INSTRUCTOR: Larry Hearn
PHONE: Office: (410) 822-5400, ext. 2349 Home: (302) 629-2779
E-MAIL: Office: Use course e-mail
OFFICE: T-116
OFFICE HOURS:
MONDAY  8:00am – 8:30am,  12:45pm – 2:30pm
WEDNESDAY  9:00am – 10:00am,  12:45pm – 2:30pm

Course Description:

An introductory course dealing with the personal financial environment. This course focuses on financial planning needs for contemporary life situations, such as: spending, saving, borrowing, and investing decisions.

Statement of Goals

1. To explain the importance of financial planning.
2. To introduce the terms and concepts of personal finance.
4. To help students identify financial goals.
5. To provide students with information necessary to develop a financial plan.

Learning Outcomes

Upon completion of this course, students will be able to:

1. Define and articulate financial terminology.
2. Identify components of personal financial statements.
3. Describe types of insurance.
4. Define various types of financial investments.
5. Use the internet to gather useful information for personal financial planning.

Instructional Materials

2. **Connect Plus access code.** The access code is packaged with the loose leaf textbook if purchased from the bookstore. Connect Plus comes with an e-book. Therefore, if you prefer to work from an e-book, purchase the access code only. The code can also be purchased directly from McGraw-Hill at our course Connect site if you purchase or rent the text from another source.
Student Grading

<table>
<thead>
<tr>
<th>Grading Criteria</th>
<th>Grading Scale</th>
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</thead>
<tbody>
<tr>
<td>Assessment</td>
<td>Points</td>
</tr>
<tr>
<td>Exam 1</td>
<td>100</td>
</tr>
<tr>
<td>Exam 2</td>
<td>100</td>
</tr>
<tr>
<td>Exam 3</td>
<td>50</td>
</tr>
<tr>
<td>Exam 4</td>
<td>100</td>
</tr>
<tr>
<td>Internet Assignments</td>
<td>75</td>
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<tr>
<td>Connect LearnSmart Activities</td>
<td>57</td>
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<tr>
<td>Connect Quizzes</td>
<td>40</td>
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<tr>
<td>Connect HW Assignments</td>
<td>190</td>
</tr>
<tr>
<td>Discussions</td>
<td>100</td>
</tr>
<tr>
<td>Total</td>
<td>812</td>
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Internet Assignments:

The internet allows for access to a variety of financial resources. You will complete six internet-related assignments by visiting identified websites and answering questions found at the end of each assignment. The assignments will be either "Financial Planning Activities" which are located at the end of various chapters or I will provide you with information and websites that you are to visit. The assignments and directions are found in the assignment area. Links to assignments can also be found in the chapter instructions.

Your responses should be approximately one page in length and are to be submitted electronically directly through the assignments in Canvas. I suggest that you use a word processing program to complete the assignments and then copy and paste their work in the submission window which is found in the assignment. Note: In general, creating a table for your submissions works well for most of these assignments. I will grade assignments within one week of their due date. An assignment grading rubric that will be used to assess assignment submissions may be viewed in each individual assignment.

Due Dates: See the Calendar or Due Date file.
**Connect Activities:**

In this course, students are required to complete a series of graded activities which can be found at a publisher provided website. The system is called Connect and I have provided a link to the site in Canvas. You will need a code in order to access the Connect site for the first time. If you purchased a new text at the College bookstore, you received a copy of the access code. If you acquired your text elsewhere, you can purchase an access code at the Connect site.

There are three types of Connect activities. First, LearnSmart assignments introduce you to important chapter topics. You will have an unlimited amount of time to complete LearnSmart assignments, prior to the due date, and each assignment does not have to be completed all at one time. For questions that you are unable to answer select the “Read about this” button and you will be directed to the relevant chapter content for guidance. My suggestion is that you read the chapter prior to starting a LearnSmart assignment.

Graded homework assignments are the second type of Connect activity. These assignments are similar to the ungraded homework assignments that I provide solutions for. Connect homework assignments will give you immediate feedback as you complete them. Also, prior to the due date, I will give you unlimited attempts to complete the assignments correctly and will record your highest score. **Note:** Not only will these homework assignments give you an opportunity to earn points towards your final grade, they will also prepare you for success when taking your exams. To that end, Connect homework assignment due dates, for all chapters tested on a particular exam, will be the day prior to the exam due date. This will allow you to use these assignments as part of your exam review.

