

COURSE SYLLABUS

BUSG 1304 (3:3:0)

Financial Literacy

Business

Business Administration Department

Technical Education Division

Miran Faulks Hill - Office Administration, Business Administration

SOUTH PLAINS COLLEGE

FALL 2022

**COURSE SYLLABUS  
FALL 2022**

**Course Title:** BUSG 1304-271; Financial Literacy

**Meeting Time:** Section 151; MW 9:30 - 10:45 AM

**Instructor Information:**

<b>Instructor:</b>	Miran Faulks Hill			
<b>Office:</b>	LC 120G (Lubbock Center)			
<b>Office Telephone:</b>	806.716.4917			
<b>E-mail:</b>	<a href="mailto:mhill@southplainscollege.edu">mhill@southplainscollege.edu</a>			
<b>Office Hours:</b>				
<b>Monday</b>	<b>Tuesday</b>	<b>Wednesday</b>	<b>Thursday</b>	<b>Friday</b>
9:00 - 9:30 AM	9:00 - 11:00 AM	9:00 - 9:30 AM	9:00 - 11:00 AM	9:00 AM - Noon

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

**TEXT AND OTHER MATERIALS**

There is ONLY an access code required to purchase for this class, NO textbook. Title: *Foundations in Personal Finance* ISBN#978-1-936948-31-4

OneDrive or 1GB+ Flash/Jump drive

**Access Code:**

The access code is available for purchase:

1. At the Levelland or Reese Center Bookstores

Online through this link: <https://www.daveramsey.com/store/product/foundations-in-personal-finance-college-edition-online-access-voucher-12-chapter>

**EVALUATION POLICY**

You will have textbook reading assignments and textbook writing assignments. You will have four objective exams covering the assigned textbook chapter material. Simulation tasks are included in the textbook assignments to be completed throughout the course.

## GRADING POLICY

Your semester grade will be calculated as follows:

<b>In-Class Attendance and Participation</b>				<b>10%</b>
<b>Videos &amp; Video Worksheets</b>				<b>5%</b>
<b>Chapter Activities</b>				<b>20%</b>
<b>Chapter Assignments</b>				<b>10%</b>
<b>Chapter Quizzes</b>				<b>15%</b>
<b>Exams - 4 Unit Exams (No Comprehensive Final)</b>				<b>40%</b>
<b>90-100 = A</b>	<b>80-89 = B</b>	<b>70-79 = C</b>	<b>60-69 = D</b>	<b>Below 60 = F</b>

### **In-Class Attendance and Participation (10%)**

Attendance is critical for this class in order to foster valuable class discussions and application of the material. We will also have several guest speakers throughout the semester and our presence is the biggest factor in getting and keeping speakers. For the grade portion it is simple: 50 Points if you are in class, 0 points if you are absent. 50 Points for participation (which includes answering questions and contributing to class discussions), 0 points if you remain silent. There will be NO makeups for missed classes. One or two missed classes will not negatively effect your grade, but repeated absences will do some damage.

**Videos and Video Worksheets (5%)** - Each chapter has multiple short video sections. Most will be covered during class time, but some will be required to watch on your own time. The VIDEO WORKSHEET has to be completed for a grade. It will not give you an option to submit, just fill in the blanks. It should save each answer as you type it. You may complete the worksheet while watching the videos (so bring your laptop/device to class for in-class videos).

**Chapter Activities (20%)** - These are assignments completed through the Foundations portal online. There is a designated folder titled Chapter Activities.

**Chapter Assignments (10%)** - Case Studies and Money in Review true/false questions are included in your Chapter Assignment grade.

**Chapter Quizzes (15%)** - Each chapter has a short quiz with multiple choice and true/false questions. Occasionally there may be a short answer question.

**Unit Exams (40%)** - There are 4 REQUIRED Unit Exams \*\*Note: There is NOT a comprehensive Final Exam\*\*

## EXTRA CREDIT

There are two extra credit opportunities for a total of 3 points available for this class. Extra credit is offered to the entire class, NOT individual students. All extra credit points will be added to the *final* course average at the end of the semester.

1. Course Evaluation - **1 point** will be added to the final course average for completing the evaluation for this course. The course evaluation will be available at the end of the semester.
2. Course Assignments - **2 points** will be added to the final course average for students that complete **EVERY** assignment throughout the **ENTIRE** semester by the required deadline. There are NO exceptions for this opportunity.

