

Reedley College Counseling 282 # 56203 – Practical Money Skills for Life

Instructor: Blanca Rivera

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Instruction via Zoom **Class dates:** March 15- May 21, 2021 Office Hours: **By appointment** (Zoom/phone)

Zoom Meeting: Tuesday 12:00-12:50 pm dates- (3/16, 3/23, 4/6, 4/13, 4/20, 4/27, 5/4, 5/11)

Meeting ID: 98512414531

Password: 897264

COURSE DESCRIPTION

This is a basic course in money management. Students will be introduced to the benefits of budgeting and financial planning. Students will become familiar with how to best utilize their financial resources and identify the benefits and disadvantages of using credit. Students will learn the various types of checking and savings accounts, identify various consumer scams, and learn how to protect themselves from identity theft.

COURSE OUTCOMES:

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

- Explain the purpose of a budget, create a monthly budget and set short-term financial goals.
- Identify the benefits and disadvantages of using credit and the importance of building and/or repairing credit.
- Describe the different types of services available through financial institutions (banks, credit unions, etc.) and discuss the benefits and disadvantages of using those services.

COURSE OBJECTIVES:

1. Develop a personal financial budget.
2. Increase knowledge of services available from financial institutions.

CLASS PARTICIPATION:

Students are expected to attend ZOOM meetingsn it is also the student's responsibility to notify the instructor and obtain any missed information or assignments.

ASSIGNMENTS:

Assignments are to be turned in on the scheduled due date, absences do not relieve the student of this responsibility. If you fail to turn in the assigned work on the due date, late work is accepted but there is a point penalty for being late. In addition, assignments turned in are to be neatly done and completed for a grade.

GRADING SYSTEM:

Your grade will be based on participation, completed assignments, and final exam.

ACADEMIC DISHONESTY

Students at Reedley College are entitled to the best education that the college can make available to them, and they, their instructors, and their fellow students share the responsibility to ensure that this education is honestly attained. Because cheating, plagiarism, and collusion in dishonest activities erode the integrity of the college, each student is expected to exert an entirely honest effort in all academic endeavors. Academic dishonesty in any form is a very serious offense and will incur serious consequences. (Reedley College - 2019-2020 Catalog).

CHEATING: is the act or attempted act of taking an examination or performing an assigned, evaluated task in a fraudulent or deceptive manner, such as having improper access to answers, in an attempt to gain an unearned academic advantage. Cheating may include, but is not limited to, copying from another's work, supplying one's work to another, giving or receiving copies of examinations without an instructor's permission, using or displaying notes or devices inappropriate to the conditions of the examination, allowing someone other than the officially enrolled student to represent the student, or failing to disclose research results completely. (Reedley College - 2019-2020 Catalog).

Plagiarism: is a specific form of cheating: the use of another's words or ideas without identifying them as such or giving credit to the source. Plagiarism may include, but is not limited to, failing to provide complete citations and references for all work that draws on the ideas, words, or work of others, failing to identify the contributors to work done in collaboration, submitting duplicate work to be evaluated in different courses without the knowledge and consent of the instructors involved, or failing to observe computer security systems and software copyrights. Incidents of cheating and plagiarism may result in any of a variety of sanctions and penalties, which may range from a failing grade on a particular examination, paper, project, or assignment in question to a failing grade in the course, at the discretion of the instructor and depending on the severity and frequency of the incidents. (Reedley College - 2019-2020 Catalog).

Accommodation(s): 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 as soon as possible.

IMPORTANT DATES:

- First day -class begins **March 15 , 2021**
- Last day to drop to avoid a "W" **March 22, 2021**
- Last day to drop to avoid an "F" **April; 20, 2021**
- Holidays** March 29-April 2, 20221 Spring Break
- Final Exam** Week of May 17-21, 2021

*** This schedule is tentative and is subject to change. ***