



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.

ATTENDANCE POLICY:

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

- Attendance/Student Engagement Policy: Attendance and engagement are the most critical activities for success in this course.
- The instructor maintains records of the student's attendance and submission of assignments throughout the semester. ***The student is expected to attend at least eighty percent (80%) of the total class meetings and submit at least eighty percent (80%) of the total class assignments to have the best chance of success.***
 - Two Day per Week Meeting: Student will be dropped after six absences
 - 1 Day per Week Meeting: Student will be dropped after three absences
- If the student fails to meet the above minimum requirements, the instructor may remove the student from the class with an X, upon their discretion, to help the student from harming their GPA. If the student cannot receive an X, the instructor will assign an F
- 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>.

FINAL DROP DATE: Thursday – April 30, 2026

COURSE STRUCTURE:

- **BLACKBOARD - ALL** communication and grading for this course will be conducted using the Blackboard Learning Management software.
- **REQUIRED COURSE MATERIALS:**
 - The materials required this course were included in the student tuition fees.
 - You will not be required to purchase any additional materials, but will need to create a McGraw-Hill Connect student account. The information need to create this account is available in the Blackboard Learning software.
- **ACCESSING COURSE MATERIALS:** All assignments will be accessed through Blackboard > Course Content. In Blackboard, click on the "Course Content" link for the week assigned.

ASSIGNMENT INFORMATION and GRADING POLICIES:

- **Late Work** will not be accepted. **DO NOT ASK** for an extension! Computer or WIFI failure is not an excuse for missing an assignment. *Please refer to course schedule for deadline dates. All assignments are due at 11:59 p.m. on the deadline date.*
- 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.**
- **Extra Credit Assignments or Points** **ARE NOT** available for this course.

GRADING POLICY/PROCEDURES: Grades will be allocated according to the following point system and scale:

Assignment Categories

Homework Assignments: 15% *The lowest homework grade will be dropped.*

- 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.
- The lowest homework grade will be dropped.

Chapter Activities: 15%

- Chapter activities will be assigned each week based on materials and subject matter presented in the chapter. All activities will be accessed through links provided in Blackboard

Chapter Quizzes: 20% *The lowest quiz grade will be dropped.*

- 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.
- The lowest quiz grade will be dropped.

Exams: 40%

Unit Exams:

- 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.

Semester Exam:

- Any student with an overall average **below 90 IS REQUIRED** take the semester exam.
- If the semester exam is **REQUIRED AND NOT TAKEN**, a "0" will be entered in the gradebook and this grade **WILL NOT BE DROPPED**.
- *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%

- Students **MUST** be present in class **AND**
- **Complete all assignments** each week to receive the allotted points.

Grading Scale: A: 90-100 B: 80-89 C: 70-79 D: 60-69 F: Below 59

Any students with special needs or accommodations for assignments:

Contact me **OR** Disability Services: [Disability Service Contact Information](#) during the first week of class.

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/>.
