

# Course Syllabus for BUSG 1304 – Financial Literacy BUSG 1307 – Personal Finance

**INSTRUCTOR:** Krisha Hoelscher  
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**OFFICE HOURS:** M: 1:30-2:30; T: 1:30-3:00.; W: 8:30-9:00, 11:00-12:00 and 1:30-2:30;  
F: 8:30-11:30 a.m. and by appointment

## I. GENERAL COURSE INFORMATION

- A. **Course Description.** A study of the financial principles when managing financial affairs. Includes topics such as budgeting, retirement, property ownership, savings, and investment planning
- B. **Academic Integrity.** It is the aim of the faculty of South Plains College to foster a spirit of complete honesty and a high standard of integrity. The attempt of any student to present as his or her own any work which he or she has not honestly performed is regarded by the faculty and administration as a most serious offense and renders the offender liable to serious consequences, possibly suspension.
- C. **Course Learning Outcomes**
1. Identify the concepts associated with the time value of money and with personal budgeting.
  2. Recognize the differences among various savings and investment programs and classes of securities.
  3. Identify the options for personal insurance, describe retirement and estate planning techniques.
  4. Explain the benefits of owning versus renting real property.
  5. Discuss consumer protection legislation.
- D. **Cheating:** Dishonesty of any kind on examinations or on written assignments, illegal possession of examinations, the use of unauthorized notes during an examination, obtaining information during an examination from the textbook or from the examination paper of another student, assisting others to cheat, alteration of grade records, illegal entry or unauthorized presence in an office are examples of cheating. Complete honesty is required of the student in the presentation of all phases of course work. This applies to quizzes of whatever length as well as to final examinations, to daily reports and to term papers.
- E. **Plagiarism:** Offering the work of another as one's own, without proper acknowledgment, is plagiarism; therefore, any student who fails to give credit for quotations or essentially identical expression of material taken from books, encyclopedias, magazines and other reference works, or from the themes, reports or other writings of a fellow student, is guilty of plagiarism.
- F. **Classroom Rules**
1. No food or drinks in the classroom.
  2. All cellphones need to be kept in pockets, backpacks, etc. during class.
  3. No headphones or earphones are allowed to be used during class.

Any student that chooses not to follow the above rules will be dismissed from class.

**Dishonesty in any form in this class will result in immediate dismissal with an F as the final grade.**

## II. SPECIFIC COURSE/INSTRUCTOR REQUIREMENTS:

- A. **Textbook:** There is only an access code required to purchase for this class. There is not a required textbook.  
**ISBN #978-1-936948-31-4**  
**Title: FOUNDATIONS IN PERSONAL FINANCE CODE**  
**This code may be purchased at the Levelland or Reese Center Bookstores**
- B. **Other:**
- Pencils
  - Basic function calculators may be used

- C. **Resources:** Internet Access: Home Computer; Technology Center Open Lab
- D. **Attendance Policy:** Punctual and regular attendance is required of all students. Missing four consecutive classes or having five total absences *may* result in an instructor-initiated withdrawal. Students are responsible for all missed material. Any student not present at roll taking will be marked absent unless prior arrangements have been made.
- E. **Professionalism:** The courses in your program of study are designed to prepare you for employment in the work world. Businesses require that you behave in a professional manner so you are expected to practice professionalism in class. This includes everything from being courteous to your instructor and fellow students to the use of cell phones and other electronic devices.

**III. GRADING POLICY/PROCEDURE AND/OR METHODS OF EVALUATION:**

The student’s final grade will be calculated as follows:

Videos	10%
Exams (4 Exams)	50%
Homework (Case Studies & Money in Review)	30%
Chapter Activities	10%

The lowest grade in the Homework and Chapter Activities Categories will be dropped. A “0” due to an assignment not completed WILL NOT be dropped.

**Late assignments will not be accepted!!** If a student is absent on a day that an exam is given, **he or she will not be allowed to make up the exam unless arrangements are made PRIOR to the test day.**

Grades will be determined by the following scale:

- A = 90 – 100
- B = 80 – 89
- C = 70 – 79
- D = 60 – 69
- F = Under 60

**The Last day to drop Spring 2019 Semester Classes is April 25, 2019.**

**EQUAL OPPORTUNITY:**

South Plains College strives to accommodate the individual needs of all students in order to enhance their opportunities for success in the context of a comprehensive community college setting. It is the policy of South Plains College to offer all educational and employment opportunities without regard to race, color, national origin, religion, gender, disability or age.

**DIVERSITY STATEMENT**

In this class, the teacher will establish and support an environment that values and nurtures individual and group differences and encourages engagement and interaction. Understanding and respecting multiple experiences and perspectives will serve to challenge and stimulate all of us to learn about others, about the larger world and about ourselves. By promoting diversity and intellectual exchange, we will not only mirror society as it is, but also model society as it should and can be.

**DISABILITIES STATEMENT**

Students with disabilities, including but not limited to physical, psychiatric, or learning disabilities, who wish to request accommodations in this class should notify the Disability Services Office early in the semester so that the appropriate arrangements may be made. In accordance with federal law, a student requesting accommodations must provide acceptable documentation of his/her disability to the Disability Services Office. For more information, call or visit the Disability Services Office at Levelland (Student Health & Wellness Office) 806-716-2577, Reese Center (Building 8) 806-716-4675, or Plainview Center (Main Office) 806-716-4302 or 806-296-9611.

**NON-DISCRIMINATION STATEMENT**

South Plains College does not discriminate on the basis of race, color, national origin, sex, disability or age in its programs and activities. The following person has been designated to handle inquiries regarding the non-discrimination policies: Vice President for Student Affairs, South Plains College, 1401 College Avenue, Box 5, Levelland, TX 79336. Phone number 806-716-2360.

**TITLE IX PREGNANCY ACCOMMODATIONS STATEMENT**

If you are pregnant, or have given birth within six months, Under Title IX you have a right to reasonable accommodations to help continue your education. To activate accommodations, you must submit a Title IX pregnancy accommodations request, along with specific medical documentation, to the Director of Health and Wellness. Once approved, notification will be sent to the student and instructors. It is the student's responsibility to work with the instructor to arrange accommodations. Contact the Director of Health and Wellness at 806-716-2362 or for assistance.

**ELECTRONIC ASSIGNMENTS:**

This class will involve the use of the Internet and some access to discussion groups, forums, bulletin boards, e-mail programs and/or chat rooms in order to complete the objectives of this class. Topics assigned by the instructor will be relevant to the objectives of this course.

**DISCLAIMER:**

This is to notify you that the materials you may be accessing in chat rooms, bulletin boards or unofficial web pages are not officially sponsored by South Plains College. The United States Constitution rights of free speech apply to all members of our community regardless of the medium used. We disclaim all liability for data, information or opinions expressed in these forums.