

## **Personal Finance Fall 2019**

### **Course syllabus**

**Class Name: Personal Finance & Investments 8**

**Semester: Fall 2019 Section #: 14193**

**Instructor: Christopher Han Phone #: none**

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**Course Description: Helps the individual manage, optimize and preserve personal income, expenditure and investments. Discussions will be focused on institutions that exist to serve the consumer. Attention will be given to family budgeting, consumer protection, buying on credit and borrowing money, home ownership and financing, different types of insurance, retirement planning and investments.**

**Purpose of course: Organizing your personal finances during your 20s may seem unimportant and not worthy of your time now, but years from now you will look back and realize how important it truly is. Like many people in their twenties, you may be just out of college with have debt, making little money at your first job and very little assets to manage. However, there are still some great steps that you can take to build a strong foundation for the years to come. Laying a good foundation now will allow you to build wealth and create security in your life, that will continue to grow exponentially as you get older. Personal finance will cover these important topics: Creating a budget, eliminating debt, tracking your credit score, starting an emergency fund, starting a retirement fund, deciding on a 401(k) plan, and much more!**

**Class Meetings: Anywhere**

**Time: Anytime**

**Location: 100% Online**

**\*\*\*\*Textbook Required: "Personal Finance" by Kapoor, Dlabay, and Hughes 10th edition 978-0-07-303569-7(hard cover).**

### **Student learning Outcomes**

- Student will be able to analyze the process for making personal financial decisions.

- Student will be able to develop personal financial goals.
- Student will be able to assess personal and economic factors that influence personal financial planning.

### **Expectations:**

**Self-Motivation and Self Discipline** - To succeed in this class you must do all the [assignment \(Links to an external site.\)](#)[Links to an external site. \(Links to an external site.\)](#)s on time! You will need to make sure you are staying current with all reading, assignments, and activities.

- **Canvas**- First go to Canvas, <https://ilearn.laccd.edu> for the web-classroom. If you have questions, call me, email immediately so that I can help you work out those issues. Success in this class depends on being informed. As you visit Canvas, read the document called "" There are many important tips for you.
- **Take an Active Role**- The instructor's role in this class will be to provide you with resources and opportunities to explore and use them. I am here to guide you through as you learn therefore you will need to take an active role in the learning process. Active means that if you don't understand something, don't hesitate to contact me immediately....I'm here for you to succeed.
- **Time Requirements**- This is a regular 3 unit class. You will need to spend at least the same amount of time you would working on traditional format class. There are NO class meetings. This class is entirely online. "Each unit of lecture is equal to 18 hours of "seat time" in a normal classroom. Each unit of lecture should be accompanied by an additional 2 hours of study time. If a 3 unit lecture class is taught in 18 weeks, it would require 3 hours per week of "seat time." If that same class were taken during a 5-week Summer or Winter term, it would require 10.4 hours per week plus the additional 21 hours of study time. These are good rules for scheduling yourself to work on classes you take online.
- **Interaction**- In online classes we stress interaction with your fellow students. Many times you will learn just as much from each other as from your instructor. Look forward to finding solutions, applications and other neat stuff and sharing it with your fellow classmates. **Make sure that you participate in the discussion Forum assignments they are worth 10 points each and there are a lot of them so missing these assignments will hinder your grade.**

**Class schedule: Canvas has its menu bar on the left-hand side. Everything is under one of the sections in the Menu bar.**

**Here is how you find you assignments:**

**Syllabus: Syllabus, PowerPoint Notes: Modules Tests: Assignments, Tests, and Surveys, Discussion Questions (DQ): Assignments, Tests, and Surveys**

**Financial Planning: Assignments, Tests, and Surveys, Miscellaneous Projects: Assignments, Test, and Surveys**

# CLASS OVERVIEW

## Week 1 08/26/19-09/01/2019

1. Read both Syllabus online
2. Read the following documents: Rubrics for Case Studies and individual project
3. Read document Important Tips

## Week 2 09/02/2019-09/08/2019

1. Read textbook chapter 1
2. Review Powerpoint notes for chapter 1
3. Complete Test - Chapter 1
4. Complete Discussion Questions (DQ) - Chapter 1
5. Print the following documents: Daily Spending Sheet, Annual Budget Summary and Personal Balance Sheet (**Due December**)

