

SYLLABUS BSAD 151

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Course Title: BSAD 151 Personal Finance (8 Weeks)

Credit Hours: 3

Course Description

Principles of personal financial planning enabling the student to achieve personal economic satisfaction and long term financial security. Topics will include career planning, taxes, banking, consumer strategies, housing, transportation, insurance, investments, retirement and estate planning.

This class is fully online. However, proctored exams are required, taken at a testing center or with an approved proctor.

Prerequisite

None

Textbook Information

1. Required Textbook

Focus on Personal Finance, 5th edition, Kapoor, Dlbay, Hughes with McGraw-Hill Connect/LearnSmart access

2. Other Required Materials

Readings from The Wall Street Journal, Money, Kiplinger's Personal Finance Magazine, and other personal finance and general business periodicals. Available online or through MCC libraries, no purchase necessary

Course Objectives

Upon the successful completion of this course, you will be able to:

1. Obtain resources from employment, investments or ownership of a business for use in financial planning.
2. Increase net worth through proper financial planning and the use of financial statements such as an income statement, balance sheet and budget.

3. Create a systematic savings plan to provide for emergencies, replacement of major items, purchase of special goods or services and long term investment.
4. Use credit appropriately.
5. Identify various purchasing strategies to buy goods and services.
6. Create a comprehensive insurance plan to manage risks that may threaten long term financial security and physical well-being.
7. Develop a diversified investment portfolio including the allocation of assets such as stocks, bonds, mutual funds, real estate and other alternatives.
8. Construct a retirement plan addressing a variety of issues including financial security, housing selection, recreational activities, health care and part time employment or volunteer work.
9. Create an estate plan.

Communication and Turnaround Time

1. Communication Types

- Announcements will be posted by the instructor on the Announcement page.
- Messages:
 - If you have specific, personal questions for the instructor, send a message through Blackboard using the Messages link in the course.
- Discussions: Questions and answers will be posted in the discussion board forums. Weekly discussion questions are posted for class interaction.
 - General Question Forum: If you have a general question regarding the course policies and procedures that have not been answered in the syllabus or course orientation materials, there is a discussion board forum labeled General Questions. Your question and the instructor's response will be available there to help others who may have had the same question.

[View the Discussion Rubric](#)

2. Communication Turnaround Time

You can expect all correspondence via discussion board or messaging to be responded to within 24 hours Monday through Friday. The instructor will notify the class if there will be longer periods of time where responses may be delayed.

Grades and Feedback Turnaround Time

It is important to keep up with your grades in the class.

Use these links to see how to check your grades and feedback:

- [How to check my grades written tutorial](#)
[How to check my grades video tutorial](#)
- [How to check assignment grades written tutorial](#)
[How to check assignment grades video tutorial](#)

Expected turnaround times for each assignment type:

1. Discussion forums will be graded within three days after the due date.
2. Multiple-choice, True/False, matching and other non-essay type questions in quizzes, exams, and LearnSmart activities are auto-graded immediately after you take them.
3. Papers, essays, essay questions and other written assignments will be graded within one week after the due date.

Grades

Points/Grade:

Introduction Post and Discussions = 145 points

Tests – (4) Unit 3 test is proctored = 360 points

Unit Assignments:

- Life 151 = 50 points
- Bank Fees/Credit Fees = 50 points
- Selecting a Health Insurance Plan = 50 points
- Investing in the Stock Market = 50 points

LearnSmart activities for each chapter through the Connect site = 145 points

Final Exam = 150 points

Total Points: 1000 points

Letter Grades

- A = 900-1000
- B = 800-899
- C = 700-799
- D = 600-699
- 599 or less will result in failing the class

Assignment Types and Grading Policy

1. Discussions

You must post at least three substantive messages per unit/discussion forum on three different days to get full credit. Comments should be meaningful, demonstrating in-depth thought and contributing to the overall learning of other individuals in the course.

2. Quizzes

There are four unit quizzes and one final exam. The quizzes are made up of t/f and multiple choice questions.

3. Unit Assignments

For each unit you will research and write a 900-1000 word paper (double-spaced, 12-font, Ariel or similar) on the assigned topic. Organization should be logical, and easy to follow, you should demonstrate knowledge of the subject, there should be few, if any spelling or grammatical errors and your argument should be based on sound logic and supported with appropriate examples.

4. LearnSmart Activities

You will complete activities on the McGraw-Hill Connect site as set up by your instructor. There are activities for each chapter.

Proctored Exams

MCC Online students use SmarterProctoring to sign up for a time to take a proctored exam. Students may sign up to take the exam in one of the MCC testing centers or with another approved proctor. If SmarterProctoring does not offer a pre-approved proctor in the student's area, the student may find another proctor with the approval of the instructor. Instructions on how to use SmarterProctoring are provided within the course itself.

Please note that if you are testing at one of the MCC locations you will be required to sign up for an available time slot at that testing center before arriving at the site. Even if you are a "walk-in" you will need to access SmarterProctoring to sign up prior to being allowed to take the test.

Course Policies

1. Non-graded Assignments

There are one or more non-graded assignments as part of the introduction to the course to ensure you are able to use required course tools.

2. Extra Credit

There is no extra credit.

3. Expectations

It is expected that you will access the course at least three times per week. Daily access is encouraged.

This course has been designed to be delivered in as flexible a manner as possible, but to be successful you should plan to log in and participate multiple times a week. This is a three credit hour class so you should plan on spending about 12-18 hours a week on this course with the online requirements (discussions, videos), reading materials, and study time.

