



COURSE SYLLABUS

BUSG1304 Financial Literacy (Personal Finance)

Please Note: Due to extenuating circumstances, including public health issues, course and testing delivery methods, instructional schedules, housing contracts, campus procedures and/or operating hours may be altered, interrupted and/or ceased for a limited or extended period of time. Such changes will be posted on the College website.

COURSE INFORMATION:

BUSG1304NT—Financial Literacy (Personal Finance) 3 hours credit

Type of Course/Delivery Mode/Testing Requirements

Internet Class, delivered online, no on-campus testing required

Professor Contact Information

Vicki Anderson, MBA, CPA

Office Phone: (903)415-2617

Office Location: CIS105C

Campus E-mail: andersonv@grayson.edu

Office Hours:

Varies depending on the term. Office hours are posted in the course syllabus in Canvas and on professor's office door.

*The best way to communicate with me is through
The Canvas Inbox*

Course Pre-requisites, Co-requisites, and/or Other Restrictions

No pre-requisites or previous knowledge expected

Course Description

Financial Literacy (2-3-3) Delivery Mode: Internet

This course will present a study of the financial principles when managing financial affairs. Topics include financial security for the family, budgeting, retirement, property ownership, savings, and investment planning.

Student Learning Outcomes

Students should be able to:

Identify the concepts associated with the time value of money; identify the differences among various savings and investment programs and classes of securities; identify the options for insurance; describe retirement and estate planning techniques; explain owning versus renting real property; and describe consumer protection legislation.

Required Textbook and Video Access Code

Title: *Foundations in Personal Finance* College Edition by Dave Ramsey

Bundle Pack: 12 Chapter Pack ISBN #978-1-936948-00-0

This bundle comes with a hard bound book and a video access code.

The access code cannot be purchased separately and is required.

Suggested Course Materials

Computer with Internet access

Calculator (inexpensive) and pencils

Required Assignments & Academic Calendar

In case of inclement weather, emergency closings, or other unforeseen disruptions to scheduled classes, student must log onto their Canvas accounts for directions on where or how to continue their coursework.

The following is a tentative schedule for the semester. This schedule is subject to change with fair notice. Any changes will be communicated in Canvas.

Table 1 Course Schedule

Week	Date	Topics, Readings, Assignments, Deadlines
1		<p>Chapters 1 and 2</p> <ul style="list-style-type: none"> ○ In FoundationsU.com --Watch chapter videos –complete the fill in the blanks and money in review sections in your book while watching the videos. ○ In Canvas—Week 1 Module: Complete 2 assignments per chapter. Also introduce yourself on the discussion board. <p>Chapter 1 assignments due by 11:59 p.m. on Wednesday Chapter 2 assignments due by 11:59 p.m. on Saturday</p>
2		<p>Chapters 3 and 4</p> <ul style="list-style-type: none"> ○ In FoundationsU.com --Watch chapter videos –complete the fill in the blanks and money in review sections in your book while watching the videos. ○ In Canvas—Week 2 Module: Complete 2 assignments per chapter. Also introduce yourself on the discussion board. <p>Chapter 3 assignments due by 11:59 p.m. on Wednesday Introduction Activity due by 11:59 p.m. on Wednesday & Saturday Chapter 4 assignments due by 11:59 p.m. on Saturday</p>
3		<p>Chapters 5 and 6</p> <ul style="list-style-type: none"> ○ In FoundationsU.com --Watch chapter videos –complete the fill in the blanks and money in review sections in your book while watching the videos. ○ In Canvas—Week 3 Module: Complete 2 assignments per chapter. <p>Chapter 5 assignments due by 11:59 p.m. on Wednesday Chapter 6 assignments due by 11:59 p.m. on Saturday</p>
4		<p>Exam 1 (Chapters 1-6) and Discussion Activity</p> <p>In Canvas (Week 4 Module): Take Exam 1 due by Saturday @ 11:59 p.m. In Canvas (Week 4 Module): Discussion Activity --original post due by Wednesday @ 11:59 p.m. Post to other students due by Saturday @ 11:59 p.m.</p>
5		<p>Chapters 7 and 8</p> <ul style="list-style-type: none"> ○ In FoundationsU.com --Watch chapter videos –complete the fill in the blanks and money in review sections in your book while watching the videos. ○ In Canvas—Week 5 Module: Complete 2 assignments per chapter. <p>Chapter 7 assignments due by 11:59 p.m. on Wednesday Chapter 8 assignments due by 11:59 p.m. on Saturday</p>
6		<p>Chapters 9 and 10</p> <ul style="list-style-type: none"> ○ In FoundationsU.com --Watch chapter videos –complete the fill in the blanks and money in review sections in your book while watching the videos. ○ In Canvas—Week 7 Module: Complete 2 assignments for the chapter. <p>Chapter 9 assignments due by 11:59 p.m. on Wednesday Chapter 10 assignments due by 11:59 p.m. on Saturday</p>
7		<p>Chapters 11 and 12</p> <ul style="list-style-type: none"> ○ In FoundationsU.com --Watch chapter videos –complete the fill in the blanks and money in review sections in your book while watching the videos. ○ In Canvas—Week 9 Module: Complete 2 assignments for the chapter. <p>Chapter 11 assignments due by 11:59 p.m. on Wednesday Chapter 12 assignments due by 11:59 p.m. on Saturday</p>
8		<p>Exam 2 (Chapters 7-12) and Discussion Activity</p> <p>In Canvas (Week 8 Module): Take Exam 2 due by Wednesday @ 11:59 p.m. In Canvas (Week 8 Module): Discussion Activity --original post due by Tuesday @ 11:59 p.m. Post to other students due by Wednesday @ 11:59 p.m.</p>