## COURSE OBJECTIVES:

These are the major areas of study that will comprise the chapters covered:

1. Identify the concepts associated with the time value of money.
2. Identify the differences among various savings and investment programs and classes of securities
3. Identify the options for insurance
4. Describe retirement and estate planning techniques
5. Explain the benefits of owning versus renting real property
6. Discuss consumer protection legislation

## ASSIGNMENT DUE DATES

Week 1:	September 4 <sup>th</sup>	Chapter 1 - Savings
Week 2:	September 11 <sup>th</sup>	Chapter 2 - Budgets
Week 3:	September 18 <sup>th</sup>	Chapter 3 - Debt
Week 4:	September 25 <sup>th</sup>	Chapter 4 - College Student Essentials
Week 5:	October 2 <sup>nd</sup>	Exam 1
Week 6:	October 9 <sup>th</sup>	Chapter 5 - Family, Friends, Philanthropy
Week 7:	October 16 <sup>th</sup>	Chapter 6 - Consumer Awareness
Week 8:	October 23 <sup>rd</sup>	Chapter 7 - Bargains
Week 9:	October 30 <sup>th</sup>	Exam 2
Week 10:	November 6 <sup>th</sup>	Chapter 8 - Credit Bureaus
Week 11:	November 13 <sup>th</sup>	Chapter 9 - Insurance
Week 12:	November 20 <sup>th</sup>	Chapter 10 - Investments
Week 13:	November 27 <sup>th</sup>	Exam 3
Week 14:	December 4 <sup>th</sup>	Chapter 11 - Retirement and Savings Plans
Week 15:	December 11 <sup>th</sup>	Chapter 12 - Real Estate
Week 16:	December 15 <sup>th</sup>	Exam 4

Note: All deadlines are at 11:59 PM on Sunday unless you are notified differently. New Assignments open on Sunday at 6 AM.

## WITHDRAWAL POLICY

It is the student's responsibility to verify administrative drops through MySPC using his or her student online account. If it is determined that a student is awarded financial aid for a class or classes in which the student never attended or participated, the financial aid award will be adjusted in accordance with the classes in which the student did attend/participate and the student will owe any balance resulting from the adjustment.

If for any reason the student is unable to complete the course requirements, it is the student's responsibility to initiate their own withdrawal by the drop date for the semester. An administrative drop by the instructor in this course will, in most cases, result in the student receiving an "F" (not an "X"). **The last day for students to drop the course is [December 1, 2022](#).** However, always talk to your instructor before dropping.

## **A STUDENT IS RESPONSIBLE FOR INITIATING THEIR OWN WITHDRAWAL**

A student who stops attending and stops completing assignments, must take the responsibility of contacting the Registrar's Office to drop the class.

*I do not drop students for non-attendance. It is your responsibility to initiate the drop process if you decide not to complete the course. Students who stop attending and do not complete the coursework will receive an F at the end of the semester.*

**PLEASE NOTE: The last day to drop this course is Thursday, December 1, 2022.**

## **SOFTWARE**

**If you do not have the appropriate software, you may download it from Microsoft at <https://products.office.com/en-us/student/office-in-education>.**

## **TUTORING INFORMATION**

### **SPC Tutors**

Tutoring is FREE for all currently enrolled students. Make an appointment or drop-in for help at any SPC location or online! Visit the link below to learn more about how to book an appointment, view the tutoring schedule, get to know the tutors, and view tutoring locations.

<http://www.southplainscollege.edu/exploreprograms/artsandsciences/teacheredtutoring.php>

### **Tutor.com**

You also have 180 FREE minutes of tutoring with tutor.com each week, and your hours reset every Monday morning. Log into Blackboard, click on the tutor.com link on the left-hand tool bar and grab a session with a tutor. You can access tutor.com during the following times:

Monday - Thursday: 8 pm - 8 am

6 pm Friday - 8 am Monday Morning

## **COVID-19 INFORMATION**

If you are experiencing any of the following symptoms, please do not attend class and either seek medical attention or test for COVID-19.

