This course syllabus is intended as a set of guidelines for PRINCIPLES OF FINANCE. Both North Lake College and your instructor reserve the right to make modifications in content, schedule, and requirements as necessary to promote the best education possible within prevailing conditions affecting this course.

Instructor Information:
Professor: Baker, Keith
Email: KBaker1@dcccd.edu
Phone Contact: (972) 273-3467
Office: T135 <> Division Office
Office Hours: Tues – Thurs 11:00am-1:00pm
Virtual Office Hours: Tues & Thurs 5:00pm-6:00pm
Fri 12:30pm-1:30pm

Course Information:
Course title: Principles of Finance
Course number: BUSG 1303
Section number: 71426
Credit hours: 3
Class meeting time: Online: Login with your student ID# (with an e in front) as your user name and password at http://ecampus.dcccd.edu.

Course description:
Financial dynamics of a business. Includes monetary and credit theory, cash inventory, capital management, and consumer and government finance. Emphasizes the time value of money.

Course prerequisites:
None

Required or Recommended Textbooks and Materials:

Software Requirements
This course can be accessed from the Internet at http://ecampus.dcccd.edu - use your student ID# [with an e in front] for your username and password. Click on “Tools” and “edit your personal information” by putting in your correct email address. Management on the Internet requires browser software, such as Internet Explorer 6.0 and an email address. – Required
Web sites
Web sites (to be communicated via eCampus) – Highly Recommended

Course Objectives:
At the end of the course, the instructor will have introduced students to:

- The Role of Money in the Economy.
- The Parts of the Financial System.
- How the Time Value of Money effects business decisions.
- A Introduction to the Capital Budgeting Process.
- The nature, behavior, and impact of interest rates on choosing a Discount Rate.
- The nature and impact of financial institutions and related industries.

Specific Course Learning Outcomes:
- Identify the processes and structures of monetary policy;
- Relate the sources of capital to business, consumers, and government;
- Define the time value of money and its relationship to credit; and
- Describe the characteristics of financial intermediaries and related markets.

SCANS Competencies

<table>
<thead>
<tr>
<th>Resources</th>
<th>C1.1,C 1.3</th>
<th>Manages Time</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Manages Material and Facility Resources</td>
</tr>
<tr>
<td>Interpersonal</td>
<td>C2.4, C2.5</td>
<td>Exercises Leadership</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Negotiates to Arrive at a Decision</td>
</tr>
<tr>
<td>Information</td>
<td>C3.1, C3.2, C 3.3</td>
<td>Acquires and Evaluates Information</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Organizes and Maintains Information</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Uses Computers to Process Information</td>
</tr>
<tr>
<td>Systems</td>
<td>C4.1</td>
<td>Understands Systems</td>
</tr>
<tr>
<td>Technology</td>
<td>C5.2,C5.3</td>
<td>Computer Software, Internet Technologies</td>
</tr>
</tbody>
</table>

