

COURSE SYLLABUS

BAD 2523 Personal Financial Management

Summer Online 2017

Instructor Information: Jennifer Ladner, Accounting Instructor, Pearl River Community College

Email: jladner@prcc.edu

Phone: 601-403-1434

COURSE DESCRIPTION:

BAD 2523 Personal Financial Management

INSTRUCTIONAL TECHNIQUES:

Assigned Readings/Lecture Notes: Each chapter should be read at least twice, as well as studied very closely.

Course Description:

Personal Financial Management deals with an individual's optimal management of personal income and expenditures over a lifetime to best meet the needs of his/her financial objectives. The course focuses on the areas of budgeting, insurance, borrowing and credit purchases, home ownership, investment, taxes, and family financial planning.

Course Goals:

Personal Financial Management deals with an individual's optimal management of personal income and expenditures over a lifetime to best meet the needs of his/her financial objectives. The course focuses on the areas of budgeting, insurance, borrowing and credit purchases, home ownership, investment, taxes, and family financial planning.

STUDENT LEARNING OUTCOMES:

The student should be able to successfully understand and apply the following student learning objectives for Personal Financial Management:

1. The importance of developing personal financial goals.
2. Evaluate financial planning tasks in various stages of the life cycle.
3. Develop, implement, and manage a personal budget.
4. Develop an understanding of the various financial institutions and savings plans.
5. Evaluate consumer credit sources and costs.
6. The importance of retirement planning and the estate planning process.

TEXTBOOK: PFIN5 5th edition

DO NOT GO AND PURCHASE YOUR TEXTBOOK. Your textbook is now included in the course fee. Your textbook can be found in the Bookshelf in your Canvas course. It also can be printed at the kiosk in the PRCC bookstore for a small fee.

METHODS OF EVALUATION:

Homework: Homework will be assigned for each chapter, which will include exercises, discussion boards, and problems. The homework will be due according to the course schedule.

ATTENDANCE POLICY

PRCC students are expected to read and follow the attendance/withdrawal policy detailed in the current HCC Student Handbook. Each student has the responsibility for completing the initial discussion board introduction, maintaining weekly correspondence, and/or submitting assigned work as outlined in this syllabus and the class schedule. Failure to submit work by due dates will result in his/her being considered absent. So non-submission of your assignments results in the student being counted as absent for that week. (Failure to submit assignments by the deadlines) Each student is responsible for completing and submitting their work by Monday morning at 8 am.

ATTENDANCE: Attendance for this course is mandatory. Canvas Assignments will be due weekly (**EVERY MONDAY MORNING AT 8AM**). Attendance will be taken once per week and will be determined based on the student's submission of all Canvas Assignments. Every Monday morning I will check your homework and if you submit at least one of the homework assignments then you will be considered present for the previous week. Failure to submit any of the assignments by the due date will result in an absence. There are usually 2 or 3 homework assignments due each Monday. You will be marked absent if you have not attempted at least one of the assignments each week. **YOU MUST EARN A GRADE OF AT LEAST 50% OR HIGHER ON EACH HOMEWORK ASSIGNMENT TO BE CONSIDERED PRESENT FOR CLASS FOR THAT WEEK.** For example, if you only work 1 out of 2 assignments, you will not be considered absent. But in order to be successful in this class you must complete **ALL** assignments that have been assigned. It is very important that you pay special attention to the due dates for assignments, discussion board posts, and quizzes/tests. The maximum number of absences you may obtain in any online class is 1. A student may be dropped for excessive absences upon accrual of 2 absences if the absences are not justified. If a student does not submit any work during the first of the course, PRCC requires that student to be reported as a NO SHOW and dropped from the roll.

Extenuating circumstances do occur. It is the student's responsibility to provide appropriate documentation to substantiate such circumstances, at which time the instructor will determine if an extension is warranted.

Circumstances NOT considered extenuating:

- failure to read the syllabus
- registering late for class
- failure to plan appropriately
- not having the appropriate software
- technical problems

Attention PRCC Students: When you are marked absent, you will receive an email from GradesFirst notifying you of the absence. GradesFirst is an online attendance tool used by PRCC. You can access GradesFirst through the PRCC River Guide.

COURSE GRADING SCALE: A ten-point grading scale will be in effect for this class.

90 – 100 = A

80 – 89 = B

70 – 79 = C

60 – 69 = D

59 & below = F

TESTS/QUIZZES 35%

ASSIGNMENTS 35%

FINAL EXAM 30%

TESTING

All tests will be taken online from your personal computer through Canvas with the exception of one test (the Final Exam), which will have to be taken at a proctored site. Each community college within the state has a proctored site. Therefore, you can go to the college where you registered for this class to take the test.

COURSE INFORMATION RELATED TO BAD 2523 & PRCC:

1. Each week opens or begins on Monday morning at 8 am and closes the following Monday at 8 am. You have the entire week to complete and submit your assignments.
2. I take attendance every Monday morning at 8 am. Your attendance is based on your submitting your assignments. If you submit at least ONE of your assignments for that week, then you will be counted as present for that week. If you fail to submit any work, then you are marked absent. I must warn you that completion of ALL your assignments and quizzes is crucial to you succeeding in this course.
3. All assignments and quizzes are due by 8 am on Monday mornings.
4. The Final Exam must be taken at an approved proctoring center. The Final will be created from my weekly quizzes and assignments.
5. If you have any questions, please contact me by email, by sending me a message in the Canvas Inbox, or by my office phone. The best way to contact me is by Canvas Inbox. Please allow 24 – 48 hours for me to respond. I will try to always respond faster than that.

ACADEMIC HONESTY POLICY

PRCC does not tolerate cheating, the act of deception by which a student misleadingly demonstrates that he/she has mastered information or skills on an academic exercise, or plagiarism, the

representation of previously-written, published, or creative works as one's own. The student will receive a zero for the assignment, test, project, etc. for the first offense. See penalties for subsequent infractions and examples of cheating and plagiarism in the PRCC College Handbook.

ADA STATEMENT

If you have a disability that qualifies under the Americans with Disabilities Act and you require special assistance or accommodations, you should contact the designated coordinator for your campus for information on appropriate guidelines and procedures: Poplarville Campus, Tonia Moody at 601-403-1060 or tmoody@prcc.edu; Forrest County Center, Beth Strahan at 601-554-5530 or bstrahan@prcc.edu; Hancock Center, Raymunda Barnes at 228-252-7000 or rbarnes@prcc.edu. Distance Learning Students who require special assistance, accommodations, and/or need for alternate format should contact Tonia Moody at tmoody@prcc.edu.