Methods of Evaluation

Grading

Points will be assigned as follows

	Points--Each	Total Points
Introduction Discussion Activity	20	20
Chapter Video Guide (12 Chapters-Drop lowest)	20	220
Chapter Quizzes (12 Chapters-Drop lowest)	20	220
Discussion Activities (2)	30	60
Exams (2)	150	300
Total Points		820

The following scale will be used to determine the final grade:

Point Range	Percentage of Points	Letter Grade
738-820	90—100	A
656-737	80—89	B
574-655	70—79	C
492-573	60—69	D
Below 492	Below 60%	F

All grades will be entered in Canvas.

Introduction Discussion—In Canvas ... introduce yourself in the discussion board by the end of the first week of class. 20 points possible

Chapter Videos—Registration is required using the code that came bundled with your textbook in order to watch the videos. Videos are viewed on Dave Ramsey’s FoundationsU website. Each chapter will have multiple videos to watch. While watching the videos, complete the video guide in your textbook.

Chapter Video Guide “Money in Review” —there are 12 of these assignments to complete (one per chapter.) They are located in Canvas in the Modules area and are due according to the Course Schedule above. They are worth 20 points per chapter—the lowest will be dropped.

Chapter Quizzes—there are 12 quizzes available in Canvas Modules area and due according to the Course Schedule above. Each chapter’s quiz is worth 20 points—the lowest will be dropped.

Discussion Activities—there are 2 discussion activities due according to the Course Schedule above. These assignments are available in Canvas . The discussion activities are worth 30 points each.

Exams—two exams will be given this semester according to the schedule above. Test will require Respondus Lockdown Browser + Webcam or you have the option to go to a campus testing center. Each exam has a 60 minute time limit and once you begin the exam it must be completed. The exams cannot be saved and resumed later. Each exam will cover 6 chapters and with 150 points possible.

Methods of Instruction

BUSG1304.INT (2-3-3) is an internet class. For the lab component of the class, students will be required to review the recorded lectures in FoundationsU and complete a lecture assessment in Canvas.

Computer Hardware and Software— Generally, personal computers purchased in the last 3 years should be adequate to access GCC Canvas. Software requirements include Microsoft Internet Explorer 7.x or higher (www.microsoft.com), the latest version of Sun JAVA (www.java.com), the latest updates to your operating system (Microsoft Windows XP or higher or Apple MAC OS X or higher), and the latest updates to your anti-virus and spyware protection. Students needing assistance with accessing instructional technology should contact the GCC Help Desk. For more information, visit www.grayson.edu and select the Help Desk link. Access to Dave Ramsey's FoundationU videos is required for this course (See Required Textbook area of syllabus for more details).

