



FINA 132 Personal Financial Planning section name section credit hours

Credits

Syllabus

Course Information

Meeting times and location: section meeting_times section location

Catalog description: Students will become familiar with all aspects of the personal financial planning process. Included topics are financial goal setting, budgeting, time value of money, managing credit, principles of insurance, and the basics of investing.

Prerequisites: course prereqs

Terms offered: Spring Only

Section-specific Course Description:

Course Level Objectives

A. Develop a workable financial plan through goal setting and budgeting, based upon knowledge and awareness of career paths and the economy.

B. Describe general strategies in making financial decisions.

C. Examine and evaluate financial tools and plans to meet current, intermediate and long-term financial goals.

D. Identify and discuss the balance sheet, the income statement, financial ratios, fundamental stock analysis criteria, and basic technical analysis methods.

Upon successful completion of the course, the student will be able to...

1. Develop a personal financial plan.
2. Make calculations using time value concepts.

3. Develop a workable personal budget plan that includes short to long-range goals.
4. Demonstrate smart shopper techniques and strategies.
5. Avoid becoming a victim of frauds and swindles.
6. Evaluate techniques for purchasing items using cash, loans, credit, cards, etc.
7. Assess the problems and benefits of home ownership.
8. Explain the processes involved in selling or buying a home.
9. Discuss sound investment decisions in equity and debt securities.
10. Develop plans on how to protect and invest personal financial assets.
11. Identify and explain major corporate balance sheet categories.
12. Explain why net income may be reported differently by two or more financial reporting organizations.
13. Assess valuation based upon three different financial ratios.
14. Demonstrate stock valuation and purchase decisions using fundamental analysis.
15. Assess stock purchase decision making using technical analysis.

Required Texts and/or Materials

PFIN7 with MindTap
Personal Finance
978-0-357-03360-9
Billingsley
Cengage
2020
7e

Required Technology and Software

- Canvas
- Chrome, Safari, or Firefox

Technical Support

Technical support is available through the San Juan College Help Desk 24/7/365. The help desk can be reached at 505-566-3266 or by creating a ticket at [San Juan College Help Desk](#).

For tickets and password reset: [San Juan College Help Desk](#)

For Canvas support information: [Canvas Support](#)

Accessibility/Privacy Policies for all Technology Tools Used

[Accessibility/Privacy Policies for all Technology Tools Used](#)

Course Requirements

Students will do the following activities:

Format:

Textbook readings, discussion, lecture and hands-on activity will be the primary formats used in conducting this class. Students are encouraged to share their experiences as they relate to business topics. The content of this course is clearly stated on the syllabus as Learning Outcomes.

Method of study: For this personal finance course, you will be required to purchase access for PFIN (with PFIN Online, 1 term (6 months) Printed Access Card) , 7th Edition, e, 2020. This is a publication of the Four Letter Press publisher. You may choose not to buy a print text since Cengage MindTap contains the full reading experience. Please be aware if you purchase a used textbook you will still need to purchase Cengage access to complete required assignments (see Grading Scale).

Mindtap is an easy-to-use homework and learning management solution that engages students in the learning material. Cengage contains the interactive eBook and study tools, giving you anytime access to course resources and assignments.

Self-direction, personal Initiative, direct participation and frequent interaction are the ingredients of successful learning. Students will be expected to schedule substantial time each week to: Complete the MindTap reading assignments and complete homework assignments and participate in all activities and classroom discussions per the course schedule. This means students will need to take the initiative to read the

assigned chapters and the assignment instructions and complete them per the course schedule. Selected video and multimedia presentations will also be included in the mix of the classroom learning experience.

Assignments:

Canvas course website: It is your responsibility to review canvas for: assignment instructions, articles, case studies, selected videos, and other readings. In addition students must use Canvas Inbox as an important source of communication for the class.

All primary assignments will be completed and submitted through this Canvas course website. Students should access MindTap through Canvas for reading assignments and to complete homework assignments and quizzes. Your grade reports are also continually updated and available on Canvas.

Reading: Students are expected to study the reading assignments prior to the class period assigned on the Course Schedule. Study the information to the extent that you can complete the homework assignments, and also discuss the financial concepts, purpose, process, procedures, rational, implications, etc.

