***BA 30 - Personal Finance***

***Instructor:*** *Mr. Eric Nasalroad*  ***[e]*** *eric.nasalroad@reedleycollege.edu* ***[p]*** *638-3641 ext. 3266* ***Office:*** *Bus 40*  ***Office Hours:*** *Posted on Office Door/By Appointment for Online Courses* ***Meeting Day, Time, & Location:*** *Online.  No specific day/time.*

**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**

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

**Course Outcomes**

BA-30 SLO1: Develop a personal career strategy for economic self-sufficiency designed to improve physical, social and emotional health and achieve personal goals with respect to emotional, physical, and spiritual development.

BA-30 SLO2: Discern differences in financial products.

BA-30 SLO3: Identify elements that support the importance of: judicious use of credit, credit histories, credit scores, credit markets and types of credit to overall personal financial stability.

BA-30 SLO4: Identify the factors that support the importance of and need for personal financial planning in life-long learning, the impact on social, physical and emotional well-being of prudent financial planning and the ramifications of poor personal financial planning to various life cycle issues.

BA-30 SLO5: Prepare a financial plan which demonstrates proficiency in budgeting, personal financial statement creation and analysis using computerized applications such as Excel or Quicken, risk management, tax planning, investment planning, retirement planning, planning for major purchase decisions, and estate planning. Increased emphasis is placed on proficiency in time value of money calculations.

**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:**

Your textbook for this course is 100% free and can be found at the following link: <https://biz.libretexts.org/Bookshelves/Finance/Individual_Finance>

If you'd like to purchase a paper copy of the textbook, it takes about two weeks to arrive. From the link above, tap the "Downloads" button and tap "Buy Print Copy" to order.

**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 and E-mail:** Access to the 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. You can use your cell phone to complete assignments, but it will be more difficult than if you use a computer or tablet.

E-mail success:

* + Use correct spelling and grammar. How you write is how the world will judge your intelligence. You miss opportunities when you don't put your best self forward.
	+ Your e-mail messages represent you. Be accurate and be professional.

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

**Canvas:** We will use Canvas for our class management system. You can log in through your college's home page.

**General Guidelines for Online Classes**

**Discussion Boards**: Your attendance and participation will be graded based on the Discussion feature in Canvas. Each week, you will take part in discussions based on the topics covered in the text. In order to receive credit for discussion boards, you 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 (five posts total per topic). **Please be thorough** when you post, as menial posts may not be counted for credit.

**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 deducted for going 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. Quiz dates and chapters to be covered are clearly identified each week. Each quiz is worth 10 to 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.

**Assignments:** 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. They must be submitted through Canvas. **Please make sure to submit assignments in Microsoft Office compatible format (.doc or .docx) or rich text format (.rtf)**. Assignments submitted in Word Perfect, Google docs, .pages, or other non-industry standard form will not be accepted. Feel free to create your documents anywhere, but you must convert files to the proper format before submitting to receive credit.

Naming your assignments correctly is useful for future assignment searches. Here is a useful naming practice:

* class number - assignment name - semester
* Example: BA 10 - Syllabus Hunt - Fall 2025

**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 cell phone or webcam with microphone. Either way is fine.

**Grading**: Your grade displayed on Canvas may be inaccurate. It may or may not be including assignments you missed that will lower your overall grade. Make sure you are calculating your grade and include any assignments you've missed. 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 near the beginning 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. For details, see: "How to Calculate Your Overall Grade" in the Files section of Canvas.

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

**Drop Policy:** If you decide to drop the course, please do not simply stop logging in. In order to officially drop a class, you must drop the class through WebAdvisor or by contacting a counselor. Drop dates are listed in your Reedley College Schedule of Courses.  If you simply stop attending, you will be assigned a letter grade.

**Student Conduct:** Students are expected to conduct themselves in a responsible manner. 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 or 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.

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