- Cough, shortness of breath, difficulty breathing
- Fever or chills
- Muscles or body aches
- Vomiting or diarrhea
- New loss of taste and smell

Please also notify DeEtte Edens, BSN, RN, Associate Director of Health & Wellness, at [dedens@southplainscollege.edu](mailto:dedens@southplainscollege.edu) or 806-716-2376. Proof of a positive test is required. A home test is sufficient but students must submit a photo of the positive result. The date of test must be written on the test result and an ID included in the photo. If tested elsewhere (clinic, pharmacy, etc.), please submit a copy of the doctor's note or email notification. Results may be emailed to DeEtte Edens, BSN, RN at [dedens@southplainscollege.edu](mailto:dedens@southplainscollege.edu).

A student is clear to return to class without further assessment from DeEtte Edens, BSN, RN if they have completed the 5-day isolation period, symptoms have improved, and they are without fever for 24 hours without the use of fever-reducing medication.

Students must communicate with DeEtte Edens, BSN, RN prior to their return date if still symptomatic at the end of the 5-day isolation.

## **STUDENT CONDUCT**

Expected student conduct is as outlined in the SPC catalog. Please note that there is an online component to this course and others will see your responses to questions. Please do not post any pictures or data that others may find offensive.

## **NEW SPC E-MAIL INSTRUCTIONS**

1. Navigate to <https://office.com> and select **Sign In**
2. Username: [MySPCusername@southplainscollege.edu](mailto:MySPCusername@southplainscollege.edu) (please note the @students has been dropped)
3. Password: *Your MySPC/Blackboard password*
4. Select **Outlook** to check your new SPC email!

You can also forward your SPC email to another e-mail of your choice. You can do this by following these steps:

2. Login to Office 365 (<http://office.com/>)
3. Click **Outlook**.
4. Click **Settings** (gear icon in the upper right-hand of your screen).
5. At the bottom of the Settings panel, Click **View all Outlook settings** - Click **Mail**.
6. Click **Forwarding**
7. Under the "Forwarding" heading, select **Enable Forwarding**
8. Type the email address you wish to forward your mail (e.g., Gmail, Hotmail, etc.)
9. Recommended: Select "Keep a copy of all forwarded messages"  
*Note:* if you do not select this, nothing sent to your @southplainscollege.edu email account will be saved in your SPC mailbox.
10. Select **Save**.

**COMPUTER LABS:** There are several computer labs with the locations, and hours of operation below. You will need to present your SPC student ID at some of these locations.

- Levelland campus: Technology Center, Monday – Thursday from 8 a.m. to 9 p.m. and Friday from 8 a.m. to 4 p.m.
- Reese campus library: Building 8, Monday – Thursday from 8 a.m. to 8 p.m. and Friday from 8 a.m. to 4 p.m.
- Reese campus: Building 8, Room 827. This lab is available first for students enrolled in computer classes then students enrolled in other courses. Hours will be posted on the door.
- Lubbock Center, Monday – Thursday from 8 a.m. to 7 p.m. and Friday from 8 a.m. to 4 p.m.

**TECHNICAL PROBLEMS/SUPPORT:** If you are having computer problems, you have to let me know. I will try to help you in any way that I can. E-mail [blackboard@southplainscollege.edu](mailto:blackboard@southplainscollege.edu) is your first contact with technical problems related to the Blackboard program. I am your contact with content issues for the course. Please remember that it is your responsibility to have a backup plan if your computer goes down. Please have this plan in place now and do not wait until it is a crisis situation. If you lose your assignments due to bad flash drives, computer crash, or your dog ate your homework, there is nothing I can do about it. **THIS IS YOUR WARNING TO HAVE A BACKUP PLAN IN PLACE.**

PLEASE DO NOT WAIT UNTIL THE LAST MINUTE TO TURN ASSIGNMENTS IN OR YOU MAY HAVE PROBLEMS! Remember the saying "TECHNOLOGY HAPPENS"! So, it is strongly recommended to work on and submit assignments early before the date due. If an assignment is due and you are not able to access the Internet because the SPC server is down (which rarely happens), you have several options available:

1. Cengage will not be affected if Blackboard is down, so go ahead and complete your work in Cengage.
2. If you have to email me attachments and Blackboard is down, you can email them to my SPC email (only in an emergency!) at [mfaulks@southplainscollege.edu](mailto:mfaulks@southplainscollege.edu)  
Use these options only as a last resort. If you must use one of these options, email and call me to let me know.

