

BA 34-55455: Investment Fundamentals Course Syllabus: Fall 2020

Instructor: Dr. Sarah Maokosy

Contact Information:

Phone: 559-638-0300 e-mail: sarah.maokosy@reedleycollege.edu

Meeting Day, Time & Location: Online

Textbook: Essentials of Investments by Bodie, Kane, and Marcus- 11th Edition

https://www.mheducation.com/highered/product/9781260013924.html?cid=ppc%7CHE%7CeBook-GoogleMerchant%7C%7C&gclid=EAIAIQobChMI7dGSteKZ6wIV5B6tBh2nFw3IEAQYAIAABEgLE3fD_BwE

Office Hours:

Week 6 to Week 17: Wednesdays 5:30pm to 6:20pm

9/16, 9/23, 9/30, 10/7, 10/14, 10/21, 10/28, 11/4, 11/10*, 11/18, 11/25, 12/2

Additional Hours: Week 6 & 17 Monday 5:30pm to 6:20pm

9/14 & 11/30

Important Dates:

- August 10 (M) Start of Fall 2020 semester
- August 10 - October 9 (M-F) Short-term classes, first nine weeks
- August 21 (F) Last day to drop a Fall 2020 full-term class for full refund
- August 28 (F) Last day to register for a Fall 2020 full-term class in person
- August 28 (F) Last day to drop a Fall 2020 full-term class to avoid a “W” in person
- August 30 (SU) Last day to drop a Fall 2020 full-term class to avoid a “W” on WebAdvisor
- September 7 (M) Labor Day Holiday (no classes held; campus closed)
- September 11 (F) Last day to change a Fall 2020 class to/from Pass/No-Pass grading basis
- October 9 (F) Last Day to drop a full-term class (letter grades assigned after this date)
- October 12 - December 11 (M-F) Short-Term classes, second nine weeks
- November 11 (W) Veterans Day (no classes held, campus open)
- November 26-27 (Th-F) Thanksgiving holiday (no classes held; campus closed)
- December 7-11 (M-F) Fall 2020 final exams week
- December 11 (F) End of Fall 2020 semester

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.

Semester Outline:

Week 1- Chapter 1
Week 2- Chapter 2
Week 3- Chapter 3
Week 4- Chapter 4
Week 5- Chapters 5 & 6
Week 6- Chapter 7
Week 7- Chapters 8 & 9
Week 8- Chapters 10 & 11
Week 9- Midterm Chs. 1-11
Week 10- Chapters 12 & 13
Week 11- Chapter 14
Week 12- Chapters 15 & 16
Week 13- Chapter 17
Week 14- Chapters 18 & 19
Week 15- Chapter 20
Week 16- Chapter 21
Week 17- Chapter 22
Week 18- Final Chs. 1-22

Prerequisites:**Advisory**

MATH-201 - Elementary Algebra

1. Apply the four arithmetic operations to integers.
2. Apply the four arithmetic operations to fractions.
3. Apply the four arithmetic operations to decimals.

AND

Advisory

ENGL-132 - Accelerated Reading and Writing

1. Write multiple source-based essays of at least 1,200 words that include:
 - an introduction, multiple paragraphs, and conclusion with:
 - an arguable thesis sentence
 - supporting details that exhibit critical thinking and use secondary sources
 - correct MLA format, including a works cited page
 - sentences that exhibit a command of sentence structure with minimal grammatical errors
 - use of third person
 - awareness of writing to specific audience

- an avoidance of intentional and unintentional plagiarism
2. Apply college-level, academic reading skills to read approximately 500 pages of academic texts, employing all stages of the reading process as necessary and appropriate:
- apply semantic, syntactic, and morphological clues to discern unfamiliar vocabulary
 - analyze college-level, academic reading materials on a literal comprehension level (including topic, main idea, supporting details, and patterns of organization)
 - analyze college-level, academic reading materials on a critical thinking level (including inferences, author's purpose and tone, bias, and argument)
 - incorporate ideas and information from readings into writing

Course Objectives:

1. Learn strategies for investing.
2. Review various financial instruments with emphasis on specific uses and advantages.
3. Learn about the power of compounding returns and the effects that inflation and taxes have on a person's standard of living.
4. Read various authors' works about different strategies for financial planning.
5. Learn to plan for personal finance and investment objectives such as purchasing: an automobile, a home, insurance, and assets that will lead to a healthy retirement.

