



BFIN 2140 Personal Finance Section Name Section Credit Hours Credits
Syllabus

Course Information

Meeting times and location: section meeting_times section location

Catalog description: Introduces tools and techniques of personal financial management. Includes budgeting, credit, insurance, personal income tax, and retirement/estate financial planning.

Terms offered: Spring Only

Section-specific Course Description:

Course Level Objectives

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

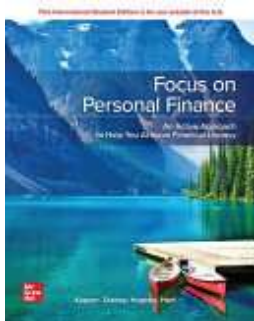
Required

1. Explain the importance and relevance of personal financial planning.
2. Discuss personal financial goals; identify strategies for achieving personal financial goals; and develop a personal budget.
3. Analyze the advantages and disadvantages of credit; determine the cost of credit; and explain how to protect credit and manage debt.
4. Identify strategies for consumer purchasing and evaluate purchase options.
5. Determine insurance needs and distinguish between the different types of policies and companies.
6. Discuss personal income tax basics and select optimal tax strategies for financial planning.
7. Describe retirement planning and its importance.

Optional

1. Analyze the personal and legal aspects of estate planning and distinguish various types of wills and trusts.
2. Compare and contrast various personal investment options.

Required Texts and/or Materials



Focus on Personal Finance

9781266804519

Jack Kapoor

McGraw-Hill Education

2024-03-19

The textbook is included in the course fees. You can access the textbook and CONNECT through our course in Canvas.

This inclusive access “SmartBook” is an electronic textbook, readable on a variety of internet accessed devices (laptop, tablet, smartphone, etc.). The publisher does offer students a printout of this book for a small additional fee.

Required Technology and Software

- Canvas
- Chrome, Safari, or Firefox

Course Requirements

The best way to navigate this course in Canvas is through the modules. That’s because each module is set-up to include learning materials and links needed to complete the scheduled assignments.

In this course you will complete a variety of different assignments as you work towards developing personal financial literacy, and creating a personal financial plan. Assignments include or may include textbook chapter self-studies and mini-simulations in Connect, outside research and analysis activities, quizzes, online class discussions, worksheets, personal financial statements, spreadsheets, budgets, reports, presentations, and other tasks as assigned. Many of the assignments will be for you and me as the audience; however, some may have different purposes and contexts, and be intended

for different types of audiences. Full details of each assignment will be posted in the weekly module in Canvas.

Other Classroom Policies and Expectations

Late Policy

It is important to keep up with scheduled assignments because I scaffold all of our work, meaning that one skill leads to the next, etc. For this reason, completing an assignment 1 or 2 weeks later does not lead to effective learning and mastery of concepts. As a result, I do not generally accept late work unless it is pre-arranged. If something comes up, please let me know BEFORE your assignment is due, and we will work it out.

Keeping track of assignments, working on them everyday, and even starting early on future ones when you can, are your best bet to staying on track and receiving better grades. Make a Plan B now and have it in place for if the computer crashes or the Internet goes out. These will not be valid excuses for not completing work by the deadline.

Grading

Final grades are calculated based on the following...

Category	Weight	Grading Scale	
Discussions & Activities	20%	90 - 100%	A
Connect Self-Studies & Mini Sims	25%	80 - 89.9%	B
FLP Exercises & Documents	30%	70 - 79.9%	C
Final Projects	25%	60 - 69.9%	D
	100%	59.9% - Less	F

Course Time Commitment

The standard is 6-9 hours outside of class for a 3-credit face to face course and 9-12 hours per week for an online course. Since this is an accelerated course, the minimum commitment needed is likely to be 12-14 hours per week or more.

Canvas Participation and Expectations

In order to do well, you should plan on logging in and working in Canvas and Connect throughout the week. Because this is an intensive 8-week course (really only 7 weeks and a couple of days), regular online attendance and participation are essential for your success. Poor participation is always reflected in a student's work and grade.

Participation and Attendance Policy

Regular attendance and participation in Canvas is expected regularly through the week. You are expected to take an active part in all online discussions.