Please go to [http://www.NLCcc.edu/mkt/scans.htm#whatis](http://www.NLCcc.edu/mkt/scans.htm#whatis) for a complete definition and explanation of SCANS. This list summarizes the SCANS competencies addressed in this particular course.
<table>
<thead>
<tr>
<th>Week</th>
<th>Dates</th>
<th>Read Chapter</th>
<th>Review Learning</th>
<th>Complete Questions for Review and Thought Ch.</th>
<th>Assignment Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Sept. 5th – Sept. 11th</td>
<td>1 Text</td>
<td>1 Objectives</td>
<td>Ch. 1 (See Assignments on ecampus)</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Sept. 11th – Sept. 17th</td>
<td>2 Text</td>
<td>2 Objectives</td>
<td>Ch. 2 (See Assignments on ecampus)</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Sept. 18th – Sept. 25th</td>
<td>Review Ch. 2</td>
<td>Learning Objectives</td>
<td>Submit Ch. 1 or Ch. 2 topic questions <strong>before</strong> the date you take your online test. Place responses in Digital Dropbox.</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Sept. 25th – Oct. 2nd</td>
<td>3 Text</td>
<td>3 Objectives</td>
<td>Ch. 3 (See Assignments on ecampus)</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Oct. 2nd – Oct. 9th</td>
<td>Review Ch. 3</td>
<td>Learning Objectives</td>
<td>Ch. 3 (See Assignments on ecampus)</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Oct 9th – Oct. 16th</td>
<td>4 Text</td>
<td>4 Objectives</td>
<td>Ch. 4 (See Assignments on ecampus)</td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>Oct 16th – Oct. 23rd</td>
<td>Review Ch. 4</td>
<td>Learning Objectives</td>
<td>Ch. 4 (See Assignments on ecampus)</td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>Oct. 23rd – Oct. 30th</td>
<td><strong>Prepare for Exam 1 – Deadline for Exam 1 is October 31st</strong>&lt;br&gt;The exam will drop off the system immediately after midnight&lt;br&gt;Read chapter 5 Text&lt;br&gt;Review Learning Objectives</td>
<td></td>
<td>Submit Ch. 3 or Ch. 4 topic questions <strong>before</strong> the date you take your online EXAM 1 covering Chapters 1-4. Place responses in Digital Dropbox.</td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>Oct. 31st – Nov. 6th</td>
<td>Review Ch. 5</td>
<td>Learning Objectives</td>
<td>Ch. 5 (See Assignments on ecampus)</td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>Nov. 6th – Nov.13th</td>
<td>Read Ch. 6 Text&lt;br&gt;Review Learning Objectives</td>
<td>Review Ch. 6 Instructor Presentation Learning Objectives</td>
<td>Ch. 6 (See Assignments on ecampus)</td>
<td></td>
</tr>
<tr>
<td>11</td>
<td>Nov. 13th – Nov. 20th</td>
<td>Read Ch. 7 Text&lt;br&gt;Learning Objectives</td>
<td></td>
<td>Ch. 7 (See Assignments on ecampus)</td>
<td></td>
</tr>
</tbody>
</table>
Week 12 | Nov. 20th – Nov. 23rd | Review Chapter 7  
Instructor Presentation  
Learning Objectives  
Read chapter 8 Text  
Review Learning Objectives  
Review Chapter 8  
Instructor Presentation  
Learning Objectives

Week 13 & 14 | Thanksgiving Break Nov. 24th to Nov. 26th  
Nov. 27th – Dec. 3rd | Read chapter 10 Text  
Review Learning Objectives  
Review Chapter 10  
Instructor Presentation  
Learning Objectives  
Submit Ch. 10 Questions for Review before the date you take your online Final Exam on Chapter 5-8 & 10. Place responses in Digital Dropbox.

Week 15 | Dec. 3rd to Dec. 7th | Prepare for Final Exam  
Deadline for Final Exam is Dec. 7th. The exam will drop off the system immediately after 5 pm  
Enjoy the Holiday Break!!!
### Exams and Assignments:

<table>
<thead>
<tr>
<th>Assignment</th>
<th>Points</th>
</tr>
</thead>
<tbody>
<tr>
<td>Assignments/ chapter questions</td>
<td>250</td>
</tr>
<tr>
<td>Test 1</td>
<td>100</td>
</tr>
<tr>
<td>Test 2</td>
<td>100</td>
</tr>
<tr>
<td>Capstone Case</td>
<td>50</td>
</tr>
<tr>
<td>Cumulative Points</td>
<td>500</td>
</tr>
</tbody>
</table>

### Grading Scale

<table>
<thead>
<tr>
<th>Score Range</th>
<th>Grade</th>
</tr>
</thead>
<tbody>
<tr>
<td>90 – 100</td>
<td>A (Excellent)</td>
</tr>
<tr>
<td>80 – 89</td>
<td>B (Good)</td>
</tr>
<tr>
<td>70 – 79</td>
<td>C (Average)</td>
</tr>
<tr>
<td>60 – 69</td>
<td>D (Passing)</td>
</tr>
<tr>
<td>59 – Below</td>
<td>F (Failing)</td>
</tr>
</tbody>
</table>

### Departmental Policies:

#### Communications

Emails received from 8am to 4pm Monday through Friday will be answered within 24 hours. Emails received after 11am on Fridays and on weekends and holidays will be answered on the next class day.

