Personal Finance 08
Course Syllabus

Class Name: **Personal Finance & Investments 8**
Semester: **Fall 2012** Section #: **3162**
Instructor: **Vilma Bernal** Phone #: **office 818-833-3410 Cell phone 818-571-9995**
Faculty Web Page: http://www.lamission.edu/~bernalva
Course Description: **Helps the individual manage, optimize and preserve personal income, expenditure and investments.**
Class Meetings: Mondays (First class begins August 27)
Time: 5:20pm-6:45pm plus online assignments
Location: CSB102A

******Textbook Required: "Personal Finance" by Kapoor, Dlabay, and Hughes 9th edition, ISBN 978-0-390-65917-0 (soft cover) or 978-0-07-338232-6(hard cover).**

Welcome to the Hybrid Personal Finance and Investments 08. This is a Hybrid class which means that we meet in-class (see above) plus have online assignments as well. In order to be successful in this class please read all the information and follow the instructions mentioned below. Should you have any questions, please do not hesitate to contact me.

Student Learning Outcomes:

1. **Student will be able to analyze the process for making personal financial decisions.**
2. **Student will be able to develop personal financial goals.**
3. **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 assignments on time! You will need to make sure you are staying current with all reading, assignments, and activities.

- **Moodle** - First go to Moodle, http://moodle.lamission.edu/ and become familiar with 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 Moodle, read the document called "Tips." There are many important tips for you. Also, print the document called "On-Campus Syllabus." We will discuss this in class.
- **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 active role in the learning process.

- **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 classes. (approximately 6 hours a week). **You are also obligated to attend the 1 hour a half class every Monday.** "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 Fall 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.

Attendance and Participation Policy

You are expected to attend the regular class meetings and to participate actively in class discussions and activities. It will be to your advantage to log in to the class website **at least 3-4 times a week** 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 and let me know so that I won't wonder where you disappeared to!

Attendance Policy: If you have 3 un-excused absences, you will be deducted 10 points to your overall grade. Attendance is very important to the success of this class.

Office Hours

My office hours are: **Mondays 4pm to 5pm; Tuesdays 10am to 12pm and Wednesday 1pm to 3:30pm**. I'm also available online. This means that you can reach me using your computer and you can also call me.

Contact Instructor

If you are going to have serious problems that prevents you from completing assignment or quiz on time, you must let me know **PRIOR** to missing the assignment. I prefer you send me email to: bernalva@lamission.edu

FALL Semester 2012- August 27-December 16

GENERAL CALENDAR DATES

Applications Accepted.....Year Round
Assessment & Orientation.....Year Round
Deadline for K to 8 (Young Student) Application.....August 10
DAY AND EVENING CLASSES BEGIN.....August 27
Saturday Classes Begin.....September 1
last Day to Petition for Credi V No-Credit.....October 5
Deadline to Petition for Fall 2012 Graduation.....October 19
last Day for Section Transfer.....November 2

Classes End.....December 8
FINAL EXAMS.....December 10–15
Semester Ends.....December 16

Priority Registration Dates- Enrollment is by appointment only, through the Internet
(You may not register before your appointment date and time.)
EOPS,DSPS Foster Youth and Veterans.....May 7 to May 9
Continuing Students.....May 10 to June 3
New and Re-entering Students.....June 4

ADD Dates – *Late ADDs ore not permitted*
Deadline to add full-term classes (In Person).....September 7
(Short Term C1asses Have Different Deadlines-Check with your Instructor)

DROP Dates
Drop Classes without receiving a W' with refund (In Person).....September 7*
Drop classes without receiving a W' with refund
(Internet).....September 9* Drop classes without incurring fees
or with a refund
(Registration/parking/non-resident fees- 16-week semester-length classes)
In Person/Intemet.....September 10
Drop classes with a W *(1etter grade is required from this date forward)*
In Person.....November 16
Internet.....November 18

If you stop attending a class (or wish to drop a class), YOU MUST DROP THE CLASS YOURSELF-OFFICIALLY- on or before November 18, 2012 (Internet). Failure to do so may result in a grade of "F" in that class.