**ACADEMIC INTEGRITY:** It is the aim of the faculty of South Plains College to foster a spirit of complete honesty and a high standard of integrity. The attempt of any student to present their own work, which he or she has not honestly performed, is regarded as a most serious offense and renders the offender liable to serious consequences, possibly suspension. Students should refer to the SPC General Catalog policy regarding consequences for cheating and plagiarism and for events defined as cheating and plagiarism (see "Academic Integrity" as well as "Student Conduct" sections in college catalog).

#### **4.1.1.1. Diversity Statement**

In this class, the teacher will establish and support an environment that values and nurtures individual and group difference and encourages engagement and interaction. Understanding and respecting multiple experiences and perspectives will serve to challenge and stimulate all of us to learn about others, about the larger world and about ourselves. By promoting diversity and intellectual exchange, we will not only mirror society as it is, but also model society as it should and can be.

#### **4.1.1.2. Disabilities Statement**

Students with disabilities, including but not limited to physical, psychiatric, or learning disabilities, who wish to request accommodations in this class should notify the Disability Services Office early in the semester so that the appropriate arrangements may be made. In accordance with federal law, a student requesting accommodations must provide acceptable documentation of his/her disability to the Disability Services Office. For more information, call or visit the Disability Services Office at Levelland (Student Health & Wellness Office) 806-716-2577, Lubbock Centers (located at the Lubbock Downtown Center) 806-716-4675, or Plainview Center (Main Office) 806-716-4302 or 806-296-9611.

#### **4.1.1.3 Non-Discrimination Statement**

South Plains College does not discriminate on the basis of race, color, national origin, sex, disability or age in its programs and activities. The following person has been designated to handle inquiries regarding the non-discrimination policies: Vice President for Student Affairs, South Plains College, 1401 College Avenue, Box 5, Levelland, TX 79336. Phone number 806-716-2360.

#### **4.1.1.4 Title IX Pregnancy Accommodations Statement**

If you are pregnant, or have given birth within six months, Under Title IX you have a right to reasonable accommodations to help continue your education. To activate accommodations you

must submit a Title IX pregnancy accommodations request, along with specific medical documentation, to the Health and Wellness Center. Once approved, notification will be sent to the student and instructors. It is the student's responsibility to work with the instructor to arrange accommodations. Contact the Health and Wellness Center at 806-716-2529 or email [dburleson@southplainscollege.edu](mailto:dburleson@southplainscollege.edu) for assistance.

#### **4.1.1.5 Campus Concealed Carry Statement**

Texas Senate Bill - 11 (Government Code 411.2031, et al.) authorizes the carrying of a concealed handgun in South Plains College buildings only by persons who have been issued and are in possession of a Texas License to Carry a Handgun. Qualified law enforcement officers or those who are otherwise authorized to carry a concealed handgun in the State of Texas are also permitted to do so. Pursuant to Penal Code (PC) 46.035 and South Plains College policy, license holders may not carry a concealed handgun in restricted locations. For a list of locations and Frequently Asked Questions, please refer to the Campus Carry page at: <http://www.southplainscollege.edu/campuscarry.php>  
Pursuant to PC 46.035, the open carrying of handguns is prohibited on all South Plains College campuses. Report violations to the College Police Department at 806-716-2396 or 9-1-1.

#### **GENERAL SAFETY ON CAMPUS**

South Plains College recognizes the importance of safety on campus. The protection of persons and property is a responsibility which we all share. Personal safety begins with the individual. The following guidelines are intended to assist you in protecting yourself and to encourage practices that contribute to a safe environment for our campus community.

- 1 Never leave your personal property unsecured or unattended.
- 2 Look around and be aware of your surroundings when you enter and exit a building.
- 3 Whenever possible, avoid walking alone, particularly after dark. Walk to your vehicle with other class members or request that the Security Guard walk you to your car.
- 4 When approaching your vehicle, keep your keys in your hand; look under your car and in the back seat and floorboard. Lock the doors as soon as you are inside your car.

#### **EMERGENCY INFORMATION**

In case of emergency, contact the following numbers but DO NOT leave a voice mail message  
894-9611, ext. 2338 - Levelland Campus  
806-716-4677 - Lubbock Center  
885-3048, ext. 2923 - Reese Center (mobile 893-5705)

**RESPONSE TIMES:** You should expect responses from me within 48 hours to emails sent using Blackboard email. If you haven't received a response within that time, communicate to me again either through email and/or telephone. It is possible your initial communication had not been received. I will not guarantee a response to email during SPC scheduled school holidays or on weekends.

(end of document – subject to revision or addendums)