#### General Course Organization

This course will be taken online. Students will be responsible for demonstrating competence in the areas specified by the course Learning Objectives.

Refer to the Schedule of Assignments for this class.

Read the textbook chapter at least twice. The first time scan the chapter topics reading the major points, and then the second time, concentrate on trying to understand the information, which will require asking yourself questions about what you are reading. Then paraphrase the definitions for each term and concept. Complete assignments (Questions for Review and Thought). Take the examinations online.

#### Attendance Policy

Students must have access to the Internet. This access may be through local campus computer labs or from home via an Internet provider. Regular participation is critical. Participation means contributing class Topic questions on a frequent basis. In general, the rule of thumb for college classes is two hours of preparation for every hour of classwork. Because this class is taught via the Internet, students should expect to spend approximately six to eight hours per week on this course. (For example, spend 2 to 3 hours per week composing and replying to discussions and assignments, 2 to 3 hours per week reading and interpreting the material, 2 hours per week preparing for and taking exams.)
If you are receiving Financial Aid grants or loans, you must begin attendance in all classes. Do not drop or stop attending any class without consulting the Financial Aid Office. Changes in your enrollment level and failing grades may require that you repay financial aid funds.

The student is expected to make every effort to be active in the online class on a regular basis. If a student fails to log on or take quizzes, exams or turn in homework on a timely basis it can result in the student will be given a letter grade of “F”, unless acceptable make-up work is authorized by the instructor. This course starts on **Tuesday September 5th, 2017** and ends on **Thursday December 7th, 2017**.

**Assessments**

Students will be held to standards similar to those found in the workplace. I expect you to complete your assignments on time with an open willingness to learn. To measure the extent to which students attain the objectives of the course the following will be given:

Your grade is based upon results. Submission of assignments begins the evaluation process and involves both the student and the instructor. Students are allowed and expected to correct assignments. If corrected assignments are submitted before the “due date,” a grade of 20 is possible. Assignments submitted just before the due date will not allow the student ample time to make corrections. The slightest imperfection or misunderstanding will automatically cost 5 points. The best approach is to submit assignments early. The “due date” means the last day on which topic questions or tests are accepted. So make sure you see that there are deadlines for the two exams and assignment questions. You may take the exams early, but not later that the deadlines listed.

Chapter Topic questions (see Topic Questions above) must be emailed prior to the exam deadline (the last day on which the student can take the exam for the chapters submitted) for a student to obtain credit.

**INSTITUTIONAL POLICIES**

**Student Success**

**Academic Advising and Degree Planning**

At North Lake College, our Advising team works side by side with you in (1) picking the right major/program, (2) enrolling in the right classes and (3) finishing on time. Degree planning is critical as you prepare to be successful in the workforce and/or to transfer to other institutions.

If you are a first-time-in-college student, you are required to meet with an advisor and are encouraged to file a degree plan. If you are a continuing student, you are also encouraged to meet with available advisors, faculty and program coordinators to ensure your continued success in maintaining a quality educational pathway.

Visit the North Lake College Advising webpage for more information.
Visit the district website Advising Center page for contact information for all college advising offices.


**Tutoring**

All students are eligible for free, convenient tutoring in a wide range of subjects.

Visit the North Lake College Tutoring webpage for more information. Visit the district website Tutoring page for contact information for all college tutoring services.

**Students With Disabilities**

If you are a student with a disability and/or special needs who requires accommodations, please contact the Disability Services Office (DSO) at North Lake College. If you are eligible for accommodations, please contact DSO to send your accommodation request to your instructor, preferably at the start of the semester or program. Please note that all communication with DSO is confidential. Visit the Disability Services webpage for more information about disability services available across the district or contact the DCCCD Office of Institutional Equity at 214-378-1633.