REGISTRATION INFORMATION

Website-WWW.laccd.edu (Student Information System) Admission Regular Office Hours
Monday and Thursday-8am-5pm
Tuesday and Wednesday-8am-7pm
Friday – 8am-12noon

HOLLIDAYS (College CLOSED)

Memorial Day-May 28
Independence Day-July 4
Labor Day-September 3
Veteran's Day- November 12
Thanksgiving-November 22-25

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.**

Assignments: Please read this carefully – Assignments are broken down by week!

Week	Reading	Assignments	Due Date	Points
1		Become familiar with the syllabus, both online and on-campus	**9/03/12**	
2	Chapter 1	Test: Chapter 1 Discussion Questions (DQ)	**9/9/12**	20 10
3	Chapter 2	Test: Chapter 2 Discussion Questions (DQ)	**9/16/12**	20 10
4	Chapter 3	Test: Chapter 3	**9/23/12**	20

		DQ – Chapter 3		10
5	Chapter 4-5	Test: Chapter 4 and 5 DQ- Chapter 4 and 5 Discuss in-Class: "Daily Spending Dairy"	**9/30/12**	20 10
6	Chapter 6	Test: Chapter 6 DQ – Chapter 6 *Financial Planning #1* Discuss in-Class: "Annual Budget Summary" and "Personal Balance Sheet"	**10/07/12**	20 10 *20*
7	Chapter 7	Test: Chapter 7 DQ Chapter 7	**10/14/12**	20 10
8	Chapter 8	Test: chapter 8 EOCQ Chapter 8 *Financial Planning #2*	**10/21/12**	20 10 *20*
9	Chapter 9	Test: Chapter 9 DQ chapter 9 In-Class Test #1	**10/28/12**	20 10 50
10	Chapter 10	Test: chapter 10 DQ Chapter 10	**11/04/12**	20 10
11	Chapter 11& 12	Test: chapter 11 and 12 DQ Chapters 11 and 12	**11/11/12**	**20** **10**
12	Chapter 13	Test: Chapter 13 DQ Chapter 13 *Financial Planning #3*	**11/18/12**	20 10 20
13	Chapter 14 & 15	Test: chapter 14 and 15 DQ Chapters 14 and 15	**11/25/12**	20 10
14	Chapter 16	Test: chapter 16 DQ Chapter 16 *Presentations of personal financial statements*	**12/02/12**	20 10 10
15	Chapter 17	Test: chapter 17 DQ Chapter 17	**12/9/12**	20 10
16	Chapter 18	Test: chapter 18 DQ Chapter 18 **Submit Reports:** **1-Daily Spending Sheet** **2-Annual Budget Summary** **3-Personal Balance Sheet** In-Class Test #2	**12/16/12**	20 10 **20** **20** **20** **50**

Grading Structure

Online Assignments:

Discussion Questions (DQ)	180 pts. (18 chapters @ 10 pts. Ea. = 180 pts.)
Case Studies	60 pts. (3 case studies @ 20 pts. = 60 pts.)
Tests	360 pts. (18 chapters @ 20 pts. Ea. = 360)

In- Class Assignments:

In-Class Financial Projects	60 pts. (3 tasks @ 20 pts. = 60)
Class Presentation of Projects	10 pts. (1 presentation @ 10 pts. = 10 pts.)
In-Class Tests	100 pts. (2 tests @ 50 pts. ea = 100 pts.)

Total points **770 points**

Grading Scale

Grade	Points
A	770-693
B	692-616
C	615-539
D	538-462
F	461 and below

Posting of Grades:

Your grades will be posted under "grade" section. Only you can see your grades. **It is your responsibility to insure you have received the proper grades for your assignments, quizzes 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
- 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 strives to accommodate any special need requirements.

Disabled Students Program & Services Office (DSPS) (http://lamission.edu/dsps/) strives to accommodate any special need requirements. The program is dedicated to meeting the educational, occupational and personal needs of disabled individuals. "