## Week 3 09/09/2019-09/15/2019

1. Read textbook chapter 2
2. Review Powerpoint notes for chapter 2
3. Complete Test - Chapter 2
4. Complete Discussion Questions (DQ) - Chapter 2

## Week 4 09/16/2019-09/22/2019

1. Read textbook chapter 3
2. Review Powerpoint notes for chapter 3
3. Complete Test - Chapter 3
4. Complete Discussion Questions (DQ) - Chapter 3

## Week 5 09/23/2019-09/29/2019

1. Read textbook chapter 4 and 5
2. Review Powerpoint notes for chapter 4 and 5
3. Complete Test - Chapter 4 and 5
4. Complete Discussion Questions (DQ) - Chapter 4 and 5

## Week 6 09/30/2019-10/06/2019

1. Read textbook chapter 6
2. Review Powerpoint notes for chapter 6
3. Complete Test - Chapter 6
4. Complete Discussion Questions (DQ) - Chapter 6
5. Complete Financial Planning Case 1

### **Week 7 10/07/2019-10/13/2019**

1. Read textbook chapter 7
2. Review Powerpoint notes for chapter 7
3. Complete Test - Chapter 7
4. Complete Discussion Questions (DQ) - Chapter 7

### **Week 8 10/14/2019-10/20/2019**

1. Read textbook chapter 8
2. Review Powerpoint notes for chapter 8
3. Complete Test - Chapter 8
4. Complete Discussion Questions (DQ) - Chapter 8
5. Complete Financial Planning #2

### **Week 9 10/21/2019-27/2019**

1. Read textbook chapter 9
2. Review Powerpoint notes for chapter 9
3. Complete Test - Chapter 9
4. Complete Discussion Questions (DQ) - Chapter 9

### **Week 10 10/28/2019-11/03/2019**

1. Read textbook chapter 10
2. Review Powerpoint notes for chapter 10
3. Complete Test - Chapter 10
4. Complete Discussion Questions (DQ) - Chapter 10

### **Week 11 11/04/2019-11/10/2019**

1. Read textbook chapter 11 and 12
2. Review Powerpoint notes for chapter 11 and 12
3. Complete Test - Chapter 11 and 12
4. Complete Discussion Questions (DQ) - Chapter 11 and 12

### **Week 12 11/11/2019-11/17/2019**

1. Read textbook chapter 13
2. Review Powerpoint notes for chapter 13
3. Complete Test - Chapter 13
4. Complete Discussion Questions (DQ) - Chapter 13
5. Complete Financial Planning #3

### **Week 13 11/17/2019-11/24/2019**

1. Read textbook chapter 14 and 15
2. Review Powerpoint notes for chapter 14 and 15
3. Complete Test - Chapter 14 and 15
4. Complete Discussion Questions (DQ) - Chapter 14 and 15

### **Week 14 11/25/2019-12/01/2019**

1. Read textbook chapter 16
2. Review Powerpoint notes for chapter 16
3. Complete Test - Chapter 16
4. Complete Discussion Questions (DQ) - Chapter 16
5. Read Article: About Mutual Funds

### **Week 15 12/02/2019-12/08/2019**

1. Read textbook chapter 17
2. Review Powerpoint notes for chapter 17
3. Complete Test - Chapter 17
4. Complete Discussion Questions (DQ) - Chapter 17
5. Complete Written Report: Daily Spending Sheet, Annual Budget Summary and Personal Balance Sheet

### **Week 16 12/09/2019-12/15/2019**

1. Read textbook chapter 18
2. Review Powerpoint notes for chapter 18
3. Complete Test - Chapter 18
4. Complete Discussion Questions (DQ) - Chapter 18

On a weekly basis you will be required to complete a DQ- Discussion questions (10 pts), test (multiple choice questions 20 Pts) and to participate in a discussion forum. (10 pts) Biweekly you will be required to complete Financial case studies which will be based on a chapter of reading. Posting of Grades: Your grades will be under “grade” section. Only you can see your grades. It is your responsibility to **ensure** you have received the proper grades for your assignment and tests. Please bring any discrepancies to my attention ASAP do not wait until the end of the course.

### **Attendance and Participation Policy**

There are no class meetings but you are to **participate actively in online discussions** and activities. It will be to your advantage to log in to the class website **at least 1-2 times a day** to check on discussions and to work on activities. If you will be traveling or otherwise unable to access the class website for a period of more than a few days, drop me a note so that I won't wonder where you have disappeared to! I keep track

of your class visits. Assignments have due dates but if you want to work ahead, do so, future assignments are opened.