4. Attendance Policy

Since this course is online, your “attendance” in class is based on meeting assignment deadlines. You must submit work for the class to be considered attending the class. Federal Guidelines require you to login, participate, and submit assignments to be considered attending.

MCC regulations state that an instructor may withdraw a student from class after a consecutive absence equating to 15% of the total class time, or after total absences equating to 33% of the total class time. If you fail to submit any work for one week of an 8-week course or two weeks of a 16-week course, you may be withdrawn. If you fail to turn in 33% of your work in the course, you may be withdrawn from the course. An instructor may choose to enforce a stricter attendance policy.

Simply logging in to Blackboard does not count as attendance.

5. Late Work

Due dates for assignments, exams, discussions and other work are posted on the course schedule or calendar. Late assignments are not accepted.

6. Drop Policy

It is your responsibility to withdraw from the course if you decide to stop attending. If you choose to drop the course you must complete a drop form and submit it to the campus records office. Check myMCCCKC > Student Center for the specific dates, including the last date to drop your course without assessment (or grade posted) for the course

Before withdrawing, please contact an advisor to determine what if any impact this drop will have on your financial aid.

7. Code of Conduct

Students are required to follow the [Metropolitan Community College's Student Code of Conduct](#).

8. Student Support

If you need technical support for Blackboard, MCC student email, tutoring services, Library services, advising or counselling services, please click on the "Student Resources" tab on top of Blackboard after you have logged in.

9. Other

Support for LearnSmart is provided by McGraw-Hill at 1-800-331-5094.

Netiquette

Information on appropriate online conduct can be found in [The Core Rules of Netiquette](#). You are expected to follow these rules and any other specific rules your instructor may require for interacting in the class.

Satisfactory Academic Progress

In order to continue your eligibility for financial aid you must make satisfactory academic progress toward your educational plan by maintaining a minimum grade point average and successfully completing a minimum number of courses throughout your enrollment at MCC, and completing your educational plan within a reasonable time. Your progress will be reviewed at the end of each semester. More information is available at [Satisfactory Academic Progress at MCC](#).

ADA

Metropolitan Community College (MCC) is committed to ensuring equal access to all qualified students with disabilities in accordance with the Americans with Disabilities Act (ADA). If you have a disability which may impact your ability to access or participate in any aspect of your online coursework, please contact the campus Disability Support Services (DSS) Coordinator or your choice. Phone numbers and additional information are listed at mcckc.edu/disability. The DSS Coordinator will work with you to determine what disability documentation/information is needed in order to provide accommodations. Accommodations are determined on an individualized basis and may take some time to put in place, so early notification to DSS is helpful. Students can identify themselves to DSS as a student with a disability and request accommodations anytime during their education. Please note that accommodations are not retroactive and may vary based on the nature and requirements of the class.

- [Blackboard Accessibility Information](#)
- [Smart Proctoring Accessibility Information](#)
- McGraw-Hill
 - [McGraw-Hill Education Connect Accessibility Information](#)
 - [MCGraw-Hill Education Accessibility Policy](#)
 - [MCGraw-Hill Accessibility Information and hand-waving excuse](#)

Academic Integrity

The Metropolitan Community College, as an academic community, expects all administrators, faculty, staff, and students to behave as responsible members of the college community and to be honest and ethical in their academic work. MCC strives to provide students with the knowledge, skills, judgment, and wisdom they need to function in society as educated adults. To falsify or fabricate the results of one's research; to present the words, ideas, data, or work of another as one's own; or to cheat on an examination corrupts the essential process of higher education and the values of the Academy.

The Metropolitan Community College expects all students to act according to the rules of academic honesty as outlined in the [Student Handbook](#). What this really means is that you are expected to turn in only your own work and that you will complete all quizzes and examinations unassisted. If you should violate this trust, then you will be treated the same as any traditional student that cheats.

Academic Dishonesty includes:

1. Plagiarism - the intentional use of the ideas or words of another as one's own in a paper or other academic assignment.
2. Cheating during examinations, whether by copying from a fellow student or by using information in the form of unauthorized aids brought to the examination.
3. The submission of work for any assignment that has been prepared by another student.
4. Submission of a single paper to fulfill requirements in two courses without prior approval of the instructors in both courses.
5. Using a false name or signing the name of another individual without proper authorization in connection with any course work.

Disciplinary action will be taken for those students suspected of academic dishonesty. At no point in this course is it acceptable for students to submit someone else's work as their own, or use the ideas of someone else as their own. It is also unacceptable for students to share their own work with another student.

Unilateral Instructor Action – If objective evidence exists indicating that a student has practiced academic dishonesty, the instructor may assign a grade of "F" on the paper,

examination, or assignment or assign a grade of "F" for the course.

If the instructor feels that a more severe action is appropriate, the complaint may be referred to the division chair and the dean of instruction. The dean has the authority to recommend an action to the president, or the student may request a hearing.

Grievance

Questions or concerns about any aspect of this course should be directed to the instructor so the student and the instructor can work together to resolve any problems that may exist. In the unlikely event that the problem cannot be resolved, then the next step is for the student to make contact the MCC Online Enrollment Manager at 816 604 4487.

Metropolitan Community College is strongly committed to providing workplaces and classrooms that are free of sexual harassment. MCC will not tolerate any behavior, whether verbal or physical, which constitutes sexual harassment. Unwelcome sexual advances, requests for sexual favors and other verbal or physical conduct or communication of a sexual nature are prohibited. To file a complaint, contact the MCC Online Enrollment Manager at 816 604 4487.