Instructor Information
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Office: Virtual
Email: silln@mjc.edu (use only if Blackboard is down)

Course Information
Class: Busad 230 Personal Finance
Units: 3
Format: Online using Blackboard Course Management Software
Office Hours: Arranged by appointment online or via telephone


Required Access Code: McGraw-Hill Connect for Focus on Personal Finance 4e

Please Note: it is very important that you get your textbook immediately in order to be successful in this class. Please do not order your textbook from an unreliable source who cannot guarantee a ship date. For this reason, I strongly encourage you to buy your text from the MJC Bookstore or purchase the eBook online as noted below. As a result of the number of people enrolled in this class and the complexities involved, deadlines WILL NOT be modified.

To purchase a copy of the text and access code online through the bookstore:
http://bookstore.yosemite.cc.ca.us/

Important Note: Please be aware that the bundle in the MJC bookstore includes both the text and access code to McGraw-Hill Connect. If you are pricing these materials separately, make sure that you include both components in your calculation. There is a cost of $75.00 to purchase an access code separately (price online as of August 15, 2014). The MJC Bookstore price, which includes the textbook AND access code is $136.00

E-book Option: If you prefer an eBook, you can purchase an upgraded version of McGraw-Hill Connect (Connect Plus) for $130.00 and it will include access to Connect and full online access to the textbook for 5 months. Complete, step-by-step instructions are located in the “McGraw-Hill Connect” link located on the left side of your Blackboard screen. The link to purchase a 5-month access to the ebook and Connect access is:

Additional reading may be assigned, but it will be made available via the Internet.

**Course Objectives**

This course is an integrated approach to personal finance and financial literacy. Topics are designed to facilitate informed and deliberate decision making, in alignment with personal values, to maximize financial resources throughout the individual’s life span. This course will emphasize practical decision making using contemporary theory and real world examples while integrating the social, psychological, and physiological context in which financial decisions are made. Topics include common financial issues such as budgeting, career planning, goal setting, purchasing and financing a home and other large consumer purchases, personal risk management and insurance issues, managing credit, investment strategies, as well as tax, retirement and estate planning.

**Student Learning Outcome**

As a result of satisfactory completion of this course, the student should be prepared to:

1. Assess personal and financial opportunity costs associated with financial decisions.
2. Identify strategies for achieving personal financial goals for different life situations.
3. Create a personal financial plan.

**In Case of Problems**

If you experience computer problems or are having difficulty navigating through Blackboard, please contact me immediately. Please write my external email address (silln@mjc.edu) down, so in case you are unable to access Blackboard, you will be able to contact me. If you are experiencing technical difficulties, you can contact the MJC ONLINE HELP DESK at:

- **E-mail:** onlinehelpdesk@yosemite.cc.ca.us (Recommended)
- **Phone:** (209) 575-6412

**What You Can Expect This Semester:**

Although this is an online class, the course is very structured and will require you to log into Blackboard several times per week. Assignments will be structured in weekly assignment blocks. For this class, **each week will begin on Monday morning at 6:00 am and end on Sunday evening at 11:00 pm.**

**A Typical Week:**

A typical week will include readings from your assigned textbook and web material, a weekly written assignment relating to the textbook material (located within the discussion area), and an online quiz (located in McGraw-Hill Connect). Because we all learn from one another, it is important that you not only post your required discussion response, but also **read and respond** to your classmates’ postings as well. Your weekly assignment grade will be based on both the quality and originality of your thoughts as well as your responses to others in a timely fashion. For this reason, I do not recommend that you wait until Sunday night to post your response. **Please see the link in Blackboard (left side of the page) titled “Course Information” to view the grading rubric that I will be using for all written assignments in this class.**

**Class Policies**
Please read the following class policies carefully.

1. **Dropping this class.** There are occasions when it may be necessary to drop a course. In order to be officially withdrawn from the course, YOU must contact the Admissions Office (or drop the class through your Pirate’s Net account) and withdraw from the class. Please check with the Admissions Office or consult your class schedule regarding add/drop dates. Although it is your responsibility to drop the class, the instructor may, at her discretion, drop you from the class for lack of participation. Federal and state regulations require online students to participate regularly. **Logging in by itself is not sufficient.** Students must submit assignments and participate in assigned activities, such as discussion boards, quizzes, and exams. Students who have not logged in for more than one week or have missed multiple assignments may be dropped at the discretion of the instructor. **Remember, if you are ill or have a family emergency that prevents you from participating for more than one week, contact your instructor immediately.**