CSLOs:

BA-34 SLO1: Construct appropriate personal investment portfolios.

BA-34 SLO2: Analyze financial instruments for retirement planning purposes.

BA-34 SLO3: Calculate the time value of money, the effect of inflation on investments, and the effect of taxes on investments.

BA-34 SLO4: Construct a personal financial plan.

BA-34 SLO5: Analyze investment planning objectives as they relate to the timeline of retirement with an emphasis on age-appropriate investment instruments.

Course Outline

- A. Basics of Personal Investing
- B. Risk/Return and diversification
- C. Investing in Common Stocks

- D. Bonds and Preferred Stocks
- E. Investing in Mutual Funds
- F. Options and Features
- G. Alternative Investments to Cash
- H. Investing for the Future
- I. Investment Timing and Technical Tools
- J. Money and Markets (local, national, global)
- K. Predicting Economic Conditions
- L. Personal Investing Guidelines and E-trading

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.

Course Activities & Grade Weights:

Participation/Discussions 25%

Homework/Projects 25%

Quizzes & Exams 25%

Final 25%

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, 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:

*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 Sarah Maokosy 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 will 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 one “follow-up” response to your classmates’ original postings (2 total posts for each discussion post). 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. Assignments submitted in Word Perfect or other non-industry standard form will not be accepted.

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:

SarahMaokosySyllabusHunt.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. 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 complete original post plus two responses by Sunday before midnight (11:59PM)

Submitting Assignments: Assignments will be accepted only through the Canvas system. There should be a link to submit each individual assignment. Do not use the Digital Drop Box. Do not e-mail your instructor assignments. Do not type or paste your assignments in Canvas. None of these will be accepted. Assignments will not be accepted late. Make sure to label assignments correctly.

Grading: Although assignment grades are posted on Canvas, calculations in Canvas are not always accurate with overall grades. Student grades are weighted by category.

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.

Faculty Profile

Dr. Sarah Maokosy



**K12 Pathway Coordinator- College of the Sequoias- Tulare County Office of Education
Adjunct Business Instructor/Club Advisor/Entrepreneurship Center - Reedley College,
Nasdaq Coach/Trainer- California Community Colleges,
Entrepreneurship Lecturer- CSU Fresno,
Adjunct Business Instructor- West Hills College Lemoore,
Professional Writer- CareerPro Global Inc.**

I am a compassionate individual. I am an energetic, kind, and bubbly person. I am passionate about helping others while sharing my knowledge and experience. I am a problem solver and often take the initiative to find a solution. "How can I help?"

As a disabled veteran, I struggled with the military to civilian transition which often times left me feeling empty. At first review, you may feel I have held various unrelated occupational roles during my career, but I will connect the dots for you so that they all make sense. The underlying theme all of my various professions have in common is SERVICE. No matter what my position or title is, I am always looking for ways to help others. "Please let me know how I can help."

My varied titles and positions have not only provided me with a vast amount of experiences and knowledge, but they have also further opened my mind and heart. I am a visionary, servant, and transformational leader, social entrepreneur and intrapreneur. From fighting a war in Iraq to fighting a war for employment, I pulled myself out of some tough times and continued to put forth my best effort. I fought my way through a war and fought my way through employment. I navigated the military to civilian transition and focused on my education to finally become Dr. Sarah Maokosy.

A unique fact about me is that I have five kids (boys) and five degrees (DM, MBA, BS, AS, and AA). I was basically pregnant for the last 10 years! Seriously though, I earned a degree for each one of my kids. They were able to experience the curriculum with me. Often times they were actively kicking me and making me feel uncomfortable during class. My boys are my life!

My parents have always told me to value the education I receive in the U.S. My parents grew up poor and barely survived the Cambodian genocide. I am fortunate to be born in America. If it weren't for humanitarians, my family and I wouldn't be here today. Throughout my childhood I was actively involved and spent a lot of my time in leadership and volunteer activities. I have always wanted to give back to my country for giving my family another chance at life, which is why I joined the US Army. I am thankful for my life and am very patriotic. I love our country-God Bless the USA!

No matter what happens in life, continue to push forward. Channel that negative energy into positive energy. Remember: Nothing is impossible. Make your dream a reality!!!

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