Course & Instructor Policies

Missed exams—If an exam is missed because of a verifiable excused situation, you will be allowed to make-up the exam in the campus testing center. This is at the discretion of your professor. The exams are always open early.

Webcam usage during exam: It is very important that your webcam is working properly with **facial detection at all times** and required **identification shown**. If these conditions are not met, you may be required to take a retest in the campus testing center. This is at the discretion of your professor

Extra Credit—There is no extra credit available for this course.

Late Work—Due dates are provided for all assignments. No late work will be accepted without prior approval from the professor. This will only be for extreme circumstances! If you miss a chapter video guide or quiz assignment it will be counted as your drop score. If you miss more than one chapter video guide or quiz assignment, the score will be recorded as a zero.

Class Attendance and Participation

Attendance and Participation Academic success is closely associated with regular class attendance and course participation. All successful students, whether on campus or online, are expected to be highly self-motivated. All students are required to participate in courses regularly and are obliged to participate in class activities and complete and submit assignments following their faculty' instructions. Students taking courses during compressed semester timeframes such as mini-mester, summer sessions, and 8-week courses should plan to spend significantly more time per week on the course. Responsibility for work missed because of illness or school business is placed upon the student. Instructors are required to include in their syllabi the attendance policy for the courses(s) they teach. The college considers absences equal to or greater than 15% of the course's requirements to be excessive.

In order for students to be counted as having attended a class before the census date, the following guidelines are to be used: • Physical attendance in class with an opportunity for instructor and student interaction • Submission of an academic assignment • Completion of an exam, interactive tutorial, or computer-assisted instruction • Attendance at a study group assigned by the faculty • Participation in an online discussion in the class • Contact with a faculty member to ask a question

Student Conduct & Discipline

Students are expected and required to maintain classroom decorum that includes respect for other students and the instructor. Students are expected to have prompt and regular attendance, and an attitude that seeks to take full advantage of the educational opportunity. Any behavior that disrupts the learning environment will not be tolerated. Cell phones should be turned off during class, this includes texting.

Student conduct in an Internet course is expected to be the same as for a face to face class. Each student should always show respect and consideration for other students in the class and for the professor. Netiquette rules are posted in Canvas Modules Area.

Additional Explanations

Communication: Communication between the instructor and students will primarily be through the course site in GC Canvas. Frequent announcements, comments in the course discussions, and responses to Canvas Inbox, will be provided regularly. Students will primarily communicate with one another through the course discussions tool. Students will be required to post discussions regularly in the Discussions area.

Attendance/Participation: In an online course, regular routine participation is extremely important and requires self-discipline. Online participation is assessed through a variety of methods including timely submission of assignments in Canvas, posting on the Discussion Board, as well as logging in and checking the course site regularly. Assignments are due on Wednesday and Saturday every week. The professor is required to submit student attendance to the college on a weekly basis. In order to be counted as attending for the week, the student must have completed the assignments due that week. Attendance is not part of the course grade.

Monitoring online activities: Online course activities will be monitored through a variety of methods including active participation by the instructor in various course areas as well as utilization of the Course Tracking tool in GC Canvas. The Course Tracking tool provides detailed statistics for each student for various activities in the course.

Standard of appropriate online behavior: All students are expected to be polite and respectful. It is not only common sense, but also absolutely obligatory for a productive and supportive online environment. Do not use offensive language. Adhere to the same standard of behavior online that you follow in real life. Failure to do so could result in being denied access to your online class.

Level of technical competence— Students are expected to have a basic understanding of personal computers, internet browsing, desktop applications such as Microsoft Word, and file management (uploading, downloading, or sending files).

Technical breakdowns: Please do not wait until the last minute to submit assignments! Allow enough time before the due date and time to submit your assignments. Should there be a technical problem, first try to resolve the issue with the Canvas help desk or Dave Ramsey help desk. Next notify the instructor (before the assignment is past due) via Canvas Inbox if possible or external e-mail if Canvas is not functioning. **If you are having computer or internet issues remember the campus has several computer labs available. Also free Wi-Fi is readily available in many locations. Be resourceful.**

On-campus meeting requirements: There will be no required on-campus meetings or testing unless a student missing an exam. All assignments will be completed in Canvas or Dave Ramsey's FoundationsU website.