The third type of Connect activities are quizzes that are used to assess core student learning outcomes. They will be timed and graded.

**Note:** Total points that are earned in Connect will be moved to the Canvas grade book at the end of the semester. Prior to that, students must look at both their Canvas and Connect grade books in order to determine the total points that they have earned in the course.

**Due Dates: See the Due Date file.** (Due dates for both LearnSmart and homework assignments will be the night before the due date for the exam that covers the related chapters. Students are advised to pace their time and not put off completing the Connect activities until just prior to the exam.)
**Discussions**

In an online course, the discussion area takes the place of at least some of the interaction that we would have if we were in a face-to-face classroom. In BUS 145, I will post 10 questions that you will analyze and discuss with other students in the course. I expect you to post a *thoughtful response* to my question(s), providing not only the answer(s) but also the reasoning for your response. You are also expected to write a *substantial reply* to at least one fellow classmate’s posting for each case. A response of “I agree” or “You did a good job” is not good enough. I will grade discussion postings within one week of their due date. **Note:** A minimum of 2 posts are required to earn full credit. The discussions are found in the discussion area. Links to the discussions can also be found in the assignment modules.

**Due Dates: See the Calendar or Due Date file.**

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**Exams**

Exams will be taken on-line and are to be completed on or before the posted due date. They can be found in Connect and will typically be available one week prior to the due date. Exam questions will be primarily multiple choice in nature. I will provide an exam review that will describe what will be tested. You will have an opportunity to review your exam the day after the due date.

**Due Dates: See the Due Date file.**

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**Time Commitment**

The following table provides an estimate of the time required for the completion of class discussion preparation, ungraded homework assignments, writing assignments and Connect assignments. Actual study time will vary by student.

<table>
<thead>
<tr>
<th>Task</th>
<th>Approximate Time Commitment (Hrs)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reading</td>
<td>29</td>
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<tr>
<td>Writing assignments</td>
<td>10</td>
</tr>
<tr>
<td>Discussions</td>
<td>5</td>
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<td>Connect activities</td>
<td>35</td>
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<tr>
<td>Exam preparation</td>
<td>20</td>
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<tr>
<td>Exams</td>
<td>6.5</td>
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Students with Disabilities:

Students with disabilities seeking services or accommodations through Chesapeake College must disclose the need for these services or accommodations to the Office of disability Services. Given sufficient notice and proper documentation, the College will provide reasonable accommodations, auxiliary aids and related services required by persons with disabilities to allow access to our programs and services, if it is not an undue burden to do so. Students requiring accommodations are urged to submit requests at least 14 days in advance of the need to use them. To be eligible for academic accommodations through Chesapeake College, a student must have a documented disability as defined by the Rehabilitation Act of 1973 or the Americans with Disabilities Act (ADA) of 1990. For information on eligibility, contact:

Judy Gordon
Developmental Studies Case Manager/ADA Coordinator
Phone: (410) 827-5805
Fax: (410) 827-5233
jgordon@chesapeake.edu

Chesapeake College is an equal opportunity institution, providing access to education, service and employment regardless of race, color, age religion, national origin, belief, sex or disability.

Academic Instruction Emergency Management Plan

In the event that Chesapeake College needs to close for an extended period of time due to a flu pandemic, severe weather event, or other emergency situation, consideration will be given to the timing and duration of the closure as follows:

1. Closure during the semester for up to one week – there will be an opportunity to make up work missed without significant alteration to the semester calendar.
2. Closure extending beyond one week (or in situations where classes are cancelled on the same days/evenings over multiple weeks) – the College may extend the length of the semester. Depending on the timing of the closure, scheduled breaks, end of semester dates, and/or the processing of final grades might be impacted.

Students can acquire information about closures on the College website or by calling 410-822-5400 or 410-228-4360. Chesapeake College courses held at off campus sites will follow the protocol of the host facility.