

## ***COURSE SYLLABUS***

**COURSE TITLE:** BUSG 1304-271, FINANCIAL LITERACY, FALL 2019  
9:30 PM – 10:45 PM, M LC122

**INSTRUCTOR:** Jeannie Coggins  
**OFFICE:** Room 120G Lubbock Center, (806) 716-4917  
**E-MAIL:** [jcoggins@southplainscollege.edu](mailto:jcoggins@southplainscollege.edu)

### **OFFICE HOURS:**

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
By Appt.	9:00AM-12:00PM	By Appt.	9:00AM-12:00PM	9:00AM-11:00AM

### **COURSE DESCRIPTION:**

This course is designed to prepare students to apply knowledge to practical, consumer-oriented problems in personal financial planning. Topics include budgeting, taxes, banking, home ownership, savings, investing, borrowing, insurance, wills and estate planning. This course is open to business and non-business majors.

### **COURSE GOAL:**

The student will gain knowledge about handling his/her personal finances in the current economic environment. The student will gain the knowledge necessary for making informed decisions for money management.

### **TEXT AND OTHER MATERIALS**

#### ***FOUNDATIONS in Personal Finance***

To purchase the Internet access code online, use this link. If you purchase it from a website address other than this one, your name will not be added to the class roster through the software.

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

**Online Disclaimer:** This is to notify you that materials you may be accessing in chat rooms, bulletin boards or unofficial Web pages are not officially sponsored by South Plains College. The United States Constitution rights of free speech apply to all members of our community regardless of the medium used. We disclaim all liability for data, information or opinions expressed in these forums.

### **Course Structure**

This course is a hybrid course, which means that you will access course information through the use of the Internet. Blackboard is used to deliver and manage this course. Please take a moment to read over the information at the Blackboard site before you get started. If the online environment is new to you

or if you have problems of any nature, please do not let yourself become overwhelmed or spend hours of your time trying to figure out how to access something.

You have many sources available to you for help. You can contact me by e-mail, telephone, or come by my office.

### **Attendance Policy**

Even though this class will be presented online, students are still required to attend a face-to-face class structure. Attendance will be taken at every class meeting time. Three consecutive absences or four total absences without consistent contact with the instructor will initiate an administrative drop procedure. If a student is dropped from the course for excess absences, a grade of “X” or “F” will appear.

The Blackboard software is used to manage this course, for communication and the gradebook , but the majority of your time will be spent on the Dave Ramsey course program at <https://rs-southplains.agilixbuzz.com>. Spring 2019 - BUSG 1304 Section 003 (Coggins)

### **Withdrawal Policy**

It is the student’s responsibility to verify administrative drops for excessive absences 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. Always discuss this with your instructor before dropping.

### **Academic Integrity– Read Carefully!**

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 as his or her own any work which he or she has not honestly performed is regarded by the faculty and administration 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.

### **Student Conduct**

Rules and regulations relating to the students at South Plains College are made with the view of protecting the best interests of the individual, the general welfare of the entire student body and the educational objectives of the college. A high standard of conduct is expected of all students. Student should refer to the SPC General Catalog policy regarding student conduct.

### **GRADING POLICY:**

Semester grades will be determined as follows:

<b>eTest and Videos .....</b>	<b>10%</b>
<b>Money in Review .....</b>	<b>20%</b>
<b>Case Studies .....</b>	<b>20%</b>
<b>Chapter Activities.....</b>	<b>15%</b>
<b>Assessments .....</b>	<b>25%</b>
<b>Final Exam .....</b>	<b>10%</b>
<b>Course Grade .....</b>	<b>100%</b>

Final grades will be based on the following grading scale:  
90-100=A, 80-89=B, 70-79=C, 60-69=D, Below 60=F

#### Course Objectives

Dave Ramsey's 7 Baby Steps will show you how to save for emergencies, pay off all your debt *for good*, and build wealth. It's not a fairy tale or a nice story for someone else. This is a proven, practical way for you to change your life step by step.

**Baby Step 1: Save \$1,000 for Your Starter Emergency Fund**

**Baby Step 2: Pay Off All Debt (Except the House) Using the Debt Snowball**

**Baby Step 3: Save 3–6 Months of Expenses in a Fully Funded Emergency Fund**

**Baby Step 4: Invest 15% of Your Household Income in Retirement**

**Baby Step 5: Save for Your Children's College Fund**

**Baby Step 6: Pay Off Your Home Early**

**Baby Step 7: Build Wealth and Give**

#### ADA 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 through the Guidance and Counseling Centers at Reese Center (Building 8) [716-4606](tel:716-4606), or Levelland (Student Services Building) [716-2577](tel:716-2577).

## CAMPUS GUIDELINES

### CHILDREN ON CAMPUS

Many of the students attending classes at South Plains College are also parents who value the opportunity to participate in higher education. Sometimes students are faced with the decision of whether to remain at home with their children, bring children with them to class, or be absent from class. The following guidelines address concerns for the safety of children on campus and provide for an environment conducive to learning:

1. Students are not allowed to bring children to class and will be asked to leave in the interest of providing an environment conducive for **all** students enrolled in the class. Students are responsible for adherence to the attendance requirements set forth by the instructor in the course syllabus.
2. Children may not be left unattended. In order to provide for the safety of children on campus, parents or other guardians are responsible for supervising children while utilizing services or conducting business on campus.
3. Disruptive children will not be allowed to interfere with college business. Parents or other guardians are responsible for supervising and controlling the behavior of children they have brought on campus.

### AMERICANS WITH DISABILITIES ACT 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 Special 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 Coordinator of Special Services. For more information, call or visit the Disability Services Office in Rooms 113-C or 112 at the Reese Center, ext. 4654 or 4675. On the Levelland Campus, the Disability Services Office is located in the Student Services Building, ext. 2529.

### DIVERSITY STATEMENT\*

In this class, the teacher will establish and support an environment that values and nurtures individual and group differences 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.

(\*Developed by the Title III summer 2001 participants as part of the training opportunity, May-June 2001, South Plains College).

### 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.

- Never leave your personal property unsecured or unattended.
- Look around and be aware of your surroundings when you enter and exit a building.
- 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.
- 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.

### FOOD AND DRINK IN CLASSROOMS

It is the policy of South Plains College not to permit food or drink in the classrooms or laboratories.

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