BUSINESS & TECHNOLOGY DIVISION
ON-LINE COURSE SYLLABUS

NAME OF COURSE: BUSG 125 - PERSONAL FINANCE


INSTRUCTOR: TERRI GONZALES-KREISMAN

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OFFICE HOURS OF INSTRUCTOR: Check Staff Information

BUSINESS & TECHNOLOGY DIVISION CONTACTS:

Dean: Warren Puneky, 483-4360, wpunek@dcc.edu
Secretary: Connie Mathews, 483-4366 (This number should be used for emergencies only!)
Counselor: Mike Lucia, 485-2400, mlucia@dcc.edu (All Business Majors should speak to Mr. Lucia periodically to ensure proper registration procedures have been followed and to conduct a degree audit.)

COURSE DESCRIPTION: This course is designed to give an overview of one’s personal finance including: investment strategies, banking, consumer finance, real estate investment, health insurance, estate planning, and retirement planning, tax preparation and employment search strategy.

PREREQUISITES:

$ Ability to be a self-starter!
$ Commitment to meet deadlines!
$ Desire to learn more than “just what is on the test”!

COURSE GOAL: Students will be able to apply knowledge and skills to enhance establishment and attainment of personal financial goals.

COURSE OBJECTIVES: Upon completion of this course, the student should be able to:

$ Identify appropriate activities required for wise financial planning
$ Compare self-employment with other employment alternatives
$ Determine taxable income/tax liability
$ Determine personal budget surplus or deficit
$ Compare banking services to determine the appropriate financial institution for personal use
$ Determine a safe credit limit
$ Compare types and costs and make informed decisions regarding auto, home and health insurance
$ Implement a Personal Financial Plan
TESTS: A mandatory testing policy included in this syllabus by order of the Dean of Business & Technology is as follows:

**Proctored Midterm and Final Exams**

Online classes at Delgado Community College are designed to provide students with the same learning experience received in equivalent classes that meet in person. To achieve that goal and to maintain an equivalent standard of academic integrity in online courses, the midterm and final exams for this class must be taken in the presence of a proctor. A proctor is a person approved by your Instructor to observe you while you take the exam(s).

Delgado is committed to making the proctoring process as convenient as possible and we are providing you with opportunities to take proctored exams at Delgado campuses and sites. Your Instructor will inform you of the dates, times and rooms available for taking proctored exams at a Delgado campus or site.

If you are unable to take the midterm and/or final exams at a Delgado campus or site, it is your responsibility to make arrangements to take the exam in the presence of a proctor at another site. The proctor may be an instructor at another college, someone at a testing center or any other person approved in advance by your Instructor.

You must notify your Instructor as soon as possible of your need to use a proctor at a non-Delgado site. Please provide your Instructor with the name, phone number and email address of your proposed proctor so that your Instructor may communicate with this person to determine suitability for proctoring and, if the proposed proctor is approved, to provide that person with the necessary testing materials and instructions.

Failure to make outside proctoring arrangements in a timely manner will result in a failing grade for the exam(s).

**ASSESSMENTS:**

- **Homework Assignments** will be graded on submission by due date and completion of the specific requirements of the assignment. Students will not lose points if answers are incorrect as long as the assignment has been completed in full as specified.
- **Late assignments** receive successively lower points based on date of submission. Protect grades by submitting assignments on time!
- **Chapters 1 to 6 are due by midterm** and will not be accepted for grading after administration of the midterm exam.
- **Chapters 7 to 13 are due before the final exam** and will not be accepted for grading after the last day of the semester.
- **Homework Average** will count for 20% of the final grade.
- **Chapter Quiz** grades will be averaged and count for 20% of the final grade.
- **Chapter Tests and Final exam** will each count for 15% of the final grade. Bonus points are included in tests and quizzes; therefore, no extra points will be added to the final course average once the final grade has been calculated.
- **Grading Scale:** A 100-90; B 80-89; C 70-79; D 60-69; F Below 60
ACADEMIC HONESTY: Delgado’s General Policies and Procedures state that any student determined to be guilty of dishonesty such as cheating or plagiarism or knowingly furnishing false information will be subject to disciplinary proceedings.

WITHDRAWING: It is the student's responsibility to notify the instructor and complete paperwork.

EQUAL OPPORTUNITY: It is the general policy of Delgado Community College to assure equal opportunity for all qualified persons. Reasonable accommodation for qualified persons with disabilities will be made provided the students have self identified with the Office of Disability Services and have provided the required documentation. Individual instructors will modify the methods, requirements, and procedures of courses and examinations appropriately to accommodate the special needs of students with disabilities, provided the academic integrity of the course or examination is not violated, and the health and welfare of all students are safeguarded.

IMPORTANT FINANCIAL AID INFORMATION: Students who elect to pay all remaining or outstanding tuition and fees on a payment plan are responsible for paying the remaining fees on the dates specified. Failure to pay by the specified date will result in the student being withdrawn from all classes, not receiving a final grade, or not being eligible to enroll at Delgado Community College at any future date, until all fees are paid.

SYLLABUS DISCLAIMER: This syllabus is subject to change at the discretion of the instructor. Changes will be posted as an addendum to the syllabus. The course goals, objectives and student competencies do not change.