***BA 34: Introduction to Investing***

***Course Syllabus: Fall 2010***

***Instructor: Mr. Eric Nasalroad***

***Contact Information for Mr. Nasalroad:***

***Office: Bus 46 / Phone: 638-3641 ext. 3266 / Office Hours: Posted on Office Door***

***e-mail:*** [***eric.nasalroad@reedleycollege.edu***](mailto:eric.nasalroad@reedleycollege.edu)

**Course Title & Code #s: BA 34: Introduction to Investing**

**Meeting Times/Location: August 16 – December 17**

**Web: Blackboard @ no specific time each week**

**Course Description:** Understanding and evaluating stocks, bonds, mutual funds, real estate, insurance, collectors’ items, commodities, and other alternatives as investment and retirement planning instruments. Personal portfolio management, retirement plans, lump-sum distributions, and related strategies for investing and retirement planning will be explored.

**Prerequisites:** None. Advisories include: Eligibility for ENGL 125 & 126 and MATH 101

**Learning Objectives & Outcomes:**

**In the process of completing this course, students will:**

* understand and demonstrate the concept of risk and return.
* locate, analyze, and utilize sources of information available to investors.
* identify, compare, and contrast the mechanics and concepts of investment analysis.
* identify, appraise, and examine the important differences among financial instruments/institutions.
* recognize and differentiate significant factors in investing analysis.
* manage an investment portfolio.
* identify, analyze, and evaluate financial statements.

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

* examine, analyze, and construct appropriate personal investment portfolios and plan the procedures used in evaluating risk/return as it relates to investments and retirement planning.
* examine and analyze financial institutions and financial instruments for retirement planning purposes using a variety of information sources.
* evaluate the time value of money, calculate the effect of inflation of investments, and appraise the effect taxes have on investment/retirement planning using modern investment analysis techniques.
* examine the differences between fundamental and technical analysis of investment instruments and formulate appropriate analysis models for public and private institutions.
* contrast and compare investment planning objectives as they relate to the timeline of retirement with an emphasis on age-appropriate investment instruments.
* successfully manage a stock portfolio.
* understand why investors succeed or fail in the various financial markets and use ratio analysis to analyze financial statements.

**Learning Methods & Course Activities:**

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| --- | --- |
| Lectures based on textbook materials  Required readings and class discussions | Problem solving  Internet Research Web simulation |
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**Assessment:** Students completing all exams, assignments, and activities with a cumulative, average grade of "C" or better will be deemed as having achieved the course objectives previously stated. Different weights are given to each category before calculating overall grades.

**Textbook: PFIN - Cengage**

**Course Activities & Evaluations: Earned Percentage of Possible Points - Grade:**

Participation/Discussions 20% 90 - 100% A

Homework/Projects 30% 80 - 89% B

Quizzes & Exams 40% 70 - 79% C

Final 10% 60 - 69% D

< 60% F

**INTERNET & E-MAIL**

* Access to broadband Internet is required. If you do not have an Internet connection, you may use the resources in the Reedley College Library or at other computer labs on campus.
* **An email address is required for all students**.

If you do not already have one, please either obtain an email address through the RC Library – or any one of the many free email services out there (gmail, hotmail, etc.).

* Please note: I teach multiple courses (and multiple sections of some courses) so I have some rather strict rules about email. They are as follows:

1. \*Use the subject line correctly. Each e-mail you send to me must include the following subject line:

**Course number, your first and last name, and the subject you are writing about**

*For example, if I was a student in BA 39 ( Finite Math), the subject line on my email would be as follows: BA 39 Eric Nasalroad Question about homework*

1. Use the spell checker.
   1. Your e-mail messages represent you. Be accurate and be professional.
2. Use proper grammar.
   1. Make a habit of constantly improving the way you communicate.
3. Do not type in all capital letters.
   1. That is the same as yelling.

Please remember that you are in training for your professional career. One of the best places to start practicing is in this class.

\*if your e-mail does not have the required information in the subject line, your email will not be read.

**BLACKBOARD**

* The website is:  
  <http://blackboard.reedleycollege.edu>
* The standard Blackboard login is:  
  **Username**: your student id number  (example: 0123456)  
  **Password**:  your student id number
* Blackboard help is available 24/7
  + The phone number is 1.866.401.7784

**GRADING**

* Your course grade will be based on the percentage of points (total earned / total possible), and **grades are weighted based on type of assignment**. Please see specific grading weights on page one of your course syllabus.

**ATTENDANCE & PARTICIPATION (online classes)**

* You are not expected to log on every day at a specific time. However, I may post extra credit assignments, announcements, assignment files, etc. so it is a good idea to get in the habit of logging into your Blackboard page for your course on a daily basis.
* Your attendance and participation will be graded based on the Discussion Board feature in Blackboard. You are required to post an original response to each discussion prompt by Wednesday at midnight each week. You are also required to post at least four “follow-up” responses to your classmates’ original postings by Sunday at midnight. Please be thorough when you post, as menial posts may not be counted for credit.
* Discussion prompts will be posted weekly. Some weeks may only have one prompt, while others may have two or three.

