

COMMON COURSE SYLLABUS: BUSI 1307 – PERSONAL FINANCE

DEPARTMENT: Business Administration
DISCIPLINE: Business
COURSE NUMBER: BUSI 1307
COURSE TITLE: Personal Finance
INSTRUCTOR: Krisha Hoelscher, Assistant Professor in Economics – Business Administration Department
OFFICE: Levelland Campus, Technology Center #104-D
TELEPHONE: 806-716-2244 – Leave a message and I'll return your call.
INSTRUCTOR E-MAIL: khoelscher@southplainscollege.edu

COURSE INFORMATION

- **COURSE DESCRIPTION:** Personal and family accounts, budgets and budgetary control, bank accounts, charge accounts, borrowing, investing, insurance, standards of living, renting or home ownership, and wills and trust plans.
 - **PREREQUISITE:** None.
 - **CREDIT:** Lecture - 3; Lab – 0
 - **CORE CURRICULUM:** This course partially satisfies the Core Curriculum Requirement for Social and Behavioral Science Foundational Component Area (080).
 - **CORE CURRICULUM OBJECTIVES ADDRESSED:**
 - Communications skills**—to include effective written, oral and visual communication
 - Critical thinking skills**—to include creative thinking, innovation, inquiry, and analysis, evaluation and synthesis of information
 - Empirical and quantitative competency skills**—to manipulate and analyze numerical data or observable facts resulting in informed conclusions
 - Personal Responsibility**—to include the ability to connect choices, actions, and consequences to ethical decision-making.
 - Social Responsibility**—to include the demonstrated knowledge and competence, knowledge of civic responsibility, and the ability to engage effectively in regional, national, and global communities.
 - **STUDENT LEARNING OUTCOMES:**
 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.
 - **STUDENT LEARNING OUTCOMES ASSESSMENT:** This will vary and is geared towards the ACGM standards. This course will be assessed on an annual basis.
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ATTENDANCE POLICY:

This course will utilize the attendance policy stated in the [SPC General Catalog](#).

- The Blackboard software used to manage this online course tracks student logins, tracking when and where the student has been in the course. Accessing this course on a regular basis is extremely important in order to meet the objectives of this course. Students must access the course on a regular basis. **You should not let more than 72 hours pass without logging in.**
- Students should daily check the semester schedule, e-mail, and also check for announcements and course messages.
- This course is not 100% self-paced—**there will be deadlines**. You will feel more at ease with the materials if you stay in touch with what is going on. This course is 3 semester credit hours. For this reason, you should set aside a minimum of 6 hours per week to work on this course. It is very easy to put off attendance in an online course.
- If you are severely ill and/or hospitalized, you must contact DeEtte Edens, the Associate Director of Health and Wellness at dedens@southplainscollege.edu or at (806) 716-2376 and submit the required medical documentation to her. She will notify the instructor, if the illness warrants an extension.

DROPPING A COURSE:

- Students may drop courses through Texan Connect, the Admissions and Records Office, or Advising and Testing Center through the late registration period.
- After late registration has closed, a student must complete the online [Student Initiated Drop Request](#) to drop a course.
- Students may also drop courses in person at any campus location by completing a Student Initiated Drop Form. Complete a [Student Initiated Drop Form](#) and return the signed form to the Levelland Admissions and Records Office, the Student Support Center at the Lubbock Downtown Center, the Lubbock Career and Technical Center, or Plainview Center. You must have a picture ID to complete the drop.
- A mark of “W” will be given for student-initiated drops that occur prior to and through the last day to drop as indicated in the online Academic Calendar found here:
<https://www.southplainscollege.edu/academiccalendar/index.php>.
- Students are not dropped for non-attendance or non-completion of assignments. All students must initiate the drop process if you decide not to complete the course.
- Students that stop attending and do not complete coursework will receive a grade of “F” at the end of the semester.

FINAL DROP DATE: Wednesday – July 30, 2025

COURSE STRUCTURE:

- **BLACKBOARD** - **ALL** communication and grading for this course will be conducted using the Blackboard Learning Management software.
 - **REQUIRED COURSE MATERIALS**: There are *NO* materials required to purchase for this course. All materials necessary for homework assignments as well as quiz and exam preparation will be available within the Blackboard Ultra Learning system.
 - **ACCESSING COURSE MATERIALS**: All assignments will be accessed through Blackboard > Course Content. In Blackboard, click on the “Course Content” link for the week assigned.
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ASSIGNMENT INFORMATION and GRADING POLICIES:

- Assignments are due by 11:59 p.m. on the date posted on the course schedule/calendar.
- All assignments for this course will be accessed through *Blackboard*.

