***BA 30 - Personal Finance
Course Syllabus***

***Instructor: Eric Nasalroad
Office: Bus 40 / Office Hours: Posted on Office Door
e-mail: eric.nasalroad@reedleycollege.edu***
**Meeting Day, Time & Location:** No specific meeting time, but you must log on frequently throughout each week.

**Course Description:**

This course examines the integration of personal financial management with physiological and psychological well-being, and the life-long impact financial decisions have on individuals, families, and society. Topics include time value of money, tax strategies, financial planning strategies, financial monitoring, money & credit management, risk management, saving and investing, and retirement and estate planning.

**Advisories**: English 1A and Mathematics 201. (A, CSU, UC)

**Course Objectives:**

* Create a personal financial plan.
* Develop a career strategy.
* Identify dysfunctional types of behavior, and social and environmental pressure, which lead to poor financial outcomes.
* Incorporate physical, spiritual, and emotional aspects when creating financial strategies.
* Use mathematical models to solve problems, forecast future outcomes under varying conditions and uncertainty, and propose plan adjustments to accommodate changing external environmental factors.

**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.

**Textbook:**

PFIN published by Cengage:[https://www.cengage.com/c/pfin-6e-billingsley (Links to an external site.)](https://www.cengage.com/c/pfin-6e-billingsley)

**Course Activities & Grade Weights:**

* Assignments                  20%
* Discussions                     20%
* Chapter Quizzes         50%
* Final                                    10%

**Percentage/Grade Breakdown:**

* 90 - 100%                            A
* 80 -   89.9%                         B
* 70 -   79.9%                         C
* 60 -   69.9%                         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, 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:
	+ \*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*
* Use the spell checker.
* Your e-mail messages represent you. Be accurate and be professional.
* Use proper grammar.
* Make a habit of constantly improving the way you communicate.
* Do not type in all capital letters.
	+ 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 may not be read.

**CANVAS**

* We will use Canvas for our class management system. You can log in through the Reedley College home page.

**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. Do not simply divide your total points earned by the total points possible. You must use the category weights when calculating your overall grade.

**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 Canvas page for your course on a daily basis.
* Your attendance and participation will be graded based on the Discussion feature in Canvas. You are required to post an original response to each discussion prompt. You are also required to post at least four “follow-up” responses to your classmates’ original postings (5 total posts for each discussion topic). 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, & EXAM**

* 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**. Please do not e-mail homework assignments.
* **Please make sure to submit assignments in Microsoft Office compatible form (.doc) or rich text format (.rtf)**. Assignments submitted in Word Perfect, Google docs, or other non-industry standard form will not be accepted. You must convert files to the proper format before submitting.
* Naming your assignments:

**Every homework assignment should be named using your name in the title of the assignment file.** For example: if I was submitting my Syllabus Hunt Assignment, I would name it:

EricNasalroadSyllabusHunt.doc

If your name is not in the title of the assignment, it takes much longer to grade because of the way Canvas is set up. As such, you will lose valuable points by not naming your files correctly.

* If you are participating in school-sanctioned activities (sports, field trips, etc.) and find it necessary to miss class, it is your responsibility to make sure that all your work is turned in and tests/quizzes are taken prior to your departure. There will be no special dispensation for absences, homework & tests/quizzes missed.
* Quiz dates and chapters to be covered are clearly identified each week. Each quiz is worth approximately 15 points (depending on the number of chapters covered) and may consist of true/false, multiple choice, completion questions, and problems and case study questions. You will be required to complete quizzes and exams online. Accommodations will be made for students with disabilities.

**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 attending. In order to officially drop a class you must fill out a program change card, available in the Admissions and Records Office.  Drop dates are listed in your Reedley College Class Schedule.  If you simply stop attending, 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.

\***Ethics**:

* You will notice that we will often discuss ethical issues, as such you should understand that cheating and plagiarism is not acceptable in this class (or any other).

**\*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) for each discussion topic.

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 Canvas system. There should be a link to submit each individual assignment. Do not e-mail your instructor assignments. These will not be accepted. Assignments will not be accepted late. Make sure to label assignments correctly.

Course Resources: 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 Canvas, calculations in Canvas are not always accurate with overall grades. Student grades are weighted by category. I will provide a document 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.