

Personal Finance 08

Course Syllabus

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

Semester: **Fall 2013** Section #: **3162**

Instructor: **Vilma Bernal** Phone #: **office 818-833-3410** Cell phone **818-571-9995**

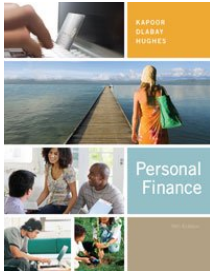
Faculty Web Page: <http://www.lamission.edu/~bernalva>

Course Description: **Helps the individual manage, optimize and preserve personal income, expenditure and investments.**

Class Meetings: Mondays (First class begins August 26)

Time: 5:15pm-6:40pm plus online assignments

Location: CSB 208



*****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.

- **ETUDES** - First go to ETUDES, <http://myetudes.org> 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 ETUDES, 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!

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

GENERAL CALENDAR DATES Fall 2013

Applications Accepted	Year Round
Assessment and Orientation	Year Round
Residency Determination Date	August 25
DAY AND EVENING CLASSES BEGIN	August 26
Saturday classes begin	August 31
Last day to petition for Credit/No-Credit	October 4
Deadline to petition for Fall 2013 Graduation.....	October 18
Classes End	December 7
FINAL EXAMS	December 9-14
Semester ends	December 15
PRIORITY Registration Dates - Enrollment is ONLINE and BY APPOINTMENT ONLY. (You may not register before your appointment date and time.)	
EOPS, DSPS Foster Youth and Veterans	May 2 to May 5
Continuing Students	May 6 to May 28
New and re-entering students	May 29
ADD Dates - Late ADDs are not permitted	
Deadline to add full term (semester length) classes	September 6

Last day to add an audit September 6
 Last day for Section Transfer September 6

NOTE: The deadlines listed on this page are for full-semester 16 week classes.

Contact the class instructor for deadlines on late start, short-term, and special program classes.

DROP Dates (16-week classes)) – All classes must be dropped ONLINE *ONLY*.

Drop classes without receiving a “W” with refund September 8*

Drop classes without incurring fees or with a refund

(Registration/parking/non-resident fees –16 wks semester length classes) September 8*

**PLEASE NOTE: This is an earlier and revised deadline. A “W” will appear on your transcript record after this date.*

This is a new LACCD enrollment limit. The limit is now three times to take a class and includes both substandard grades and withdrawals.

Drop classes with a “W” - Letter grade is required after this date and forward - November 17

If you stop attending a class (or wish to drop a class), YOU MUST DROP THE CLASS YOURSELF ONLINE– OFFICIALLY – on or before November 17, 2013.

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 (Subject to change)

Monday and Thursday – 8am-5pm

Tuesday and Wednesday – 8am-7pm

Friday – 8am-12noon

VISIT OUR WEBSITE FOR UPDATED INFORMATION

ON NEW CLASSES AND CANCELLED CLASSES

LATE ENROLLMENT: The College reserves the right to cancel or extend late enrollment for reasons relating to student enrollment,

level of financial support, or any other reason at the discretion of the LACCD (District) and Los Angeles Mission College.

FOR THOSE WITH DISABILITIES, ALTERNATE FORMATS OF THIS SCHEDULE ARE AVAILABLE BY CALLING 818.833.3313

www.lamission.edu/schedules

HOLIDAYS (College CLOSED)

Labor Day – September 2

Veteran’s Day – November 11

Thanksgiving – November 28 to December 1

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	9/01/13	
2	Chapter 1	Test: Chapter 1 Discussion Questions (DQ)	9/8/13	20 10
3	Chapter 2	Test: Chapter 2 Discussion Questions (DQ)	9/15/13	20 10
4	Chapter 3	Test: Chapter 3 DQ – Chapter 3	9/22/13	20 10
5	Chapter 4-5	Test: Chapter 4 and 5 DQ- Chapter 4 and 5 Discuss in-Class: “Daily	9/29/13	20 10

		Spending Dairy”		
6	Chapter 6	Test: Chapter 6 DQ – Chapter 6 Financial Planning #1 Discuss in-Class: “Annual Budget Summary”	10/06/13	20 10 20
7	Chapter 7	Test: Chapter 7 DQ Chapter 7	10/13/13	20 10
8	Chapter 8	Test: chapter 8 EOCQ Chapter 8 Financial Planning #2	10/20/13	20 10 20
9	Chapter 9	Test: Chapter 9 DQ chapter 9 In-Class Test #1	10/27/13	20 10 50
10	Chapter 10	Test: chapter 10 DQ Chapter 10	11/03/13	20 10
11	Chapter 11& 12	Test: chapter 11 and 12 DQ Chapters 11 and 12	11/10/13	20 10
12	Chapter 13	Test: Chapter 13 DQ Chapter 13 Financial Planning #3	11/17/13	20 10 20
13	Chapter 14 & 15	Test: chapter 14 and 15 DQ Chapters 14 and 15	11/24/13	20 10
14	Chapter 16	Test: chapter 16 DQ Chapter 16 Presentations of personal financial statements	12/01/13	20 10 10
15	Chapter 17	Test: chapter 17 DQ Chapter 17	12/8/13	20 10
16	Chapter 18	Test: chapter 18 DQ Chapter 18 Submit Reports: 1-Daily Spending Sheet 2-Annual Budget Summary In-Class Test #2	12/15/13	20 10 20 20 50

Grading Structure

Online Assignments:

Discussion Questions (DQ)	180 pts. (18 chapters @ 10 pts. Ea. = 180 pts.)
Financial Planning	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	40 pts. (2 tasks @ 20 pts. = 40)
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

750 points

Grading Scale

<u>Grade</u>	<u>Points</u>
A	750-675

B	674-600
C	599-525
D	524-450
F	449 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. "

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:

A. Read the area you want to paraphrase carefully;
B. Cover up the text with your hand, or close the book or computer page so you cannot see any
of the words;

C. Write out the idea in your own words without referring back to the words

D. 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:

a. You are only cheating yourself

b. You don't learn to write out your own ideas or thoughts in your own words, andA:
(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 nonschool personal appointments at times that will not conflict with your scheduled classes.

I have prepared a small acknowledgement section for you to (**symbolically**) sign as a way to let me know that you have read and that you understand what has been mentioned in the syllabus. Please read and adhere to the following: **Don't need to give me a copy.**

1. I have read the following documents:

- Syllabus
- Plagiarism and Cheating

Initial _____.

2. 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 Initial_____.

3. 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

Initial_____.

4. If you need clarification on anything you will come to me Initial_____.

5. I do not accept late assignments Initial_____.

6. You are expected to have read the assignments/textbook before coming to class

Initial_____.

7. Attend every class with text books, school supplies, any handouts and all completed assignments Initial_____.

8. 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 Initial_____.

9. During the course of the semester you must check you grades and confirm accuracy, and if there are any questions, contact me immediately Initial_____.

10. Handwritten assignments of any kind are not acceptable Initial_____.