

COURSE SYLLABUS
Spring 2024

Course Title: BUSG 1304-271, Financial Literacy
Meeting Time: Section 271; MW 9:30 AM - 10:45 AM Room LC 124
Instructor Information:

Instructor:	Miran Rivera			
Office:	LC 120G (Lubbock Center)			
Office Telephone:	806.716.4917			
E-mail:	mriviera@southplainscollege.edu			
Office Hours:				
Monday	Tuesday	Wednesday	Thursday	Friday
9:00 - 9:30 AM	8:15 - 11:00 AM	9:00 - 9:30 AM	8:15 - 11:00 AM	8:30 - 10:00 AM

COURSE DESCRIPTION: A study of the financial principles when managing financial affairs. Includes topics such as budgeting, retirement, property ownership, savings, and investment planning.

TEXT AND OTHER MATERIALS

Personal Finance, Garman, Fox; 14th Ed., ©2024. ISBN-13: 978-0-357-90149-6

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 4 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:

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.

WITHDRAWAL POLICY

The last day to withdraw/drop with a grade of "W" is **April 25th, 2024**. 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 23rd – Introductions and Foundations
Week 2: January 30th – Chapter 1: Understanding Personal Finance
Week 3: February 6th – Chapter 3: Financial Statements, Tools & Budgets (Unit 1 Review)
Week 4: February 13th – Chapter 6: Building Good Credit & Unit 1 Exam
Week 5: February 20th – Chapter 7: Credit Cards & Consumer Loans
Week 6: February 27th – Chapter 8: Vehicle & Other Major Purchases
Week 7: March 5th – Chapter 9: Obtaining Affordable Housing (Unit 2 Review)
Week 8: March 19th – Chapter 10: Managing Property & Liability Risk, Unit 2 Exam
SPRING BREAK March 11 - 15
Week 9: March 26th – Chapter 11: Planning for Health Care Expenses
Week 10: April 2nd – Chapter 12: Life Insurance Planning
Week 11: April 9th – Chapter 13 & 14: Investing Fundamentals (Unit 3 Review)
Week 12: April 16th – Chapter 15: Mutual Funds and ETF, Unit 3 Exam
Week 13 & 14: April 30th – Chapter 17: Retirement and Estate Planning
Week 15: May 6th – Unit 4 Exam
Week 16: May 9th – Final Exam (Comprehensive)

Note: All deadlines are at 11:59 PM on Tuesday unless you are notified differently. New Assignments open on Monday 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 mrivera@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.



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