BUSI 1307 - Personal Finance  Spring 2016

Course Information:
BUSI 1307 a 3 credit hour course.

Prerequisites:
None

Instructor Information
Name: Alex Diaz
Office#: W-208
Email: adiaz@dccc.edu
Phone: (214) 860-3609

CATE Division
4849 W. Illinois Ave, W-210
Dallas, TX 75211
Phone: (214) 860-8848

COURSE MATERIALS

COURSE DESCRIPTION
The course provides the framework and tools for preparing personal financial plans that serve as road maps for goal achievement.

STUDENT CERTIFICATION & WITHDRAWAL
For state reporting purposes, this lecture course will capture attendance data. The student must log onto eCampus and access the course content to meet certification requirements. During the fall and spring terms the state reporting date is the 12th class day, and during the summer terms, the date is the fourth class day. February 2, 2016.

If you find that you are unable to complete the course, it is your responsibility to withdraw. The last day to drop with a grade of “W” is April 14, 2016.

Students must begin attendance in all classes of enrollment. No exceptions. Financial Aid will not be granted to students who have been certified as not attending, by the certification date. For this lecture course, your physical participation in class, on or before the certification date will allow you to receive credit for FA purposes. For certification dates, check with the division or FAO for further information. Students, who are not certified as beginning class, are responsible for any payments due as a result of non-certification, to include the dropping of courses.

STUDENT LEARNING OUTCOMES
1. Identify, define and illustrate important concepts in personal finance.
2. Define personal finance terminology and use it in proper context.
3. Apply currently accepted theories and methods to the solution of common types of problems related to personal finance.
4. Examine the global implications of personal finance.

STATEMENT OF WORKPLACE & FOUNDATION (SCANS) COMPETENCIES
Mountain View College is committed to preparing you with the knowledge and skills that you need to succeed in today's dynamic work environment. Toward this goal, the following workplace competencies and foundation skills have been integrated into this course:

Workplace Competencies
- Manage Resources: Manage time, money and materials
- Exhibit Interpersonal Skills: serve customers
- Work with Information: acquire/evaluate data, organize/maintain information, and interpret/communicate data
- Apply Systems Knowledge: work within organizational systems
- Use Technology: apply technology to specific tasks

Foundation Skills
- Demonstrate Basic Skills: reading, writing, speaking, and listening
- Demonstrate Thinking Skills: creative thinking, decision making, and problem solving
- Exhibit Personal Qualities: individual responsibility, self-esteem, sociability, self-management, and integrity
TOPICAL OUTLINE

The topical outline is designed to give the student a summary of the subject matter to be covered in the course. It should not be implied that equal emphasis and time will be allotted to each topic. The topics included in Business 1307 – Personal Finance are:

Part 1: Planning Your Personal Finances
- CHAPTER 1 Personal Financial Planning in Action
- CHAPTER 2 Money Management Skills
- CHAPTER 3 Taxes in Your Financial Plan

Part 2: Managing Your Personal Finances
- CHAPTER 4 Financial Services: Savings Plans and Payment Account
- CHAPTER 5 Consumer Credit: Advantages, Disadvantages, Sources, and Costs

Part 3: Making Your Purchasing Decisions
- CHAPTER 6 Consumer Purchasing Strategies and Wise Buying of Motor Vehicles
- CHAPTER 7 Selecting and Financing Housing

Part 4: Insuring Your Resources
- CHAPTER 8 Home and Automobile Insurance
- CHAPTER 9 Health and Disability Income Insurance
- CHAPTER 10 Financial Planning with Life Insurance

Part 5: Investing Your Financial Resources & Controlling Your Financial Future
- CHAPTER 11 Investing Basics and Evaluating Bonds
- CHAPTER 12 Investing in Stocks
- CHAPTER 13 Investing in Mutual Funds
- CHAPTER 14 Starting Early: Retirement and Estate Planning

EVALUATION PROCEDURES

Examinations & Assignments
Examinations will be assigned during the semester. The questions cover the objectives listed at the beginning of each chapter in the textbook. Typically, the exams are true/false and multiple choice questions. All deadlines will be listed on the course web site.
The following is a list of assignment types for this course.
  - Exams
  - Critical Thinking Exercises
  - Discussion Questions
  - Other Assignments (as assigned)

Projected Assignments & Weights
Projected Weight of Assignments: Exams 60% Critical Thinking 30% Quizzes/Discussion 10%

Grading Scale
A ≥90%  B = 80% - 89%  C = 70 - 79%  D = 60% - 69%  F ≤59%

Late Work Policy:
Late work not accepted. The only exception is a medically documented emergency.

Makeup Exam Policy:
Late work not accepted. The only exception is a medically documented emergency.

College Sponsored Events:
It is your responsibility to arrange for course responsibilities one week prior to the event. Failure to do so will result in zero credit for any missed assignments.

Electronic Devices: (N/A for Online Instruction)
Silent all electronic devices (telephones) during class. You must exit the room to answer any calls. If your calls become an interruption to the class, I reserve the right to dismiss you from the classroom.
**Academic Dishonesty:**
Students that caught plagiarizing an assignment will be subject to an “F” in the course and possible expulsion from the college.

*Academic honesty is expected, and integrity is valued in the Dallas County Community Colleges. Scholastic dishonesty is a violation of the Code of Student Conduct. Scholastic dishonesty includes, but is not limited to, cheating on a test, plagiarism, and collusion. As a college student, you are considered a responsible adult. Your enrollment indicates acceptance of the DCCCD Code of Student Conduct published in the DCCCD Catalog. More information is available at [https://www1.dcccd.edu/catalog/ss/code.cfm](https://www1.dcccd.edu/catalog/ss/code.cfm).*

**Institution Policies: Please visit**
[http://www.mountainviewcollege.edu/Academics/Documents/Institutional%20Policies.pdf](http://www.mountainviewcollege.edu/Academics/Documents/Institutional%20Policies.pdf) for a complete list of institutional policies (Stop Before You Drop; Withdrawal Policy; Repeating a Course; Financial Aid; Academic Dishonesty; Americans with Disabilities Act Statement; Religious Holidays; and Campus Emergency Operation Plan and Contingency Plan.).