BSAD B40 – PERSONAL FINANCE
BAKERSFIELD COLLEGE – FALL 2017
Online (CRN: 71256)

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Office:  Business 6 (B6)
Office Hours:  M 10:30-11am, 2:25-3:55pm, 5-6pm
            W 10:30-11am, 2:25-3:25pm (on these dates: 8/30, 9/13, 9/27, 10/11, 10/25, 11/8, 11/29)
            Online  Frequently

Course Description:

In this course students will be introduced to the principles and skills of budgeting, making intelligent consumer choices related to consumer credit, banking services, insurance, taxes, transportation, investing for personal retirement, and real estate planning.

Student Learning Outcomes (SLOs)

Upon successful completion of this course you will be able to:
1. Make a basic personal financial plan for themselves and people in various phases of their life cycle.
2. Modify common financial statements to a personal basis and use them to make financial decisions.
3. Evaluate the environment of personal financial planning, regarding taxation, economics, and government policy.
4. Explore cash management techniques.
5. Explain credit management.
6. Make informed decisions about home and auto purchases.
7. Develop a personal risk management plan.
8. Develop a personal investment plan.
Course Materials Needed:

WE WILL NOT BE USING THE ONLINE ACCESS PASS.

- A Flashdrive is recommended, especially if you will be using the campus computer labs for assignments.

Course Tasks:

19 Quizzes @ 10 points each (20%)
19 Discussion Forums @ 10 points each (30%)
4 Exams @ 100 points each (40%)
5 Exercises @ 20 points each (10%)

Late assignments, Make-up Exams/Quizzes, and time allowed for Exams/Quizzes:

MAKE-UP EXAMS OR QUIZZES WILL NOT BE GIVEN AND LATE ASSIGNMENTS WILL NOT BE ACCEPTED. NO EXCEPTIONS. DO NOT ASK.

Exams and quizzes are taken online and have a strict time allotment. You will not be given extra time to complete the exam or quiz.

I will drop your lowest exam score, your lowest quiz score, your lowest comprehensive activity, and your four (4) lowest discussion forum scores.

Academic Dishonesty:

Unfortunately, the subject of academic dishonesty must be discussed for those who are inclined toward such activities. The campus’s policy is listed in the campus catalog. Please review it for specifics. There is no need to engage in any unethical behavior in this class! If you need help, my door is always open. For those who need some explanation of what academic dishonesty is...

Academic dishonesty involves acts that may subvert or compromise the integrity of the educational process. Included is any act by which a student gains or attempts to gain an academic advantage for himself/herself, or another, by misrepresenting his/her, or another’s work or by interfering with the completion, submission, or evaluation of work. These include, but are not limited to, accomplishing or attempting any of the following acts:

- Using any materials that are not authorized by the instructor for use during an examination
• Copying from another student's paper during an examination
• Collaborating (i.e., talking, passing notes and/or signals, etc.) during an examination with any other person by giving or receiving information without specific permission of the instructor
• Stealing, buying, or otherwise obtaining information about a course’s graded material
• Substituting for another person or permitting any other person to substitute for oneself to take an examination
• Submitting another person's work as yours either in its original or altered form
• Giving someone else your work to fulfill his/her assignment
• Plagiarizing

Grading:
Grades will be based on the percentage of total semester points earned, computed as follows:

• 90%+ = A, 80-89.99% = B, 70-79.99% = C, 60-69.99% = D, below 60% = F. (I do not round up and I do not curve grades)
• YOU ARE RESPONSIBLE FOR THE GRADE THAT YOU RECEIVE IN THIS CLASS AND YOU MUST BE ABLE TO CALCULATE YOUR GRADE!!! To that end, I will not tell you what grade you have in the course throughout the semester. You will be given everything you need to perform the calculation on your own. I am happy to help you with your calculation, verify your individual task scores or verify your calculations (show me your math), BUT YOU MUST BE ABLE TO DO THIS ON YOUR OWN. This is 7th grade math. Everyone starts with an A grade in this class... you EARN less.

Attendance policy:
Even though this course is an online course, REGULAR, “VISIBLE” participation in the Canvas class space is MANDATORY. What does this mean? It means that when you are not posting to the forums on a weekly basis, or you are not taking the quizzes and exams, or you are not uploading completed assignments, I must assume that you no longer want to be in the class and I MAY drop you. If you do not want to be in the class, then YOU must drop yourself from the course through the Student Banner System. I will not retroactively drop you if you miss one of the “last day to drop the course” dates. These dates are indicated in the Canvas class space schedule and in the campus schedule “Important Dates”.
Special Considerations

Students with disabilities needing accommodation, including those who had an IEP in high school, should make requests to Disabled Students Programs and Services in CSS 10, or Delano room 1001 (661-395-4334, (661-720-2000 Delano)). All requests for accommodations require appropriate advance notice to avoid a delay in services. Please discuss approved accommodations with me so we can work together to ensure your access and success at BC.

Schedule

Please refer to the schedule outlined in our course space on Canvas.

“Classroom” Etiquette

Treat others as you would like to be treated. Simple enough, don’t you think. 😊

NOTE: This syllabus is TENTATIVE and subject to change.