

**Nashville State Community College  
School of Business, Management, & Hospitality**

**Spring 2023 Updated Master Course Syllabus (7-week Term)**

**(BUSN 1300 – Personal Finance)**

The purpose of the syllabus is to tell you how the course is organized, what the expectations are, and how you will be graded. In addition, there is important information about how the college will operate during severe weather and how the college will communicate with you. The syllabus is not a contract. Instead, it is meant to help you succeed in this course. If any of the content changes during the term, you will be notified.

**Course information:**

**Course Title:** Personal Finance

**Credits:** 3

**Method of Delivery:** Online, Asynchronous

**Class Hours:** N/A – Online Only

**Course Description:**

This course helps students to define and reach personal financial goals. Topics include planning, budgeting, taxes, credit, housing, insurance, investing, and retirement planning.

**Instructor Information:**

**Name:**

**Email:**

**Office Phone:**

**Office Location:**

**Office Hours:**

**Instructor Zoom Room link:**

**Class Session Zoom Link Information (if virtual):** N/A

**Required Textbook(s) & Other Materials:**

**Textbook(s):** Personal Finance, 7<sup>th</sup> Edition (Jeff Madura)

**ISBN:** 9780135165560

**Reference Materials:** N/A

**Supplies:** N/A

Once you have registered for your courses, you should make sure you have the correct textbook and materials for each course. Before courses begin, you can do this by looking up your courses on the [bookstore's website](https://www.bkstr.com/nscstore/shop/textbooks-and-course-materials) ( <https://www.bkstr.com/nscstore/shop/textbooks-and-course-materials> ) using your A# or by entering your course information. If you are registered with the Access Center and need an alternate format for the textbook and other course materials, please contact the Access Center at 615-353-3721, 615-353-3741, or [accesscenter@nsc.edu](mailto:accesscenter@nsc.edu).

**Digital Course Materials:** These ensure you pay less for your course materials and have easy access through D2L throughout the term. When you registered for this course, the charge for these materials appeared on your account. If you decide you do not want to purchase the course materials embedded in NS Online, you can opt out of the program **until the end of the second week of classes**. If you opt out, you will be responsible for purchasing the required course materials on your own. For more information, please visit [www.nsc.edu/dcm](http://www.nsc.edu/dcm).

**Honors Option:** Honors credit is available in some classes. If you are interested in participating in the Honors Program, please see your instructor within the first four weeks of class.

**Course Outcomes:** At the end of the term, this is what you should know and/or be able to do:

- Differentiate between personal financing options
- Explain the principles of wise credit card use
- Compare and contrast basic investment options
- Explain the benefits and drawbacks of retirement savings options

### **Course Competencies:**

The following are detailed course competencies, or specific skills or knowledge, intended to help you achieve the course outcomes:

- Create a personal cash flow statement
- Explain the basics of budgeting and cash-flow management
- Describe the basic functions and operations of financial institutions, including the impact of risk and the calculation of interest rates
- Identify and explain various sources, uses, risks, and advantages of credit
- Describe various types of personal loans and the loan process
- Discuss how to conduct sensible planned borrowing
- Explain a decision-making process for financing the purchase of a home
- Explain several types of investments and investment strategies
- Describe various retirement savings options such as Social Security, employer pension plans, and personal savings accounts such as 401k's and IRA's

The following are general education competencies intended to support the course outcomes:

- Think critically about concepts and express opinions in written format
- Demonstrate understanding of material covered through delivery of a presentation
- Exchange ideas with classmates in a respectful, supportive, and engaging manner

### **Topics to Be Covered:**

- Financial planning
- Tools for financial planning
- Tools for using credit
- Personal financial management
- Retirement planning

**Course Assessments:** We will use the following assessments to demonstrate your understanding, knowledge, and skills:

1 Introduction Discussion	25
3 Chapter Discussion Forums 3 @ 75 each	225
3 Writing Assignments @ 125 each	375
1 Application Activity Assignment	75
Mid-term Exam	150
Final Exam	150
<b>Total</b>	<b>1000</b>

**Grading Policy:**

Grades are a direct reflection of student achievement. To ensure that students receive timely feedback, the instructor will generally return assignments with comments within 10 days of the due date (or sooner). If a student disagrees with a grade or has questions, they should email the instructor to arrange a time to discuss.

**Grading Scale:**

Letter Grade	Percentage Range
A	900-1000
B	800-899
C	700-799
D	600-699
F	0-599

**FA**

If you stop attending class or if you are in an online class and stop submitting assignments, but do not turn in a withdrawal form by the deadline, you are still enrolled in class. You will be given a grade of FA, which means you have failed due to not attending class and not completing your assignments. Please refer to the current academic calendar available on the Nashville State web site, looking for the date that indicates it is the “Last Day to Earn F for Attendance (FA).” If you stop attending your course after this date, you will receive an F.

**FN**

An FN is awarded if you have never attended your course or done any of the work in an online course.

**Late Work Policy & Make-up Procedures for Missed Assignments and Work:**

## Attendance Policy

### General Policy

If you have been exposed to COVID-19 or have tested positive, you must email [virusinfo@nsc.edu](mailto:virusinfo@nsc.edu).

- *Absences in a course may affect your final grade.*
- *Tardiness may also affect your final grade.*
- *You are responsible for all work/tests that occur during any missed course session(s) regardless of reason(s) for absence.*
- *If you are not well enough to attend a course session (class), you must notify the instructor as soon as possible before the scheduled course time.*
  - *If you are unable to notify an instructor before the scheduled course time, you must contact the instructor as soon as reasonably possible.*
- *If you have an unavoidable conflict with a scheduled course session, you must notify the instructor before the course session.*
  - *If you are unable to notify an instructor before the scheduled course time, you must contact the instructor as soon as reasonably possible.*

### Instructor's Policy

The attendance policy for this course is: While the course is asynchronous in nature (there are not required times to meet), students are responsible for reading the course schedule and submitting assignments by the published due dates. The course schedule is included in the "Start Here" module under "Content".