This is an accelerated class and to be successful will require self-discipline and time-management skills. To do well:

- sign-in and work in Canvas and Connect regularly throughout the week
- submit all assignments by the deadline
- apply what you are learning to your assignments
- apply what you are learning to enhance your personal financial health
- revise, edit and proof your work thoroughly
- BE CURIOUS & HAVE FUN!

Instructor Response Times & Regular Interaction Expectations

We will primarily be communicating in this class in four ways: class discussions (public), announcements (public), assignment submission comments (private), and Canvas INBOX (private). The most reliable way to message me privately is through the Canvas INBOX. A response may not be immediate, depending on when I am online; however, I am online a lot and usually respond pretty quickly or at least within 24 hours during the week and 24-48 hours on the weekend.

Student Hours are offered on a regular schedule each week (online or via Zoom) and you may also schedule an appointment, if those set times don't work. You can expect Connect grades to post immediately upon completion as these are automatically graded. For manually graded assignments, you can expect grades to post within a week of the unit/assignment deadline. I

I will post weekly announcements via Canvas and provide feedback directly on your submissions, as appropriate for that assignment.

Key Dates to Remember

[Full Academic Calendar](#)

Course Schedule

The course schedule is posted in the Orientation module. I highly recommend printing it out and using it as a checklist.

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 password reset and Canvas support, visit the [Student Technology Guide](#) website.

Accessibility/Privacy Policies for all Technology Tools Used

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

Student Support

At San Juan College, we are committed to supporting your academic success and overall well-being. We recognize that college life can be challenging and stressful, impacting both learning and personal health. We are here to help you succeed.

Academic Support and Resources

We provide a range of academic support services to help you stay on track on your educational journey. Free resources include tutoring, computer loans, life skills workshops, and so much more. Visit the [Academic Support and Resources](#) webpage to learn more about support and resources available through Academic Advising, the Tutoring Center, the Student Resource Center (formerly Student Achievement Center) and the Testing Center.

Student Support and Resources

If you or someone you know could benefit from counseling, accessibility services, career exploration, veteran transitional assistance, or any of our other support services, visit the [Student Support and](#)

[Resources](#) webpage where you'll find detailed information about various resources available to you as an SJC student.

We encourage you to take advantage of these free resources to enhance your college experience and ensure your success.

College Policies and Resources for Current Students

The [Student Handbook](#) provides information on student support, student organizations, and student conduct policies at San Juan College.

The San Juan College catalog outlines the [Academic Policies](#) students need to know.

Healthy and Safe Practices for Being on Campus

We want a healthy and safe campus for students, faculty, staff, and guests.

Contagious diseases and your responsibility:

If you have COVID-19 symptoms, fever, flu or even the common cold, you should stay home. Do not come to campus if you are feeling sick. Contact your instructor about missing class (and review your instructor's policies on missed or late work). Being sick does not necessarily excuse you from completing your work on time.

Safety on campus and your responsibility:

If you are on campus and experience or witness an emergency, call 9-1-1 first and then the Department of Public Safety at 505-566-3333 (or just 3333 if calling from a campus phone).

When you are on campus, be aware of your surroundings. If you need an escort to your vehicle, call 505-566-4444 (DPS non-emergency line) or 505-215-3091 (officer on duty line).

The College will send information for campus emergencies through SJC AlertAware, email and the webpage. Stay informed and stay safe.

Inclement Weather Information

Students will receive notification of class delays and cancellations due to inclement weather via the SJC AlertAware and SJC student email. Face-to-face classes will not meet in person; however, students are advised to check with instructors about alternative meeting options, as some may

choose to meet via zoom. Hybrid classes will meet as scheduled via zoom. For questions regarding your class delay or cancelation, please contact your instructor.

Online Course Fee

Online Courses - San Juan College requires all online courses to include some form of assessment to demonstrate the mastery of course objectives. This could include exams, capstone projects, e-portfolios, presentations, final papers or other appropriate assessments. The use of a proctoring platform, plagiarism detection software or other method to ensure that assessments are completed by the enrolled student is required.

A course fee of \$5.00 is assessed for all online courses at San Juan College to cover the cost of the above services. Students who are required to take a proctored exam and choose to use a physical testing center outside the SJC Testing Center or SJC Disability Services will be responsible for the cost of using that center.