The reading, quizzes, and homework assignments are assigned in Cengage MindTap and will require an average of 55 minutes of study time for each chapter. In addition, you will need to complete the homework assignments using the Cengage system.

Students are expected to complete the reading and associated homework assignments by the due date and time as provided in the Course Schedule (see Grading Scale).

Business Memos/Reports: Separate assignment instructions (if assigned) give the specific details of these assignments. Each assignment identifies goals, tasks, and grading criteria (rubric) (see Grading Scale).

Online discussions, classroom exercises, & group interactives: Several group tasks and activities will be conducted in class as well as in-class discussions, small group exercises and perhaps other supporting exercises. Each of these Interactive assignments will complement one or more learning outcomes of the course and are designed to help students internalize the course material.

The activities and case studies, if assigned, are group assignments and may not be “made-up” if the student is absent during the class period. In addition, we will utilize the Canvas course site for activity debriefings/discussions. An analysis must be developed and posted to the Canvas discussion page for each activity (see Grading Scale).

Note: Because of the nature of the course, concerning your personal finances, students do not have to use "true" personal figures (such as actual yearly wage, amount of mortgage). You may use figures that are realistic and comparable to your finances but not exact figures to protect your financial profile.

Exams and Quizzes:

Chapter Quizzes and/or Unit Quizzes over the course material will be also delivered via Cengage MindTap. These assignments will be completed outside of class and will be open notes and open book. The students' will have up until the scheduled due date to complete the time limited quiz (see Grading Scale).

Final exam: will be given and be comprehensive in nature and directed from the syllabus. The exam may be objective and have 70-100 questions or be subjective in the form of essays and forms. The exam may include multiple-choice, true/false, fill-in-the-blank, short answer and essay questions. A study guide will be available for the exam (see Grading Scale). There may be exams that require a proctor, which might require addition student costs.

Late Work and Makeup Quizzes, Exams:

LATE WORK for individual written assignments will NOT be accepted without prior approval and that approval is not guaranteed. Late Work involving others students (i.e. group work and web discussions) will not be accepted. MAKEUP Quizzes Exams will not be offered.

Study Assistance:

If you would like additional assistance in the study skills and the writing skills that are required for this course, the Student Success Center has tutors that can assist you.

COVID Safe Practices for Being on Campus

Masks / cloth face coverings must be worn while on campus in accordance with the New Mexico public health order. If you feel that you cannot wear a mask due to health complications, please contact Disabilities Services:

disabilityservices@sanjuancollege.edu or call (505) 566-3271. Hand sanitizer stations are at all building entrances, please "wash in, wash out"--clean your hands when you enter and before you leave. Classrooms and labs have been arranged to allow for social distancing; please respect your classmates and instructors by staying 6 feet away from everyone. You will be expected to disinfect your table or area prior to class and after

class, cleaning products will be provided for this purpose. Check with your instructor for specific policies for their course. Please do not congregate in hallways or common areas, instead utilize our beautiful outside spaces and weather to visit with your friends and colleagues from a safe distance.

If you have been in contact with anyone who has tested positive for COVID-19, has symptoms, or is waiting on test results, contact your instructor and DO NOT come to class. If you have tested positive, have symptoms or are waiting on test results, contact your instructor and DO NOT come to class. Your health care provider or the assigned contact tracer will let you know when it is safe for you to be around others.

Student Support

Student Services and Support

The Student Support webpage provides information on counseling, tutoring, technical support, and many other support services available to San Juan College students.

[Student Support](#)

Academic Support

Academic Support webpage provides information on academic advising, the library, Testing Center, and the honors program.

[Academic Support](#)

Participation and Attendance Policy

It is expected that all students will come to each class (or log-in) and be prepared for the day's topic. Missing a class will affect the students' grade to the extent of any missed in-class exercises or activities cannot be made-up. It is further expected that all students will complete the textbook chapter reading and homework assignments using Cengage MindTap through the Canvas page. For online students, they are expected to check in to Canvas 3-4 times a week.

In addition, to engage in their own learning process, it is expected that all students will complete all reading assignments in Cengage as well as view the supplementary resources provided.

Missing individual assignments or group activities will have a deleterious effect on the students' grade to the extent that they cannot be made-up.

Canvas Participation Expectations

Students must participate in the class by using a combination of: participation in class discussions and activities with discussion boards, as well as complete the accompanying Cengage homework assignments and other written assignments, all within the Canvas course website. This requires work in the canvas environment numerous times each week.

