



BUSI 1307.83 Personal Finance—8 week Online

Course Syllabus: Spring 2023

“Northeast Texas Community College exists to provide personal, dynamic learning experiences empowering students to succeed.”

Instructor: John Mark Cobern, CPA, JD

Office: Online

Phone: 903-577-0881

Email: jcobern@gmail.com

Please email me at jcobern@gmail.com if you wish to reach me. If I do not respond by the end of the day, please call my office at 903-577-0881. I am often in court and unable to respond. If you are unable to reach me within 24 hours, please contact Mrs. Wooten at hwooten@ntcc.edu or 903-466-3853.

Office Hours	Monday	Tuesday	Wednesday	Thursday	Friday	Online
	Online by Appt					

This syllabus serves as the documentation for all course policies and requirements, assignments, and instructor/student responsibilities.

Information relative to the delivery of the content contained in this syllabus is subject to change. Should that happen, the student will be notified.

Course Description: (3 Semester Hours)

Personal and family accounts, budgets and budgetary control, bank accounts, charge accounts, borrowing, investing, insurance, standards of living, renting or home ownership, and wills and trust plans.

Prerequisite(s): None

Student Learning Outcomes:

Upon successful completion of BUSI 1307, students will:

1. Discuss how financial decisions made today can affect their future financial stability.
2. Develop the analytical tools they need to think intelligently about personal finance decisions.
3. Utilize sound reasoning skills in evaluating personal finance alternatives.
4. Develop the ability to be conversant on a variety of personal finance issues.
5. Analyze the language and vocabulary of personal finance.

Evaluation/Grading Policy:

Grades will be posted in our Blackboard course site as soon as they are ready for distribution. The final grade is based on the computations listed below.

Assignments	Number of Assignments	Total Points
Exams	2	500
Chapter Assignments (BB)	See course schedule	500
Total	--	1000

Final Grade Scale:

900 points and above = A
800-899 = B
700-799 = C
600-699 = D
Below 600 = F

Required Instructional Materials:

Textbook:

This class participates in the Inclusive Access program where you have paid for your e-book access with tuition and fees. There is a link in BB on the left toolbar labeled "Access to Ebook." This will take you to directly to your Ebook.

If you would like a hard copy of the textbook, you may purchase a loose-leaf copy for an additional charge at the NTCC bookstore.

Textbook Loose-Leaf Details:

Personal Finance, Kapoor, McGraw Hill, 13th Edition.
978-1-260-79978-1 (LOOSE-LEAF) (W/OUT ACCESS CARD)



Optional Instructional Materials: None.

Minimum Technology Requirements:

- Daily high speed internet access
- Internet Explorer or Microsoft Edge as these browsers support Flash Player which is required to view some course resources. If you are using a Mac, please use the Firefox browser.

Required Computer Literacy Skills:

- Email skills
- Basic computer usage skills

Course Structure and Overview:

This is an online, 8-week course and will require extensive engagement (with other students, the instructor, and the course materials) as well as timely completion of assignments. Many assignments are due weekly. Thus, keeping up with the schedule is essential to your success. Your personal schedule must allow you to keep up with the due dates for the readings and other assignments. Late work is not allowed in this course, so you must plan your schedule carefully. The following items reflected your grade criteria and must all be completed and submitted via Blackboard.

Exams:

Exams will include 50 multiple-choice questions and each question is worth 5 points. No exam grades will be dropped. The exams will be timed (1.5 hours). Please see the course schedule attached to this syllabus for dates.

Chapter Assignments:

The chapter assignments include financial planning activities, problems and cases and are to be completed in Blackboard. Please see each chapter's material in BB for each chapter's specific assignment. These assignments can be submitted for credit no later than the assigned due date at midnight. **No late work will be accepted as the answers will be released to you immediately following the due date.** See course schedule below for specifics.

Late Work Policy:

Please allow yourself an appropriate amount of time to complete the coursework. Students who wait until the last minute often miss the deadline and then cannot receive credit for their work. All due dates for the entire course are included with this syllabus so you can work as far ahead as you would like. Please understand that I must adhere to this policy for all students so exceptions will not be made.

