

**COURSE SYLLABUS
SPRING 2023**

Course Title: BUSG 1304-271, Financial Literacy
Meeting Time: Section 271; TR 1:00 - 2:15 PM Room LC 124
Instructor Information:

Instructor:	Miran Faulks Hill				
Office:	LC 120G (Lubbock Center)				
Office Telephone:	806.716.4917				
E-mail:	mhill@southplainscollege.edu				
Office Hours:					
	Monday	Tuesday	Wednesday	Thursday	Friday
	8:00 AM - 11:00 AM	By Appt.	8:00 AM - 11:00 AM	By Appt.	8:00 AM - 10:00 AM

COURSE DESCRIPTION: An examination of financial planning - "making sure your values line up with how you spend and save. That means knowing where you are financially and planning on how to get where you want to be in the future no matter what life throws at you."

TEXT AND OTHER MATERIALS

PFIN7 Personal Finance, Billingsley, Gitman, Joehnk; 7th Ed., ©2020. ISBN: 9780357033609
OneDrive or 1GB+ Flash/Jump drive

See the last page for important info on setting up Cengage MindTap connection

EVALUATION POLICY

You will have textbook reading assignments and textbook writing assignments. You will have Chapter Quizzes and 2 objective unit 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:

Introduction Assignment & Syllabus Summary					5%
In-Class Attendance					10%
Chapter Homework Assignments					35%
Exams and Quizzes					40%
Final Exam					10%
90-100 = A	80-89 = B	70-79 = C	60-69 = D	Below 60 = F	

Absolutely no late work accepted. I will not reopen assignments. *

ATTENDANCE POLICY

This is an in-person course, so please be advised that your attendance and participation is extremely important. Don't put off for tomorrow what you can get done today!

If you do not complete the first assignment prior to the 12th day of class you will be dropped as "Never attended". So, make sure you get in and get to work.

We can see when you last logged into Blackboard so don't wait until the last minute – there will be no extensions. You will get a grade for attendance. If you are present in class you get a 100 for the day. If you are absent you get a 0. I will drop 4 (FOUR) missed classes from your grade at the end of the semester.

WITHDRAWAL POLICY

The last day to withdraw/drop with a grade of "W" is **April 27th, 2023**. It is the student's responsibility to withdraw from this course. Otherwise, students will be assigned their earned letter grade at the end of the course. Course averages will be updated every Friday, and guidance will be provided throughout the term to help students decide whether they need to drop the class or not. For more information regarding drops/withdrawals, please visit

<https://www.southplainscollege.edu/admission-aid/apply/schedulechanges.php>.

COVID-19

For information and resources about COVID-19, please visit

<https://www.southplainscollege.edu/emergency/covid19-faq.php>.

DIVERSITY, DISABILITIES, NON-DISCRIMINATION, TITLE V PREGNANCY, CAMPUS CONCEALED CARRY

For information regarding official South Plains College statements about **Diversity, Disabilities, Non-Discrimination, Title V Pregnancy Accommodations, and Campus Concealed Carry**, please visit:

<https://www.southplainscollege.edu/syllabusstatements/>

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.

COURSE OBJECTIVES

To identify:

- The concepts associated with the time value of money
- The differences among various savings and investment programs and classes of securities.
- The options for insurance
- Retirement and Estate planning techniques
- The benefits of owning versus renting real property

- Consumer protection legislation

ASSIGNMENT DUE DATES

Week 1: January 22nd – Chapter 1
Week 2: January 29th – Chapters 2
Week 3: February 5th – Chapter 4
Week 4: February 12th –Chapter 5
Week 5: February 19th – Unit Exam 1
Week 6: February 26th – Chapter 6
Week 7: March 5th –Chapter 7
Week 8: March 12th – Chapter 8
Spring Break March 13-17
Week 9: March 26th – Chapter 9
Week 10: April 2nd – Chapter 10
Week 11: April 9th – Unit Exam 2
Week 12: April 16th – Chapter 11
Week 13: April 23rd – Chapter 13
Week 14: April 30th – Chapter 14
Week 15: May 7th – Chapter 15
Week 16: May 11th - Final Exam

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

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 as 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! 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 mhill@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.

Cengage Unlimited Access Code

You may purchase your Cengage access code in the bookstore or online. If you purchase online please select delivery of the code as -Access Delivery- do not ship it to your address. If you have questions please call immediately for help.



Textbooks ▾ Merchandise ▾ Graduation ▾ Alumni Fan

Checkout

1. Select Address

2. Shipping Method

Choose Shipping Method

[Show Shipping Policy](#)

Access delivery fee est. \$2.99 ▾

By choosing the Access Delivery Fee method you acknowledge that your printed access card will be unsealed and emailed to you. Orders delivered in this manner are non-refundable. Please allow one full business day to receive your emailed code.

[Continue](#)