

Departmental Course Syllabus

Business Department * Academic Instruction Center Suite 325 **Revision:** Spring 2009
San Antonio College * 1300 San Pedro Avenue * San Antonio, TX 78212-4299

Course Number and Title: BUSI 1307 – Personal Finance

Credit Hours: 3

Instructor: Varies

Office: Varies

Phone Number: (210) 486-1414 **Fax:** (210) 486-1503

E-mail: Varies

Web Address: <http://www.accd.edu/sac/business>

Office Hours: To be posted by the individual instructor.

I. Catalog Description:

This course is a study of the financial problems which people ordinarily encounter in managing their family affairs. Topics include financial security for the family, financial planning, budgeting, use of credit, income tax, home ownership, insurance planning, and savings and investment planning.

II. Pre-requisites, co-requisites and other requirements:

BUSG 1304

III. Text and/or Other Requirements:

Personal Finance (Set: TxT/Planner/) (W/CD), 8th ed., Kapoor, McGraw-Hill/Irwin

IV: Instructions will consist of:

This course comes to you through a course management platform named PageOut. If you have not worked with Black board before, it is highly recommended that you pay a virtual visit to Pageout.

At SAC's Distance Education website, you will find tutorials for **Internet Explorer** and **Netscape** browsers. You will need one of these browsers to access the instructional material for this course. If you are not sure whether you have the basic knowledge and skills for taking an online course, I recommend that you take this Self Evaluation Test found on said website. To find out more about online learning, you may do so by visiting SAC's Internet Skills Center at this same website. While at the website, it may be a good idea for you to make sure your computer system meets the minimum hardware and software requirements for online courses offered thorough this College. More information about web-based skills and technical assistance can be found at SAC's Help Desk. Another helpful website is SAC's Student Learning Assistance Center (SLAC).

V: Course Content:

After the completion of this course the student will possess the ability to integrate the theoretical and practical aspects of this course. The student's competency level will require a minimum of 70% accuracy and will demonstrate the following skills:

- Financial planning and budgeting;
- Tax planning;
- Financial institutions and services;
- Consumer credit;
- Insurance;
- Investments; and
- Retirement and estate planning.

VI: Learning Outcomes:

Learning Outcome 1: The student will be able to identify the concepts associated with the time value of money and with personal budgeting.

Performance Objectives/Methods of Measurement for this outcome:

The student will be able to:

1. Explain on a written examination the time value concept of money.
2. Identify on a written exam and homework exercise the personal budgeting concepts such as, developing a personal balance sheet, cash flow statement, and creating a budget that includes savings goals.

Learning Outcome 2: The student will be able to recognize the differences among various savings and investment programs and classes of securities.

Performance Objectives/Methods of Measurement for this outcome:

The student will be able to:

1. Discuss on a written examination and homework assignments appropriate tax strategies for different financial and personal planning.
2. Identify on a written examination the major types of investment alternatives available to investors.

Learning Outcome 3: The student will be able to identify the options for personal insurance.

Performance Objectives/Methods of Measurement for this outcome:

The student will be able to:

1. Explain on a written examination the need for disability income insurance.
2. Analyze on a written examination the benefits and limitations of the

various types of health care coverage.

Learning Outcome 4: The student will be able to describe retirement and estate planning techniques.

Performance Objectives/Methods of Measurement for this outcome:

The student will be able to:

1. Describe on a written examination the importance of retirement planning.
2. Describe on a written examination the personal and legal aspects of estate planning.
3. Discuss on a written examination the importance of property liability insurance.

Learning Outcome 5: The student will be able to explain the benefits of owning versus renting real property, and discuss consumer protection legislation.

Performance Objectives/Methods of Measurement for this outcome:

The student will be able to:

1. Determine costs by completing in-class exercises associated with buying and maintaining a house versus renting real property.
2. Discuss on a written examination the laws that protect individuals with regard to consumer protection.