Final Grades:

This course is set up on a point scale. You can calculate your grade at any time as all point values are listed on this syllabus. Your final course grade will be based upon this scale only. There are NO extra credit opportunities. In addition, there are no "retakes" for any assignments or exams. The scores that you receive on your original submissions will be what is counted toward your final grade. Please understand that I must adhere to this grading policy for all students so exceptions will not be made.

Communications:

- **EMAIL:** Please check your NTCC email EVERYDAY. Email is the official form of communication used here at NTCC. All emailed questions to the instructor will be responded to within 48 hours, but usually within a few hours when possible.
- **PHONE:** My office phone is 903-577-0881, however, I am often in court and unable to answer. If you are unable to reach me within 24 hours, please contact Mrs. Wooten at hwooten@ntcc.edu or 903-466-3853. Please note that I do not respond to long detailed questions via text message.
- **ANNOUNCEMENTS:** These can be found in Blackboard under the course link on your Bb homepage. Please make sure you are reading any announcements thoroughly when they are posted there.

Institutional/Course Policy:

Several elements are essential for your success in this course. You will need to understand these fully prior to starting the course:

1. All online courses require extensive engagement (with other students, the instructor, and the course materials) as well as timely completion of assignments. Many assignments are due weekly. Thus, keeping up with the schedule is essential to your success. Your personal schedule must allow you to keep up with the due dates for the readings and other assignments. Late work is not allowed in this course, so you must plan your schedule carefully. Although attendance is not the same as a face-to-face course you must “attend” regularly online in order to complete all of the assignments and meet required due dates.

Alternate Operations During Campus Closure and/or Alternate Course Delivery Requirements

In the event of an emergency or announced campus closure due to a natural disaster or pandemic, it may be necessary for Northeast Texas Community College to move to altered operations. During this time, Northeast Texas Community College may opt to continue delivery of instruction through methods that include, but are not limited to, online through the Blackboard Learning Management System, online conferencing, email messaging, and/or an alternate schedule. It is the responsibility of the student to monitor NTCC’s website (<http://www.ntcc.edu/>) for instructions about continuing courses remotely, Blackboard for each class for course-specific communication, and NTCC email for important general information.

Additionally, there may be instances where a course may not be able to be continued in the same delivery format as it originates (face-to-face, fully online, live remote, or hybrid). Should this be the case, every effort will be made to continue instruction in an alternative delivery format. Students will be informed of any changes of this nature through email messaging and/or the Blackboard course site.

NTCC Academic Honesty/Ethics Statement:

NTCC upholds the highest standards of academic integrity. The college expects all students to engage in their academic pursuits in an honest manner that is beyond reproach using their intellect and resources designated as allowable by the course instructor. Students are responsible for addressing questions about allowable resources with the course instructor. Academic dishonesty such as cheating, plagiarism, and collusion is unacceptable and may result in disciplinary action. This course will follow the NTCC Academic Honesty and Academic Ethics policies stated in the Student Handbook. Refer to the student handbook for more information on these subjects.

ADA Statement:

It is the policy of NTCC to provide reasonable accommodations for qualified individuals who are students with disabilities. This College will adhere to all applicable federal, state, and local laws, regulations, and guidelines with respect to providing reasonable accommodations as required to afford equal educational opportunity. It is the student’s responsibility to request accommodations. An appointment can be made with the Academic Advisor/Coordinator of Special Populations located in Student Services and can be reached at 903-434-8264. For more information and to obtain a copy of the Request for Accommodations, please refer to the special populations page on the NTCC website.

Family Educational Rights and Privacy Act (FERPA):

The Family Educational Rights and Privacy Act (FERPA) is a federal law that protects the privacy of student education records. The law applies to all schools that receive funds under an applicable program of the U.S. Department of Education. FERPA gives parents certain rights with respect to their children’s educational records. These rights transfer to the student when he or she attends a school beyond the high school level. Students to whom the rights have transferred are considered “eligible students.” In essence,

a parent has no legal right to obtain information concerning the child’s college records without the written consent of the student. In compliance with FERPA, information classified as “directory information” may be released to the general public without the written consent of the student unless the student makes a request in writing. Directory information is defined as: the student’s name, permanent address and/or local address, telephone listing, dates of attendance, most recent previous education institution attended, other information including major, field of study, degrees, awards received, and participation in officially recognized activities/sports.