**Cheating, Plagiarism and Collusion**

Scholastic dishonesty is a violation of the Code of Student Conduct and Hazing. Scholastic dishonesty includes, but is not limited to, cheating on a test, plagiarism and collusion. Cheating includes copying from another student’s test or homework paper; using materials not authorized; collaborating with or seeking aid from another student during a test; knowingly using, buying, selling, stealing or soliciting (asking for) the contents of an un-administered test; and substituting for another person to take a test. Plagiarism is the appropriating (taking in a way that is illegal or unfair), buying, receiving as a gift or obtaining by any means another’s work and the unacknowledged submission or incorporation of it in one’s own written work. Collusion is the unauthorized collaboration with another person in preparing written work for fulfillment of course requirements. Academic dishonesty is a serious offense in college. You can be given a failing grade on an assignment or test, can be failed for the class or you can even be suspended from college.

Your enrollment indicates acceptance of the DCCCD Code of Student Conduct and Hazing.

**Student Survey of Instruction**

We use the Student Survey of Instruction (SSI) to find out how students perceive the quality of courses, faculty and instruction and to get feedback for improvement. In order to minimize the disruption in the classroom, the SSI is now being given online in some courses through a link in eCampus. If you receive a request to complete the SSI, please do so as soon as possible. By completing this questionnaire, you will help the college and your instructors find out how we might improve your educational experiences. Your identity will remain strictly confidential and anonymous.

**Religious and Ethnic Holiday Observance**

North Lake College honors the right of each student to observe the practices of their belief system. It is your responsibility to provide your instructors a written justification for a religious accommodation promptly after the course begins. It is the responsibility of
the instructor and student to negotiate completion of all missed assignments before the absence, if possible.

**Harassment, Discrimination and Sexual Misconduct**

We are committed to assure all community members learn and work in a welcoming and inclusive environment. Title VII, Title IX and DCCCD policy prohibit harassment, discrimination and sexual misconduct. If you encounter harassment, sexual misconduct (sexual harassment, sexual assault, stalking, relationship violence) or retaliation or discrimination based on race, color, religion, age, national origin, disability, sex, sexual orientation, pregnancy, parenting, gender identity and/or gender expression, please contact your college Title IX coordinator or the Office of Institutional Equity. We treat this information with the greatest degree of confidentiality possible while also ensuring student welfare and college safety.

We are concerned about the well-being and development of our students and are available to discuss any concerns. There are both confidential and nonconfidential resources and reporting options available to you. If you wish to keep the information confidential, please contact college Counseling or Student Health Services. As required by DCCCD policy, incidents of discrimination and/or sexual misconduct shared with faculty will be reported to the college Title IX coordinator or district Title IX coordinator. The Title IX coordinator will contact you and determine if further investigation is needed. For more information about policies, resources or reporting options, please contact your college Title IX coordinator or visit dcccd.edu/TitleIX.

Each college within DCCCD has a designated Title IX coordinator.

North Lake College Title IX Coordinator:

**Francyenne Maynard**  
TitleIX-NLC@dcccd.edu  
972-273-3980

**Students Receiving Financial Aid**

**Attendance and Participation**

If you do not attend classes, you could lose your financial aid. You must attend and participate in your on-campus or online course(s) before the course certification date and continue beyond the course withdrawal date.

Your instructor is also required by law to validate/certify your attendance in your on-campus or online course(s) in order for you to receive financial aid. To meet this attendance requirement, you must participate in an academic-related activity pertaining to the course such as, but not limited to, the following examples: initiating contact with your instructor to ask a question about the academic subject studied in the course, submitting an academic assignment, taking an exam, completing an interactive tutorial, participating in computer-assisted instruction, attending a study group that is assigned by the instructor, or participating in an online discussion about academic matters relating to the course.
In an online class, simply logging in is not enough by itself to demonstrate academic attendance. You must show that you are participating in your online class and are engaged in an academically related activity as described above.

**Withdrawing From Classes**

If you are receiving any form of financial aid, you should check with the Financial Aid Office before withdrawing from classes. If you withdraw, it may affect your eligibility to receive aid in the future and could cause you to have to repay funds you received for the current semester. If you fail to attend or participate after the drop date, this policy will also affect you. To speak with someone, please contact the Financial Aid Call Center at 972-587-2599 or by email at facc@dcccd.edu, or visit one of our campus Financial Aid Offices (dcccd.edu/FinancialAidOffices).

