

DE ANZA COLLEGE
BUSINESS, COMPUTER SCIENCE & APPLIED TECHNOLOGIES DIVISION
BUS 91 - INTRODUCTION TO PERSONAL FINANCE
Winter 2016 – Section 02Y
CRN 33947
INSTRUCTOR: Emily Garbe, PhD

Welcome to Introduction to Personal Finance! This class is a hybrid class with both face-to-face meetings and online assignments. We will cover the basics of personal finance, including budgeting, taxes, investing, insurance, and saving for retirement, so get ready for a fun and exciting quarter!

NUMBER OF UNITS: 3

REQUISITES:

Advisory: English Writing 211 and Reading 211 (or Language Arts 211), or English as a Second Language 272 and 273.

DESCRIPTION:

Introduction to a range of personal financial planning fundamentals including spending habits, taxes, saving, investing, and insurance. Planning for major life events such as paying for college, buying a home, and retiring comfortably.

STUDENT LEARNING OBJECTIVES:

- Demonstrate knowledge of opportunity costs and the time value of money.
- Prepare, explain and analyze personal financial statements.
- Analyze and evaluate various savings, investment, and insurance options.

CONTACT INFORMATION:

Class location: This class is a hybrid, with 2 hours face-to-face meeting and 1 hour online forum via Catalyst.

Class time: Tuesday 1-2:50pm in MCC-17

Office hours: M 3:30-4:20pm; T 11:30-1:20pm; W 10:30-11:20am, or by appointment

Office location: Room S in building F5

Contact the instructor: Use Catalyst Messaging (best way to reach instructor)

The instructor will try to answer the messages within 2 business days but likely much sooner.

COURSE MATERIALS

- Textbook: **Personal Financial Management, The Missing Link: From College to Career and Beyond**, by Fred Selinger, 4th edition, Pearson, 2013. ISBN: 1269418289 or 9781269418287.
- 2 scantron, 4"x11", green, #2 pencils for midterm and final exam.

- Access to reliable computer and Internet. Students are encouraged to bring a laptop or tablet to class for in class assignments. The instructor will provide a few loaner laptops to share for those without a laptop or tablet.

COURSE REQUIREMENTS:

Reading: Each week you will have approximately 2-3 chapters to master. (Don't worry, the chapters are short.) You should read the assigned text chapters, and then review any associated materials for the week.

Weekly Assignments: Most weeks you will also be expected to complete one online assignment or class discussion in addition to the assigned reading. The assignments are varied, but they are always meant to be practical rather than theoretical. This class is all about providing you with useful information that will be valuable to you now or at some point in the future. Your grades for these assignments will be evaluated according to the Rubric provided in the table below. (Note that I am looking for quality, not quantity. Also, make sure to answer all parts of the assignments.)

Discussion Rubric – All Criteria Listed Have Equal Importance

| Criteria | A Level Work | B Level Work | C Level Work |
|------------------------|---------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------|
| Completeness | All questions posed in the assignment are fully answered and explained or justified. All directions have been followed. | All questions posed in the assignment are fully answered but explanations may be brief or some of the directions missed. | Some of the assigned questions are skipped or ignored. |
| Originality | Adds significant, new, and substantiated ideas to the chosen topic and demonstrates that the assignment has been reviewed prior to posting. | Adds a new idea to the chosen topic and demonstrates that the assignment has been reviewed. | Enhances or further explains an idea that has already been mentioned in the chosen topic. |
| Professionalism | Writing is clear and easy to read. Assignments are written in a professional manner with proper grammar and punctuation. | Writing is generally clear but may contain occasional grammatical errors or typos. | Posts may be difficult to understand due to grammatical and stylistic problems. |

Exams: There will be 2 exams to test you on the material you have learned. The questions come directly from the textbook, so mastering the material in the book is required to do well on the exams.

- **Midterm:** Covers textbook chapters 1-13 plus the appendix.
- **Final:** Covers textbook chapters 14 – 27.

