jackson College Attendance - Participation Policy: In compliance with Federal Title IV funding requirements, as well as college initiatives, I will be monitoring student participation on a regular basis and officially reporting student activity throughout the term to assure compliance with college policy and federal regulations. It is imperative that you log in to the course and actively participate *within the first couple days of the term* to validate your enrollment in the course. After that, not actively participating in class may result in you being withdrawn from the course. Being withdrawn from a course can have an impact on financial aid, billing, athletic eligibility, and housing status. As a college student you are responsible for how your participation impacts your academic progress; the accountability lies with you.
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Failure

Failure will result when an insufficient amount of work is submitted on time, or when the work does not adequately meet the requirements given in the instructions. Failure can also result when a student does not adhere to Jackson College policies, including academic honesty, as outlined below:

Academic Honesty Policy

Academic Honesty is defined as ethical behavior that includes student production of their own work and not representing others' work as their own, by cheating or by helping others to do so.

Plagiarism is defined as the failure to give credit for the use of material from outside sources.

Plagiarism includes but is not limited to:

- Submitting other's work as your own
- Using data, illustrations, pictures, quotations, or paraphrases from other sources without adequate documentation
- Reusing significant, identical or nearly identical portions of one's own prior work without acknowledging that one is doing so or without citing this original work (self-plagiarism)

Cheating is defined as obtaining answers/material from an outside source without authorization. Cheating includes, but is not limited to:

- Plagiarizing in any form
- Using notes/books/electronic material without authorization
- Copying
- Submitting others' work as your own or submitting your work for others
- Altering graded work
- Falsifying data
- Exhibiting other behaviors generally considered unethical

Allowing your work to be submitted by others

Accessibility

Jackson College understands that cultivating a broadly diverse community is crucial to our educational mission and to our foundational commitment to leadership and service. Jackson College is fully committed to ensuring our courses are accessible to everyone including those with disabilities. We are currently working to increase accessibility and usability of our course materials in order to meet or exceed the requirements of Section 508 of the Rehabilitation Act of 1973, the Americans with Disabilities Act of 1991 and Web Content Accessibility Guidelines (WCAG) 2.0. For more information about Jackson College's efforts to ensure accessibility please visit the [Jackson College accessibility web page](#). If you have an accessibility need in any of our classes please e-mail the Center for Student Success at JCCSS@jccmi.edu or visit the [Center for Student Success web page](#).

At the Center for Student Success (CSS), we are committed to providing all students the opportunity to achieve academic success by providing a variety of support services free of charge to Jackson College students. This includes, but is not limited to, peer and faculty tutoring, mental health referral, temporary assistance with transportation, various workshops/seminars, and the TRIO program. In addition, the CSS staff is committed to adapting the College's general services to meet the individual needs of otherwise qualified students with disabilities, for the purpose of providing equal access to all programs and facilities.

Course Management: Withdrawal

If you decide to withdraw from the course, be sure to check the Jackson College website and consult with your Navigator regarding the permitted dates to drop/add courses and the associated financial consequences.

Makeup Policy: Incompletes

Incomplete grades will be given only in accordance with Jackson College policy. Please note that are very rare and that it is the instructor's decision whether an incomplete grade will be given.

Contacting the Instructor

The instructor will only respond about course information to students using their JC email address. Please include the class title, class name, and section number in the subject line:

BUA111.I50.FL2021

Help: Academic Advising

It is important to contact a Center for Student Success professional prior to the start of the semester in order to receive accommodations in a timely manner. While we will make every effort to coordinate accommodations in a timely manner, failure to self-identify prior to the start of the semester may delay notification to instructors and timeliness of acquiring accommodations. Accommodations do not automatically carry over to the next semester. Please e-mail JCCSS@jccmi.edu or visit the [Accommodations for Students with Disabilities](#) web page at any time during the course.

Just as in a traditional classroom course, regular class participation and keeping up on the reading and assignments is strongly correlated with survival in college. It is my recommendation that you plan to do your assignments and take your exams BEFORE the last day they are due. If problems occur, there is time to fix them before the deadline

Course Calendar: First draft; subject to change.

UNIT #	DUE DATE (BEFORE 11PM)	TOPICS	HOMEWORK
1	4 SEP 2021	-Introduction to Course -Overview of a Financial Plan	MyLab Reading & Quiz: Chapter 1 JetNet: Syllabus Quiz; see course home page for specific assignments and forums BBB Live Session: Tuesday 7-9PM
2	11 SEP 2021	-Planning with Personal Financial Statements Applying Time Value Concepts -Using Tax Concepts	MyLab Reading & Quizzes: Chapters 2-4 JetNet: See course home page for specific assignments and forums BBB Live Session: Tuesday 7-9PM

3	18 SEP 2021	<ul style="list-style-type: none"> -Banking and Interest Rates -Managing Your Money -Assessing and Securing Your Credit -Managing Your Credit 	<p>MyLab Reading & Quizzes: <u>Chapters 5-8</u></p> <p>JetNet: See course home page for specific assignments and forums</p> <p>BBB Live Session: Tuesday 7-9PM</p>
4	25 SEP 2021	<ul style="list-style-type: none"> -Personal Loans -Purchasing and Financing a Home 	<p>MyLab Reading & Quizzes: <u>Chapters 9-10</u></p> <p>JetNet: <u>Research Project due in forum.</u> See course home page for specific assignments.</p> <p>BBB Live Session: Tuesday 7-9PM</p>
5	2 OCT 2021	<ul style="list-style-type: none"> -Auto & Homeowners Insurance -Health & Disability Insurance -Life Insurance 	<p>MyLab Reading & Quizzes: <u>Chapters 11-13</u></p> <p>JetNet: See course home page for specific assignments and forums</p> <p>BBB Live Session: Tuesday 7-9PM</p>
6	9 OCT 2021	<ul style="list-style-type: none"> -Investing Fundamentals -Investing in Stocks -Investing in Bonds -Investing in Mutual Funds -Asset Allocation 	<p>MyLab Reading & Quizzes: <u>Chapters 14-18</u></p> <p>JetNet: See course home page for specific assignments and forums</p> <p>BBB Live Session: Tuesday 7-9PM</p>
7	18 OCT 2021	<ul style="list-style-type: none"> -Retirement Planning -Estate Planning -Integrating the Components of a Financial Plan 	<p>MyLab Reading & Quizzes: <u>Chapters 19-21</u></p> <p>JetNet: <u>Personal Financial Plan assignment due.</u> See course home page for additional items due on the last day of the course (i.e. 18 OCT 2021).</p> <p>BBB Live Session: Tuesday 7-9PM</p>

Other Key Dates per Jackson College Policy:

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Census Date: 9/3/2021 The census date is the last day a student can be dropped from the course without penalty.

Last date to withdraw: 10/13/2021

Faculty members must drop students per this policy:

1. You must submit “**Never Attended**” for any student who is on your roster but who has never logged in or never engaged in the class.

This must be submitted prior to the course **census** date: **9/3/2021**

Submitting “Never Attended” for a student drops them from your class.

2. After the **census** date above, if a student has not engaged in any academic activity over a two-week timeframe, please input their **Last Date of Attendance**.

NOTE: Any “Last Date of Attendance” **MUST** be dated after the course census date.

Submitting a “Last Date of Attendance” for a student drops them from your class.

Caveat

This syllabus is not a contract; more or less work may be required than is outlined here. The instructor may revise the syllabus at any time during the course.

Revised: 29AUG2021