**Class Drop and Repeat Options**

**Withdrawal Policy**

If you are unable to complete this course, it is your responsibility to officially withdraw by the official drop date for this course. Failure to do so will result in a performance grade, usually an F. If you drop a class or withdraw from the college before the official drop deadline, you will receive a W (withdraw). Students sometimes drop a course when help is available that would enable them to continue. Before you make the decision to drop this course, please contact the instructor by email. If you are receiving any form of financial aid, check with the Financial Aid Office before withdrawing from classes. International students on an F-1 visa cannot withdraw from classes without jeopardizing their official status. For more information, visit the Dropping or Withdrawing From Classes webpage.

If you are unable to complete this course, you must officially withdraw by: **Saturday November 11th, 2017** in the 15 Week Fall Semester online course from (Sept. 5th to Dec. 7th, 2017)

**Six Drop Rule**

Under a Texas law (TEC Section 51.907), if you drop too many classes without having an acceptable reason, your GPA could be affected. Be sure you understand how this law may affect you before you drop a class. The law applies to students who enroll in a Texas public institution of higher education (including the colleges of DCCCD) for the first time in fall 2007 or later. You may drop no more than six courses during your entire undergraduate career unless the drop qualifies as an exception. Your campus advising center will give you more information on the allowable exceptions. Remember that once you have accumulated six non-exempt drops, you cannot drop any other courses with a W. For more information, visit dcccd.edu/SixDrop.

**Repeating a Course and Third Drop Rule**

Dallas County Community Colleges charge additional tuition to students registering the third or subsequent time for a course taken at any of the DCCCD colleges since the Fall 2002 semester. All third and subsequent attempts of the majority of credit and continuing education/workforce training courses will result in an additional tuition
charge. Developmental Education and some other courses will not be charged a higher tuition rate. See Third Attempt to Enroll in a Course at dccc.edu/ThirdCourse Attempt.

In Case of a Campus Emergency

Sign up for DCCCD Emergency Alerts to receive a text message, email and/or phone call when there is an unscheduled evacuation or closure of a DCCCD campus or office because of weather, utility outages or police or other emergencies. Subscribing is free, but standard text message charges from your cell phone provider will apply. For more information, see dccc.edu/Alerts.

Concealed Carry

Any person who holds a license to carry may carry a concealed handgun on college district property as permitted by law and college district policy. A license holder who carries a handgun on college district property must keep it concealed and on or about their person at all times. The open carry of a handgun (i.e., completely or partially visible) is prohibited on college district property, including any public driveway, street, sidewalk, walkway, parking lot, parking garage or other parking area.

Weapons

The use, possession or display of a weapon in violation of law and college district policy is strictly prohibited. This prohibition applies to firearms, knives, clubs, fireworks of any kind, incendiary devices, razors, chains, throwing stars and any other device designed to expel a projectile or to inflict bodily harm.

Violations may result in disciplinary action and/or criminal penalties.

Syllabus Change Disclaimer

Instructors reserve the right to amend a syllabus as necessary.

Other College-Specific Information

COUNSELING SERVICES (A311)

Counseling services for personal issues are provided to all students currently enrolled at North Lake College at NO CHARGE. These services are provided by licensed professionals who are bound by confidentiality (within ethical parameters). With the assistance of a counselor, students are able to identify, understand, resolve issues and develop appropriate skills. To make an appointment call 972-273-3333 or visit A311. For additional information, go to: http://northlakecollege.edu/services-and-resources/health-and-wellness/counseling-services/Pages/default.aspx

THE ACADEMIC SKILLS CENTER (ASC)

The ASC is designed to provide the following assistance to students:

- An ESOL lab with computer access.
- Free tutoring for students enrolled in Foreign Language courses.
- The iRead Lab offers individual and small group tutoring, as well as workshops, to help current students improve their reading, study, and test taking skills.
• The Writing Center to help students clarify writing tasks, understand instructors’ requirements, develop and organize papers, explore revision options, detect grammar and punctuation errors, properly use and document sources, and improve their writing skills.