Tentative Course Timeline (*note* instructor reserves the right to adjust this timeline at any point in the term):

Chapter	Assignment	Points	Due Date
Week 1 Chapters 1 & 2	Read Chapters 1 & 2 Review Powerpoints Complete BB Assignment Chapter 1 Financial Planning Problems 2, 3, 4, 10, 11, & 13 Chapter 2 Financial Planning Problems 1, 2, 3, 4, & 6	Ch 1=20 pts Ch 2=20 pts	3/26 Sunday (midnight)
Week 2 Chapters 3, 4, & 5	Read Chapters 3, 4, & 5 Review Powerpoints Complete BB Assignment Chapter 3 Financial Planning Problems 1, 2, & 7 Chapter 4 Financial Planning Problems 1, 5, 6, & 9 Chapter 5 Financial Planning Problems 1, 2, 4, 10 & 11	Ch 3=10 pts Ch 4=10 pts Ch 5= 20 pts	4/2 Sunday (midnight)
Week 3 Chapters 6, 7, & 8	Read Chapters 6, 7, & 8 Review Powerpoints Complete BB Assignment Chapter 6 Financial Planning Problems 1, 3, 6, & 10 Chapter 7 Financial Planning Problems 2, 4, 8, & 13 Chapter 8 Financial Planning Problems 2, 4, 5, 7 & 9	- Ch 6=20 pts Ch 7=20 pts Ch 8=20 pts.	4/9 Sunday (midnight)
Week 4	Read Chapter 9		

Chapter 9	<p>Review Powerpoint</p> <p>Complete BB Assignment</p> <p>Chapter 9 Financial Planning Problems 1, 6, & 8</p>	Ch 9=10 pts	4/16 Sunday (midnight)
Week 5 Exam 1	<p>Exam 1 (Chapters 1-9)</p> <p>Week 5 continued below...</p>	Exam 1=250 pts.	4/17 & 4/18 Mon/Tue (midnight)
Week 5 Continued Chapters 10, 11, & 12	<p>Read Chapters 10, 11, & 12</p> <p>Review Powerpoints</p> <p>Complete BB Assignments</p> <p>Chapter 10 Financial Planning Case 1 Questions 1-4</p> <p>Chapter 11 Financial Planning Problems 7, 8, 9, 10, & 11</p> <p>Chapter 12 Financial Planning Problems 1, 2, 3, 5, 9, & 12</p>	<p>Ch 10=80 pts</p> <p>Ch 11=10 pts</p> <p>Ch 12=10 pts.</p>	4/23 Sunday (midnight)
Week 6 Chapter 13, 14, 15, & 16	<p>Read Chapters 13, 14, 15, & 16</p> <p>Review Powerpoints</p> <p>Complete BB Assignment</p> <p>Chapter 13 Financial Planning Problems 1, 2, & 7</p> <p>Chapter 14 Financial Planning Problems 1, 3, & 12</p> <p>Chapter 15 Financial Planning Activity 4 a-g</p> <p>Chapter 16 Financial Planning Activity 1 & b 3 a-c</p>	<p>-</p> <p>-</p> <p>Ch 13=10 pts</p> <p>Ch 14=10 pts</p> <p>Ch 15=30 pts.</p> <p>Ch 16=30 pts</p> <p>-</p>	4/30 Sunday (midnight)
Week 7 Chapters 17, 18, & 19	<p>Read Chapters 17, 18 & 19</p> <p>Review Powerpoint</p> <p>Complete BB Assignment</p> <p>Chapter 17 Financial Planning Case 1, 2 & 3</p> <p>Chapter 18 Financial Planning Problems 1 & 5</p> <p>Chapter 19 Financial Planning Case 1, 2 & 3</p>	<p>-</p> <p>Ch 17=80 pts</p> <p>Ch 18=10 pts</p> <p>Ch 19=80 pts.</p>	5/7 Sunday (midnight)
Week 8	<p>Exam 2 (Chapters 10-19)</p>	Exam 2=250 pts.	5/8-5/10 Mon—Wed. (midnight)

--	--	--	--

Other Important NTCC Dates:

- Deadline to withdraw with a grade of “W” is Thursday, April 27
- Deadline to apply for Spring Graduation—Friday, March 10
- Spring Graduation—Saturday, May 13