### **Office Hours**

By appointment only. I'm always available through email, telephone, text. If you need to visit me, call me to set-up an appointment.

### **Contact Instructor**

If you are going to have serious problems that prevents you from completing tests or quizzes on time, you must let me know **PRIOR** to missing the I prefer you send me an email to: [hanc@lamission.edu](mailto:hanc@lamission.edu)

\*\*\* I WILL WORK WITH YOU\*\*\*\*

### **Dropping the Class**

Circumstances may arise that will keep you from completing the course. If this is the case, drop the class. As a policy, ***I do not exclude students. However, if you stop attending the class (or wish to drop a class) YOU MUST DROP THE CLASS YOURSELF – See official dates above. Failure to do so may result in a grade of “F” in the class***

### **Posting of Grades:**

Your grades will be under “grade” section. Only you can see your grades. **It is your responsibility to ensure you have received the proper grades for your s, and tests.** Please bring any discrepancies to my attention ASAP do not wait until the end of the course.

### ***Course ground rules:***

- Participation is required(we are an online class but activity will be required for participation points.
- Learn how to navigate in your Course Management System
- Keep abreast of course announcements
- Address technical problems immediately

### **Disabilities Policy :**

In compliance with the Americans with Disabilities Act (ADA), all qualified students enrolled in this course are entitled to "reasonable accommodations." Please notify the instructor during the first week of class of any accommodations needed for the course. Disabled Students Program & Services Office (DSPS) (strives to accommodate any special need requirements. The program is dedicated to meeting the educational, occupational and personal needs of disabled individuals.

### **Plagiarism –This is important**

## **Plagiarism Defined**

Plagiarism means using another person's work, writing, words, ideas, research, graphics, programs, music, pictures, data, and/or other creative expression without giving the other person full credit. You must enclose another person's words in quotation marks and cite your source(s), and you must give citations when using the ideas of another person, even if those ideas are paraphrased in your own words. Using words, ideas, computer code, or any work by someone else without giving proper credit is plagiarism. Any time you use information from a source, you must cite it.

## **Plagiarism and the Internet**

The Internet has become a very popular resource for information for student assignments. The same rules regarding plagiarism apply to resources found on the Internet as do to a printed source: when a student refers to work, writing, words, ideas, and the like or quotes from an internet site, he or she must cite that source. Many of the same rules apply when using visual information from an internet site; the source of the visual information or graphic must be cited. This includes definitions found online on Wikipedia, materials from blogs, twitter, or other similar electronic resources.

## **Useful Strategies to Avoid Plagiarizing another Person's Work**

If you copy words, sentences, phrases, and the like from a text, put what you copy in quotation marks. This is especially important when you take notes. If you choose to paraphrase, be certain that you are not just rearranging or changing a few words. A useful technique is:

1. Read the area you want to paraphrase carefully;
2. Cover up the text with your hand, or close the book or computer page so you cannot see any of the words;
3. Write out the idea in your own words without referring back to the words
4. Check your attempt at paraphrasing against the original text to be sure you have not

accidentally used the same phrases or words, and that the information is accurate

At times students accused of plagiarism claim that their plagiarism occurred without their knowledge or intent. Since ignorance of this fundamental rule is not a reasonable defense, it is best to become thoroughly familiar with the various ways in which plagiarism can occur and how to avoid plagiarizing someone's work. If you have any doubts or questions, it is your responsibility to ask your teacher for clarification.

If you are found guilty of plagiarizing, you are subject to disciplinary actions up to and including suspension or termination from the program, so please study and do your best.

**First offense, you will receive a zero for the assignment in question. Any further offenses may result in expulsion from the class, as determined by the disciplinary action from the Office of Student Services.**

Remember: If you plagiarize:

1. You are only cheating yourself
2. You don't learn to write out your own ideas or thoughts in your own words, and

A: (Excellent) Meeting course requirements with a superior level of performance.

B: (Good) Meeting course requirements with a high level of performance.

C: (Satisfactory) Meeting course requirements with an acceptable level of performance.

D: (Unsatisfactory) Repeat course.

F: (Failing) Repeat course.