Academic honesty enforcement: Students who are caught submitting plagiarized material or who have engaged in collusion or cheating on any course assignment or exam will receive a zero on the first assignment and an "F" in the course for any additional acts of academic dishonesty

Academic Integrity

The faculty expects from its students a high level of responsibility and academic honesty. Because the value of an academic degree depends upon the absolute integrity of the work done by the student for that degree, it is imperative that a student demonstrate a high standard of individual honor in his or her scholastic work.

Scholastic dishonesty includes but is not limited to cheating, plagiarism, collusion, and the submission for credit of any work or materials that are attributable in whole or in part to another person, taking an examination for another person, any act designed to give unfair advantage to a student or the attempt to commit such acts. Plagiarism, especially from the web, from portions of papers for other classes, and from any other source is unacceptable and will be dealt with under the college's policy on plagiarism (see GC Student Handbook for details). Grayson College subscribes to turnitin.com, which allows faculty to search the web and identify plagiarized material.

Plagiarism is a form of scholastic dishonesty involving the theft of or fraudulent representation of someone else's ideas or words as the student's original work. Plagiarism can be intentional/deliberate or unintentional/accidental. Unintentional/Accidental plagiarism may include minor instances where an attempt to acknowledge the source exists but is incorrect or insufficient. Deliberate/Intentional plagiarism violates a student's academic integrity and exists in the following forms:

- Turning in someone else's work as the student's own (such as buying a paper and submitting it, exchanging papers or collaborating on a paper with someone else without permission, or paying someone else to write or translate a paper)
- Recycling in whole or in part previously submitted or published work or concurrently submitting the same written work where the expectation for current original work exists, including agreeing to write or sell one's own work to someone else
- Quoting or copy/pasting phrases of three words or more from someone else without citation, • Paraphrasing ideas without citation or paraphrasing incompletely, with or without correct citation, where the material too closely matches the wording or structure of the original
- Submitting an assignment with a majority of quoted or paraphrased material from other sources
- Copying images or media and inserting them into a presentation or video without citation,
- Using copyrighted soundtracks or video and inserting them into a presentation or video without citation
- Giving incorrect or nonexistent source information or inventing source information
- Performing a copyrighted piece of music in a public setting without permission
- Composing music based heavily on someone else's musical composition.

Plagiarism penalties: Students who are caught submitting plagiarized material will receive a zero on the first assignment and an "F" in the course for any additional acts of academic dishonesty.

Student Responsibility

You have already made the decision to go to college; now the follow-up decisions on whether to commit to doing the work could very well determine whether you end up working at a good paying job in a field you enjoy or working at minimum wage for the rest of your life. Education involves a partnership that requires both students and instructors to do their parts. By entering into this partnership, you have a responsibility to show up for class, do the assignments and reading, be engaged and pay attention in class, follow directions, and put your best effort into it. You will get out of your experience here exactly what you put into it – nothing more and nothing less.

TITLE IX

GC policy prohibits discrimination on the basis of age, ancestry, color, disability, gender identity, genetic information, national origin, race, religion, retaliation, serious medical condition, sex, sexual orientation, spousal affiliation and protected veterans status.

Furthermore, Title IX prohibits sex discrimination to include sexual misconduct: sexual violence (sexual assault, rape), sexual harassment and retaliation.

- Dr. Molly M. Harris, Title IX Coordinator (903)463-8714
- Ms. Logan Maxwell, Title IX Deputy Coordinator - South Campus (903) 415-2646
- Mr. Mike McBrayer, Title IX Deputy Coordinator - Main Campus (903) 463-8753
- Website: <http://www.grayson.edu/campus-life/campus-police/title-ix-policies.html>
- GC Police Department: (903) 463-8777- Main Campus) (903-415-2501 - South Campus)
- GC Counseling Center: (903) 463-8730
- For Any On-campus Emergencies: 911

****Grayson College is not responsible for illness/injury that occurs during the normal course of classroom/lab/clinical experiences.**

****These descriptions and timelines are subject to change at the discretion of the Professor.**

**** Grayson College campus-wide student policies may be found at the following URL on the College website: <https://www.grayson.edu/currentstudents/Academic%20Resources/index.html>**