**HOMEWORK, QUIZZES, & EXAMS**

* Homework assignments are a way for you to dig deeper into the course materials and prepare for the tests and exams. **Homework will not be accepted late**. You are welcome to turn in your homework early. Please do not e-mail homework assignments.
* All homework assignments that are submitted via Blackboard must be named correctly. Homework that is not submitted with the correct name will docked points. When naming a homework assignment, make sure to include your first and last name and the official assignment title.
  + **For example:** if I were submitting my Syllabus Hunt homework assignment for my Introduction to Business class, I would save it as “Eric Nasalroad Syllabus Hunt.”
* **Please make sure to submit assignments in Microsoft Office compatible form**. Assignments submitted in Word Perfect or other non-industry standard form will not be accepted. If you don’t know if your files are compatible, save them as .rtf (rich text) files before submitting them.
* Do not simply type your homework response in the Assignments section of Blackboard. You must upload a file to properly submit your homework.
* There will be no special dispensation for homework & tests/quizzes that are missed.
* Exam and quiz dates and chapters to be covered are clearly identified in the Course Schedule. Each test may consist of true/false, multiple choice, completion questions, and problems and case study questions. All tests are timed and points will be deducted for going over the given time limit. Assume one minute per question unless otherwise noted.

**Grades are final unless an error in math is found in the computation of your grade**

**Drop Policy:**

* If you decide to drop the course, please do not simply stop logging in to Blackboard. In order to officially drop a class you must fill out a program change card, available in the Admissions and Records Office, or drop via Web Advisor. Drop dates are listed in your Reedley College Class Schedule. If you simply stop participating, you will be assigned a letter grade.

**Student Conduct:**

* As stated in your schedule of courses, students are expected to conduct themselves in a responsible manner whenever they are on campus or representing the college in any activity. Board Policy 5410 states the specific rules and regulations and a copy of the policy is available in the college library, the admissions office, Dean of Students & Dean of Instruction offices as well as the student activities office.
* Conduct standards are designed to perpetuate the college’s educational purposes, allowing students to enjoy the right of freedom to learn. To that end, students who fail to meet the conduct standards, or who interfere with the rights of freedom to learn of others will be removed from class.

**\*Accommodations for students with disabilities**:

* If you have a verified need for an academic accommodation or materials in alternate media (i.e.: Braille, large print, electronic text, etc.) per the Americans with Disabilities Act (ADA) or Section 504 of the Rehabilitation Act, please contact me, or the **DSPS office - ext 3332**  as soon as possible
* \*Please see the Reedley College catalog for clarification of issues and additional guidelines.

**General Guidelines for Online Classes:**

Discussion Boards: Each week, students will take part in discussions based on the topics covered in the text. In order to receive credit for discussion boards, students must post an original response **by Wednesday at midnight** and must respond a minimum of four times to other students’ posts by Sunday at midnight. In other words, students will post at least five responses (one of which is a response directly to the discussion prompt).

Quizzes & Exams: You’ll notice that there are time limits for taking quizzes and exams online. The time limits have been established to accurately assess a student who studies the material prior to completing the quiz/exam. Points will be taking from students who go over the time limit. This is to ensure that students do not have time to simply look up answers in the text. Please make sure to be prepared **before** taking a quiz/exam.

Submitting Assignments: Assignments will be accepted only through the Blackboard system. Please submit assignments in the Assignments section of Blackboard. There should be a link to submit each individual assignment. Do not use the Digital Drop Box. Do not e-mail your instructor assignments. Neither will be accepted. Assignments will not be accepted late. Make sure to label assignments correctly.

Course Resources: In general, students will be able to find resources needed for assignments and projects in the Course Documents section of Blackboard. Students who have oral presentation requirements should have access to equipment and software for recording and uploading video. This can be as simple as a webcam with microphone. Other students may decide to use a digital camera (video) and upload video. Either way is adequate.

Grading: Although assignment grades are posted on Blackboard, calculations in Blackboard are not accurate with overall grades. Student grades are weighted by category. There is a document in the Course Documents section of Blackboard that explains how to calculate your current, overall grade.

Communication: You are welcome to e-mail me if you have questions or concerns. Please do so as early in the week as possible, as I generally do not log in to the system between Friday and Sunday. Unfortunately, sometimes we procrastinate and complete assignments close to deadlines, so if you do so and need help on a weekend, I probably will not be able to assist you in time. I will only be able to receive e-mails with the proper subject line, so make sure to check your syllabus to see what that means.

THIS SYLLABUS AND THE COURSE ACTIVITIES SCHEDULE ARE SUBJECT TO CHANGE AS DEEMED NECESSARY BY THE INSTRUCTOR.