**Cheating**- unauthorized material used during an examination (including electronic devices), changing answers after work has been graded, taking an exam for another student, forging or altering attendance sheets or other documents in the course, looking at another student's paper/scantron/essay/computer or exam with or without their approval is considered cheating. Any student caught cheating will receive a zero for the assignment/exam and referred to the Department chair and/or Student Services for further disciplinary action.

**Recording devices** in the classroom- Section 78907 of the California Education Code prohibits the use of any electronic audio or video recording devices, without prior consent of the instructor. (including cell phones, laptops, MP3 players, and more)

**Reasonable Accommodations:** If you are a student with a disability and require

accommodations, please send me a private email. The sooner I am aware of your eligibility for accommodations, the quicker I will be able to assist the DSP&S Office in providing them. For students requiring accommodations, the DSP&S Office at Mission College provides special assistance in areas like: registering for courses, specialized tutoring, note-taking, mobility assistance, special instruction, testing assistance, special equipment, special materials, instructor liaisons, community referrals and job placement. If you have not done so already, you may also wish to contact the DSP&S Office in Instructional Building 1018 (phone 818/364-7732 TTD 818/364-7861) and bring



a letter stating the accommodations that are needed. All students should have the Sheriff department # in cell phone (818) 364-7843

## **Attendance Policy**

Attendance in all scheduled courses is essential for academic achievement. Perfect attendance – no absences, tardiness or early departures (this includes online classes)—is encouraged as punctuality develops within you a sense of responsibility that will have a positive impact upon your professional career.

Attendance is taken each day at Mission. You are **strongly** encouraged to make non-school personal appointments at times that will not conflict with your scheduled classes.

I have prepared a small acknowledgement section for you to sign as way to let me know that you have read and that you understand what has been mentioned in the syllabus.

## Top 10 Study Skills for College Students

### **1. Set goals.**

It's difficult to arrive at a final destination when you're unsure of what it is and how to get there. Develop a roadmap for reaching your educational goals.

### **2. Use an appointment book.**

It's easy to forget assignment due dates, test days, and other important information when it's not written down, especially when you're focused on your studies.

### **3. Know your learning style.**

Develop strategies for overcoming learning differences when instructors employ contradictory teaching methods.

### **4. Be an active reader.**

You'll better retain information from the textbook if you practice active reading.

### **5. Participate in study groups.**

Organize study groups with other classmates. It's easier to remember concepts taught to others, and group members often share insights you never consider.

### **6. Take notes.**

Take organized notes. If it's useful, develop outlines, highlight key information, or utilize other methods to organize lecture notes.

### **7. Organize your study materials.**

Organize notes, assigned readings, and other study materials, so it can be easily retrieved while studying.

### **8. Draft papers.**

Always write a rough draft when preparing an essay. Take time to review it for incompleteness and errors and ask the instructor or a classmate to read it and offer advice.

**9. Slow down on tests.**

It's common to misunderstand questions or skip key information when nervous. Take time to thoroughly read test questions.

**10. Don't replace protein with caffeine.**

Before a test, avoid consuming caffeine. Instead, eat foods high in complex carbohydrates and protein.

**For more information visit: <http://www.rasmussen.edu/student-life/blogs/college-life/how-to-study/> ([Links to an external site.](#))[Links to an external site.](#) ([Links to an external site.](#))**

**Please read and symbolically initial the following: Don't need to email me a copy.**

1. I have read the following documents:

- Syllabus
- Plagiarism and Cheating

**Initial \_\_\_\_\_.**

1. Please do not assume I will drop you from class if you stop attending class. If you do not drop yourself, you will receive an "F" at the end of the course
2. If you miss part or all of a class session you are still responsible and accountable for all announcements, all assignments, and material covered in that session
3. If you need clarification on **anything** you will come to me
4. I do not accept late assignments
5. You are expected to have read the assignments/textbook before coming to class
6. Attend every class with text books, school supplies, any handouts and all completed assignments
7. If you are caught plagiarizing, you will receive an "F" for the entire class. To reiterate; If you are caught plagiarizing, you will not just receive an "F" for the paper you've plagiarized, but will most certainly receive the final grade of an "F" for the class. Plagiarism may result in possible expulsion from LAMC
8. During the course of the semester you must check you grades and confirm accuracy, and if there are any questions, contact me immediately
9. Handwritten assignments of any kind are not acceptable