2. **Missed Quizzes and/or Exams.** There will be NO MAKEUP QUIZZES OR EXAMS allowed in this class. It is very important that you log into Blackboard frequently (several times per week) and monitor all upcoming due dates. Please note that Missed Quizzes will result in a zero score. I will allow you to take an optional extra-credit orientation quiz at the beginning of the semester to compensate for a missed quiz or questions missed on regular quizzes. Please note that all quizzes and assignments are open for a minimum of 7 days; it is important to prioritize your time for classwork in order to anticipate unavoidable circumstances that can come up if you wait to submit assignments on the final day.

3. **Online Discussion Postings.** Online discussion postings are to be used ONLY to discuss class textbook material, lecture material, or discussion postings placed there by the professor. Each discussion topic will be available for one week; discussion topics will close Sundays at 11:00 pm. **Please post your initial discussion response on or before Friday at 11:00 pm.** That will allow everyone time (Saturday & Sunday) to read and respond to classmates’ postings. As with the quizzes, it is important that you respond in a timely fashion. Please note that Discussion Postings ARE NOT to be used as a complaining tool for students to “vent” about course difficulties, frustrations, etc. In addition, the professor reserves the right to block, and/or delete any student postings that are not in conformity with the guidelines noted above. If you are experiencing difficulty in this class, you should address your concerns directly to the professor.

4. **Email.** Use the email feature (EMAIL) in Blackboard to contact me for this class (as opposed to my external email account). As a rule, if you have not heard back from me within 24 hours, please re-email me. If for some reason Blackboard is down, which happens occasionally, and you need to contact me, you can use my external email account which is sillin@mjc.edu. Please use my external email account for emergencies only (it is much easier to keep up with questions if emails are sent through the Blackboard system).

5. **Student Email.** On occasion you may be asked to work with other students. In these instances, it will be useful to communicate with your group via email. Please remember to proof read all messages before sending an email and to avoid writing things that could be perceived as offensive to your fellow classmates. Please be aware that all emails from student to student may be monitored by your professor.
6. **Extra Credit.** I do not assign additional extra credit during the semester to make up for missed work. YOU must do the ASSIGNED work in order to get the desired grade. However, I may on occasion, make extra credit points available to the entire class.

7. **Academic Conduct.** Any evidence of academic dishonesty (also known as cheating) will result in a failing grade and a report filed with the Vice President of Student Services. Please see your course catalog for details regarding acceptable behavior.

**Grades**

**Class Grades will be calculated as follows:**

**Course Grading**

<table>
<thead>
<tr>
<th>Quizzes &amp; Exams</th>
<th>60%</th>
<th>90-100 = A</th>
</tr>
</thead>
<tbody>
<tr>
<td>Assignments &amp; Projects</td>
<td>40%</td>
<td>80-89 = B</td>
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<td></td>
<td></td>
<td>70-79 = C</td>
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<td></td>
<td></td>
<td>60-69 = D</td>
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<td></td>
<td></td>
<td>0-59 = F</td>
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Once class begins, and we have completed some assignments, I will establish a grade link within Blackboard so that you will be able to check your class progress. I would encourage everyone to check your grade throughout the semester to monitor your progress. Make sure when you are viewing your class grade that you look for the “updated” date in the upper left-hand corner of the spreadsheet; the grade sheet that you will be viewing is not a “live” grade sheet, but is one that I upload to the Web every week. Please do not hesitate to contact me if you ever have questions about your grade or do not agree with my posting.

**A NOTE FROM YOUR PROFESSOR**

Please remember that the only reason I am here is to help you succeed. Do not ever feel like you are bothering me if you have questions, concerns or need additional help! I love what I do, and I take your success seriously!

"*What lies behind us and what lies before us are tiny matters compared to what lies within us.*"

- Ralph Waldo Emerson

Good Luck…

I look forward to working with you,

Nancy