Canvas communication: Canvas will also be used as an important communication tool among classmates and instructor like. Students are responsible for checking course announcements, the canvas inbox, as well as assignment feedback tools.

Other Classroom Policies and Expectations

Testing policy: You must take all tests as scheduled. If an emergency arises before test time, and you are unable to take a test, notify the instructor as soon possible before the scheduled test time, to make arrangements for the test. An emergency would only include bereavement, sudden illness of self or an immediate family member, or an extraordinary circumstance that the student has no control. This is allowed only one time. The student will receive a zero if the instructor is not notified.

Canvas Participation and Expectations

Students must participate in the class by using a combination of participation in classroom sessions, MindTap assignments, quizzes, and exams. In addition, it is expected that all students will complete the reading assignments in textbook or eBook in Cengage.

Missing individual assignments or group activities will have a deleterious effect on the students' grade to the extent that they cannot be made-up.

Instructor Response Time

The instructor checks phone messages daily; checks email several times a day. The response time will be within 24/48 hours except on weekends and holidays, which may take longer. Assignments are graded and returned within a week unless the assignments are longer in content. Most grades are entered in Canvas within a week.

When contacting the instructor be sure to indicate the key information such as assignment name and specific problem/issue. Create a new email rather than using reply button from a different topic. Also use the subject line to make it easier to track.

Failure to do these two simple things may cause your email to be misplaced and overlooked.

Assignment Comments Boxes are NOT an effective communication to the instructor.

Phone calls are the least effective method to contact the instructor due to busy course schedules. Responses will follow the same response time and guidelines as the email contacts.

Course Time Commitment

Students should allocate time devoted to this 3-credit hour course each week. The following time periods establishes, for an average student, the time commitment needed each week:

- 15-week course (full semester), a minimum of 8 hours
- 12-week course, a minimum of 10 hours
- 8-week course, a minimum of 15 hours
- 6-week course, a minimum of 20 hours
- 3-week course, a minimum of 40 hours

Grading

Final grades are calculated based on the following...

Category	Weight	Grading Scale	
Assignments	40%	90 - 100%	A
Discussions	20%	80 - 89.9%	B
Homework Quizzes	20%	70 - 79.9%	C
Final Exam	20%	60 - 69.9%	D
	100%	59.9% - Less	F

Key Dates to Remember

[Full Academic Calendar](#)

Course Schedule

Course Schedule is in Canvas

NOTE: The instructor may change the content and schedule of the course at any time.

College Policies

The following information also applies to your work in this class. If you have special needs for campus emergency situations, please inform me immediately.

1. **Academic Accommodations - American with Disabilities Act (ADA)**

If you believe you need academic accommodations due to physical or learning disabilities, you are encouraged to inform them as soon as possible. The coordinator can work with you in verifying your disabilities and developing accommodation strategies. Please go to [Disability Services Office](#), click the button for “Request for Services” and complete all the steps.

You can also contact the college’s disability coordinator in the Advising/Counseling Center at 566-3271 or disabilityservices@sanjuancollege.edu. More information is available on the website listed above.

2. **The Family Educational Rights and Privacy Act (FERPA)**

Your personal information and grade are confidential. Aside from routine reporting to the college required for this course, I will not share such information with anyone unless I have your permission.

3. **Academic Honesty Rules**

San Juan College expects all students to adhere to the [Academic Honesty Rules](#) as posted online. These are the official guidelines for all classes at San Juan College (July 2006).

4. **Student Conduct Statement**

College is preparation for professional opportunities, and professional conduct is expected in courses, including online classes, as well as any written communications, and interactions with members of the college community. As part of our learning community, students are expected to interact and communicate in a mature, respectful, thoughtful, and supportive manner. Students who demonstrate disrespectful, hostile, belittling, bullying or other disruptive behavior will be subject to potential consequences and possible dismissal from the college. The college will take appropriate action when students demonstrate threatening behavior (to others or self). Students should refer to the Code of Conduct in the Student Handbook for additional information.

5. **Student Safety**

Keeping students safe is a priority, and part of that is ensuring that we have the ability to communicate emergency messages – whether for school closures due to

weather or for more or urgent situations. Rave is San Juan College's emergency messaging system. Through your SJC student email, you will automatically receive email messages, however, it is also vital that you receive text messages. In order to receive the messages, you must register in a simple process with [Rave](#). When registering, please make sure that your mobile status is "confirmed."