• The Online Writing Lab (OWL) allows students to submit papers to our writing tutors electronically and get feedback within 24-72 hours. The OWL can be accessed through eCampus.
  o After logging on to eCampus, click on the Community Tab at the top.
  o Type “Owl” in the search field and click “Go.”
  o Next, click on the double drop-down arrows next to “NLC-OWL2,” and then click on “Enroll.”
  o Once enrolled, students can receive services from the OWL.

• The Blazer Internet Lounge with 12 computers, additional open seating, and WiFi Internet access.

For more information or to schedule a tutoring appointment, come by A-332 or call 972-273-3089.

TESTING CENTER (A 425)
Monday-Thursday: 8:30 a.m. – 8:00 p.m.
   No tests will be issued after 7:00 p.m. Other cut-off times may be in effect for specific exams by the instructor’s direction. All exams collected at 8:00 p.m.
Friday-Saturday: 8:30 a.m.-3:30 p.m.
   No tests will be issued after 2:30 p.m. Other cut-off times may be in effect for specific exams by the instructor’s direction. All exams collected at 3:30 p.m.
Sunday – CLOSED

If you instructor requires you to complete an exam in the Testing Center, be sure to have the following information when you request you test:
1. Instructor’s name
2. Subject, course number, and section number (exp: Speech 1311.7011)
3. Exam number (1\textsuperscript{st}, 2\textsuperscript{nd}, 3\textsuperscript{rd}, etc.)
4. Exam deadline (Get this information from your instructor. The testing staff cannot look up this information on computers).

You should also bring the following supplies:
1. Pencil
2. Scantron answer sheet
3. A Test Request Form must be completed before entering the Testing Center.
5. Government or school issued photo identification is required & enforced.

You may not bring personal items into the Testing Center. This includes bags, cell phones, and pagers.

Please show courteous and cooperative behavior while using the services provided by the Testing Center.

DO NOT bring children to the Testing Center. You must make arrangements for the care of your children prior to your exam date. The police department will be notified of any unattended children.
DO NOT take any testing materials with you when you leave the Testing Center. This includes the test, answers, charts, scratch paper. These items will be attached to your test.

Questions? Please visit the Testing Center (A 425) or call 972-273-3160.

Learning Activities, Outcomes, and Assessment

<table>
<thead>
<tr>
<th>Learning Activity</th>
<th>Learning Outcomes</th>
<th>Evaluation / Assessment</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Learning Activity</strong></td>
<td><strong>Learning Outcomes</strong></td>
<td><strong>Evaluation / Assessment</strong></td>
</tr>
<tr>
<td>Provide a brief description of the learning activity.</td>
<td>Briefly list the specific learning outcomes/objectives for the activity.</td>
<td>How will the activity be assessed?</td>
</tr>
<tr>
<td>1. Students will learn typical capital budgeting techniques</td>
<td>• The procedures to following in using capital budgeting principles when dealing with sunk costs.</td>
<td>Complete graded written assignments. Ability to answer how considerations of the superior use of Marginal Cash Flows.</td>
</tr>
<tr>
<td>2. Students will learn how different economic cycles can affect banks profits, risk management and operations.</td>
<td>• How to monitor the interest rate market including the discount rate charged by the Federal Reserve. • How hedging of duration risk is performed in the mortgage market using commitments.</td>
<td>Complete graded written assignments. Ability to answer Exam Questions</td>
</tr>
<tr>
<td>3. Students will learn how the time value of money impacts investment decisions.</td>
<td>• How interest rates and alternative investment along with inflation drives costs of investments</td>
<td>Complete graded written assignments.</td>
</tr>
</tbody>
</table>

This course syllabus is intended as a set of guidelines for PRINCIPLES OF FINANCE. Both North Lake College and your instructor reserve the right to make modification in content, schedule and requirements as necessary to promote the best education possible within prevailing conditions affecting this course.