The following SCANS Skills will be included in this course:

Acquires and evaluates information (C-5) and organizes and maintains information (C-6). Foundation skills included are: reading (F-1), writing (F-2), arithmetic (F-3), mathematics (F-4), listening (F-5), speaking (F-6), creative thinking (F-7), decision making (F-8), problem solving (F-9), reasoning (F-12), responsibility (F-13), self-esteem (F-14), sociability (F-15), self-management (F-16), and integrity/honesty (F-17).

VII: Course requirements and grade computation:

A. College Requirements:

1. A written comprehensive final examination, not to exceed three hours in length, shall be given at the end of each semester for each course at the regularly scheduled time. Any exceptions to these requirements must be approved by the appropriate dean. Other examinations are given at the discretion of the instructor.

A student who must be absent from a final examination should petition that instructor for permission to post pone the examination. A student absent without permission from a final examination is graded “F”. Postponed examination result in a grade of “I”. The final exam must be taken within 120 calendar days from the end of the semester or the grade automatically becomes an “F”. (San Antonio College Bulletin, Faculty Handbook – January 1995)

B. Departmental Requirement:

Workload: Students are responsible for reading and studying each chapter PRIOR TO class lecture and discussion of the chapter. **THIS IS VERY CRITICAL.** Your success in this class is dependent upon your continued commitment to maintaining a daily study time outside the classroom. You must stay current.

C. Instructor Requirements: Varies

Grading Scale:

A	=	90	-	100
B	=	80	-	89
C	=	70	-	79
D	=	60	-	69
F	=	Below 60		

VIII: College Policies:

- A. San Antonio College does not discriminate on the basis of race, religion, color, national origin, sex, age, or disability with respect to access, employment programs or services.
- B. “Students are urged not to bring children to either a class or a lab. Minors under the age of twelve (12) must not be left unattended on campus.” College Academic Council – April, 1998

- C. ADA Statement: "As per Section 504 of the Vocational Rehabilitation Act of 1973 and the Americans with Disabilities Act of 1990, if accommodation is needed contact the Office of DisABILITY Support Services, CAC 124C, Phone: (210) 733-2347"
- D. A Rapid Response Team exists for the purpose of responding to emergencies. If you have a disability that will require assistance in the event of a building evacuation, notify Disability Support Services, Chance Academic Center 124C, Phone: (210) 733-2347.
- E. Academic Dishonesty: Students may be subject to disciplinary proceedings resulting in an academic penalty or disciplinary penalty for academic dishonesty. Academic Dishonesty includes, but is not limited to cheating on a test, plagiarism and collusion. For additional information refer to the "Student Code of Conduct": in the San Antonio College Bulletin.
- F. Students are required to silence all electronic devices (e.g., pagers, cellular phones, etc.) when in classrooms, laboratories and the library. College Academic Council, 01/2000.
- G. San Antonio College Attendance Policy: Regular and punctual attendance is required. A student absent for any reason is responsible for all work missed. Absences are recorded from the first day of class. A student absent the equivalent of two weeks of instruction, may be dropped by the instructor with a grade of "W." Both tardiness and early departure from class are forms of absenteeism. The instructor establishes the policy with regard for each.
- H. San Antonio College is a smoke free campus.
- I. ACCD DPS Emergency Phone Numbers:
ACCD DPS Emergency Phone (210) 222-0911
ACCD DPS General Phone (210) 208-8099
ACCD DPS Weather Phone (210) 208-8189 – (For information on college closures)
- J. Students must also abide by the policies, procedures, and rules set forth in the "Student Code of Conduct" and all other policies set forth in the San Antonio College Bulletin.
www.accd.edu/sac/sacmain/schedule/SAC_Bulletin_05-06.pdf

IX. Miscellaneous Information

1. Retention Period For Student Work, Exams, etc:

Student papers and exams will be retained for one semester after the completion of the course.

2. Business Department

For degree plans, general syllabi outlines, and other information on your current course and faculty, please visit the Business Department website at: <http://www.accd.edu/sac/business> or contact us at (210) 733-2700.

3. Business Computer Lab

The Business Computer Lab is a student lab that is open to any Business Department student majoring in any of the departments programs and/or taking any department course. For more information, please contact the BCL at (210) 785-6058 or visit us on the web at <http://www.accd.edu/sac/business/lab>.