The Department of Public Safety is available 24 hours per day. In an emergency, they can be accessed by calling 215-3091 or 566-3333.

In the event of an emergency, a Rave message will be sent, and depending on the situation, you will be instructed to do one of the following:

- Evacuate the building
- Shelter in place (Campus doors are locked, and operations continue as normal. During this situation, no one other than law enforcement is allowed in or out of the campus.)
- Lockdown (Campus doors are locked. All operations cease, and you should take cover in your immediate area. No one other than law enforcement is allowed in or out of the campus.)

6. Non-Discrimination, Sexual Harassment, and Retaliation.

San Juan College does not discriminate on the basis of race, color, religion, sex, sexual orientation, gender identity, national origin, disability, age, genetic, veteran's status, or on the basis of any other category protected under federal, state and local laws. If you have experienced sexual harassment, sexual assault, or any other form of protected class discrimination, we encourage you to make a report. If you report to a faculty member, she/he/they are obligated by policy to share knowledge, notice, and/or reports of harassment, discrimination, and/or retaliation with the Title IX Coordinator. These disclosures include but are not limited to reports of sexual assault, dating/domestic violence, and stalking. You may also make a confidential report to a SJC Counselor. Please refer to San Juan College's [Title IX](#) site for further details.

San Juan College's Title IX Coordinator is Stacey Allen, Assistant Director of Human Resources/Equity, Diversity, and Inclusion Officer. The office is located at the Educational Services Center Building, 2nd Floor, Human Resources, Room 4243 at (505) 566-3515 or allens@sanjuancollege.edu.

7. Drop for Non-Attendance and/or Non-Participation

Class Attendance and Participation Expectation:

Face-to-Face -- Students are expected to attend and participate in class regularly. Any student missing more than 10% of consecutive class time, (For example, in a regular 15-week class that meets twice a week, this equates to the student

missing 3 consecutive classes) without consultation with the instructor may be considered as having abandoned the course.

On-line -- Students are expected to participate regularly and submit all course assignments, based on the course guide definition. A student who does not submit any assignments during a consecutive 10% of the course (1.5 weeks of a 15-week semester) without consulting the instructor, may be considered as having abandoned the course. Logging in does not meet the attendance standard.

Competency-Based Education Classes -- Students are expected to have regular and substantive interactions with their instructor and to actively work on course content. A student who has not submitted coursework, nor had substantive interactions with the instructor over a consecutive 10% of the term, without the instructor's prior approval, will be considered to have abandoned the competency progression. Last date of attendance will be recorded as the last date that coursework was submitted or that the student met with the instructor. For on-line learners, logging in does not meet the attendance standard.

8. Failure to Meet Class Participation Expectation:

Students who fail to meet participation expectations will have their last date of attendance recorded. This date will be used to recalculate any financial aid received/veteran's benefits received, and the student may be required to repay the institution/government. If the student does not drop the course, an 'X' grade will be recorded. An 'X' grade impacts the grade point average the same as an 'F'.

9. Grading Policies

Incomplete: Incomplete Grade Assignment ([Incomplete Grades Information](#))

The grade of I (Incomplete) is given for passing work that could not be completed during the semester because of circumstances beyond the student's control. Ordinarily, the assignment of an I is given by the course instructor at the time final grades are due

In no case is an I grade to be used to avoid assignment of D or F grades for marginal or failing work or to require a student to enroll in the class the next semester because work was not completed on time. Circumstances warranting the issuance of an I grade must be beyond the student's control and must be documented on the appropriate form prior to approval.

I grades can be removed only during the subsequent 16 weeks from the end of term, or within the time limit set by the instructor. Removal of an I is accomplished by completing the work in a manner acceptable to the instructor. Re-enrollment in the course under the repeat option does not remove the prior grade of I. Students should not re-enroll for the course. An I not made up within 16 weeks or within the time limit set by the instructor will change to an F grade thereafter and cannot be changed by work completion.

10. **Grade Appeals**

The policy for grade appeals is in the Academic Catalog. ([Grade Appeal Policy](#))

Student Handbook

The Student Handbook provides information on Student support, student organizations, and San Juan College policies.

[Student Handbook](#)