Class Attendance and Participation:

The instructor will drop the students who fail to attend the first class AND complete all required assignments during Week 1. The instructor reserves the right to drop a student for non-participation for 2 or more weeks. However, if a student needs or wants to drop the class, the student is solely responsible for dropping the course. The instructor will report the grades to De Anza based on points earned in class by the students. See De Anza's attendance policies and deadline for drop/add <http://www.deanza.edu/policies/attendance.html> and <http://deanza.edu/calendar/>.

CATALYST CLASS HOMEPAGE:

<https://catalyst.deanza.edu>.

Please use **Firefox** as the recommended and supported browser for Catalyst assignments, quizzes and exams. Google Chrome and other browsers have been reported to have problems with Catalyst features, such as not being able to submit a quiz/exam.

When the user name password dialog box appears on the screen, type in your user name and password. Your user name is your 8-digit De Anza College student ID, not your 9-digit social security number. Your password is your 8-digit birthdate using the format MMDDYYYY. For example, John Smith, a student with ID 10001234 and birthdate January 1, 1980, would log in as:

Username: 10001234

Password: 01011980

You must be courteous and respectful to your classmates' postings. No inappropriate languages allowed even if you disagree with a posting. Any violation will be referred to De Anza College for appropriate actions.

Do not contact the instructor for technical issues. There are technical specialists in De Anza to support you for technical questions and issues at <http://catalysthelp.deanza.edu/>.

Do not wait till the deadline to submit your assignments or take the online tests. Absolutely no extension. You may submit your assignments early but not late. Please see FAQ on Catalyst course homepage regarding late submission policy.

ACCOMODATIONS

Students with learning disabilities are encouraged to make arrangements with the De Anza Disabled Student Services if you need extra time on the quizzes and exam. Students who are unsure whether they have a learning disability are encouraged to contact the Disability Programs and Support Services as soon as possible to determine eligibility. Please submit your DSS form to the instructor if you need accommodations in the beginning of the quarter.

GRADING POLICY

The grades will be based on the following distributions:

| <i>Activities</i> | <i>Catalyst Points (lowest 2 grades for paper/worksheets and discussion forums will be dropped)</i> |
|-------------------|-----------------------------------------------------------------------------------------------------|
| Paper/Worksheets | 400 |
| Discussion forums | 600 |
| Self Intro | 20 |
| Midterm exam | 100 |
| Final exam | 100 |

Two Lowest paper or discussion forum grade will be dropped. Final grades will be out of 1,000 points. Letter grades will be assigned to students based on their total course grade, which is calculated as the sum of the grading components, as described above.

| Catalyst points | Letter grade |
|------------------------|-----------------------|
| >=980 | A+ |
| 920-979 | A |
| 900-919 | A- |
| 880-899 | B+ |
| 820-879 | B |
| 800-819 | B- |
| 780-799 | C+ |
| 700-779 | C (C- does not exist) |
| 680-699 | D+ |
| 620-679 | D |
| 600-619 | D- |
| <=599 | F |

Academic Integrity Policy:

Students are expected to abide by the Student Conduct Rules as described in the Student Handbook at <http://www.deanza.edu/studenthandbook/academic-integrity.html>. Students who cheat on the tests or final exam, or help another person to cheat will receive a failing grade in this course and be reported to the Dean of EOPS & Student Development.

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| Weeks | Reading assignments | Tests & Assignments |
|--------------|----------------------------|-----------------------------------------------------|
| Week 1 | Chapters 1-3 | Discussion Forum: Introduction; Financial inventory |
| Week 2 | Chapters 4-6 | File submission: Credit Reports |
| Week 3 | Chapters 7-9 | File submission: Worksheet |
| Week 4 | Chapters 10, 11 | Discussion Forum: Investing |
| Week 5 | Chapters 12, 13 | Discussion Forum: Summarize Stock Options |
| Week 6 | | Midterm Exam in class |
| Week 7 | Chapters 14-16 | File submission: Mortgage calculation worksheet |
| Week 8 | Chapters 17-19 | Discussion Forum: Retirement |
| Week 9 | Chapters 20-22 | Discussion Forum: Rent or buy |
| Week 10 | Chapters 23, 24 | Discussion Forum: Revising your financial position |
| Week 11 | Chapters 25-27 | Discussion Forum: Insurance |
| Week 12 | | Final exam Tuesday 1:45-3:45, MCC-17 |