Please note that late work/assignments will not be accepted. DO NOT ASK for an extension!

*****Computer or WIFI failure is not an excuse for missing an assignment!!*****

<u>GRADING POLICY/PROCEDURES:</u> Grades will be allocated according to the following point system and scale:
Assignment Categories
Reading Assignments: 10% • Reading assignments are untimed and must be completed with a score of at least 50% before access to homework assignments is permitted.
Homework Assignments: 15% • All homework assignments are untimed, with two homework attempts and 1 check my work per question. • Homework assignments must be submitted before access to Chapter Quiz assignments is allowed.
Chapter Quizzes: 25% <i>The lowest quiz graded will be dropped at the END of the semester.</i> • All quizzes will be comprised of information from the textbook, chapter homework assignments, and handouts posted in Blackboard. • Chapter Quizzes are comprised of 20 questions, a 30-minute time limit, one quiz attempt, and 1 check my work per question. • No makeup quizzes will be allowed. If a student is unable to complete a quiz during the scheduled time frame, arrangements must be made prior to the quiz opening for the week.
Exams: 40% <u>Unit Exams:</u> • No makeup exams will be allowed. If a student is unable to complete an exam during the scheduled time frame, students will not be allowed to make up the test unless arrangements are made prior to the test day. • Unit Exams have a 75-minute time limit, one attempt, and 1 check my work per question. <u>Semester Exam:</u> • Any student with an overall average BELOW 90 MUST take the semester exam. • If you miss or perform poorly on a unit exam, the grade you make on the comprehensive semester exam will replace the lowest score of the unit exam grades.
Weekly Participation: 10% • <u>In-Person Classes:</u> Students MUST be present in class AND complete all assignments each week to receive the allotted points. • <u>Online Classes:</u> Students MUST complete ALL assignments BY the deadline each week to receive the allotted points.
<u>Grading Scale:</u> A: 90-100 B: 80-89 C: 70-79 D: 60-69 F: Below 59

Any students with special needs or accommodations for assignments, please contact me or special services the first week of classes. (Refer to the Disability Statement web link within the Academic and Special Services section in this syllabus.)

ACADEMIC INTEGRITY INFORMATION

- **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 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.
- **PLAGIARISM AND CHEATING:** Students are expected to do their own work on all projects, quizzes, assignments, examinations, and papers. Failure to comply with this policy will result in an F for the assignment and can result in an F for the course if circumstances warrant.

Plagiarism violations include, but **are not** limited to, the following:

1. Submitting work that has been purchased, borrowed, or downloaded from another student or an online term paper site.
2. Cutting and pasting together information from books, articles, other papers, or online sites without providing proper documentation;
3. Using direct quotations (three or more words) from a source without showing them to be direct quotations and citing them; or
4. Missing in-text citations.
5. Violating the Artificial Intelligence policy, as outlined in the syllabus. For more information on AI, please reference this in the syllabus statements: <https://www.southplainscollege.edu/syllabusstatements/>

Cheating violations include, but **are not** limited to, the following:

1. Obtaining an examination by stealing or collusion;
2. Discovering the content of an examination before it is given;
3. Using an unauthorized source of information (notes, textbook, text messaging, internet, apps) during an examination, quiz, or homework assignment;
4. Entering an office or building to obtain unfair advantage;
5. Taking an examination for another;
6. Altering grade records;
7. Copying another's work during an examination or on a homework assignment;
8. Rewriting another student's work in Peer Editing so that the writing is no longer the original student's;
9. Taking pictures of a test, test answers, or someone else's paper.

An "F" may be assigned to a student in the case of academic dishonesty and/or plagiarism at the discretion of the instructor, as clearly defined in the course syllabus, due to the severity of the student's actions and disregard for the learning objectives of the course.

STUDENT CODE OF CONDUCT POLICY

Any successful learning experience requires mutual respect on the part of the student and the instructor. Neither instructor nor student should be subject to others' behavior that is rude, disruptive, intimidating, aggressive, or demeaning. Student conduct that disrupts the learning process or is deemed disrespectful or threatening shall not be tolerated and may lead to disciplinary action and/or removal from class.

ACADEMIC AND SPECIAL SERVICES INFORMATION

- For information about Artificial Intelligence, Disabilities, Non-Discrimination, Intellectual Exchange, Title IX Pregnancy Accommodations, CARE (Campus Assessment, Response, and Evaluation) Team, Campus Concealed Carry, and COVID-19, please use this link: <https://www.southplainscollege.edu/syllabusstatements/>.