**For financial aid** purposes, **attendance** is measured by participation in the course. Instructors can determine your level of participation in several ways. Some of those ways are:

- continued attendance
- participating in D2L as prompted
- responding to an instructor's email
- posting to a discussion board
- completing and submitting assignments

### Technology Statement

- All classes at the College are web enhanced. "Web enhanced" means that components of the course, such as assignments and online discussions, may be located online in the class D2L/NS Online course shell and used in the course, even if the course meets in a classroom on ground.
- You must have access to a computer and an internet connection to complete assignments, engage in online discussions, and access various course materials through D2L/NS Online course shells.
- You may also be required to use free video conferencing platforms (examples: Zoom, Teams, etc.) for course sessions and meetings.
- You will be responsible for appropriate dress while on video. This means that you are expected to dress as if you were in a classroom.

- You will be responsible for a distraction free environment while on video. This means that the professor and others in the course should not be able to hear noise in your home, such as cell phones, TVs, or barking dogs. The best way to do this is to keep yourself on “mute” until you need to speak.
- You will be responsible for making sure your background is neutral. Keep in mind that students and professors come from all around the world, and you are all a part of our community. Therefore, please avoid having images in your background that may be offensive to your classmates.
- Certain publisher materials, such as textbook figures, may not work on cellphones and may require a laptop or a tablet.
- If you have questions or concerns regarding access to a computer or internet resources, please contact your instructor. Additional information is available on the [access to internet and technology website](#).

### **Computer Labs**

Computers are available for all Nashville State students to use at each campus during open hours. Open computer lab availability may vary from campus to campus.

You should check the NSCC website for current hours of operation.

### **D2L/NS Online and myNSCC**

It is your responsibility to check your email in **both** D2L/NS Online course shells and your @my.nsc.edu (student email) on a regular basis. These are the official communication channels between the college and you. You are responsible for the information communicated through these email channels. D2L/NS Online emails contain specific course information and @my.nsc.edu emails contain important information from college offices, such as Financial Aid.

### **ADA Compliance Statement**

If you need accommodations due to a disability, please do not hesitate to reach out to our Access Center. Disabilities for which you can receive accommodations include documented physical, emotional, and/or learning conditions. Nashville State is committed to supporting your success, and we encourage you to get assistance if needed. If you require accommodations for any courses in which you are enrolled, contact the Access Center at 615.353.3741 or 615.353.3721, or e-mail [accesscenter@nsc.edu](mailto:accesscenter@nsc.edu).

### **Classroom Misconduct**

Disruptive conduct is not allowed in the classroom. Disruptive conduct is any behavior that prevents students from learning and interferes with the ability of the instructor to teach. This may change from course to course; therefore, your individual instructors will give you guidance on what qualifies as “disruptive conduct” in their courses. Please review the [Nashville State Student Code of Conduct policy](#). Please be aware that children are not allowed in class or to be left unattended on campus.

## Academic Misconduct

You have started this academic journey to prepare for a future career. Because of this, it is important that you learn the materials being presented in your courses. For this reason, cheating, in any form, robs you of your opportunity to learn and master the material that will enable you to succeed in that future career. Nashville State has a clear [Academic Misconduct Policy](#) that you are expected to follow. In addition, your instructors will clarify what Academic Misconduct looks like and the consequences for violations in each course that you take. The instructor has the authority to assign an “F” or a “zero” for such violations or for the semester grade.

In this course, the first instance of academic misconduct (plagiarism or cheating) will result in a grade of “zero” on the assignment. However, a second instance of academic misconduct will result in a grade of “F” for the course, regardless of the student’s current percentage. Students will be officially notified via e-mail should the instructor discover attempts to cheat or submit plagiarized work. This notification will include appeal options available to the student should they disagree with the allegation.

## Academic Early Alert System

If you are not doing well in your course, your instructor may send you an Early Alert through your @my.nsc.edu email. This email will go to your academic advisor and Student Success advisor, as well. If you get an Early Alert, contact your instructor immediately. Instructors send these when they want to help you figure out how to get extra support to pass the course. An Early Alert does not mean that you have already failed the course. Rather, it means you are in danger of failing the course if you do not change your learning strategy. Please use an Early Alert to your advantage and as an opportunity to improve your grade.

## RAVE Emergency Alert System

You can log in to this free alert system to receive text messages about emergencies related to NSCC campuses: <https://www.getrave.com/login/nsc>. The instructions for this are listed below.

- Your RAVE Username is your NSCC email address.
- If you've never received an email from RAVE with your password, or if you need to reset your password, select “Forgot your password?” and a new password will be emailed to you.
- Should the RAVE system indicate “user not found”, select Register and create your own RAVE account.

## Student Wellness

Your well-being is important to us. With this in mind, the college has several resources available to provide support when needed:

- [Free tutoring](#) provides assistance beyond the classroom to help you make the most of your college education.
- [These resources](#) include NSCC email, scheduling, online courses, textbooks, tech check out and support, computer labs on campuses, academic advising, financial advising, COVID-19 information and procedures on campuses.

- [Services](#) that help with bus passes, food, childcare, textbooks, housing, financial counseling, personal counseling, suicide prevention, health insurance.

### **Equity Statement**

Nashville State Community College strives to ensure that each student receives what that student needs to be successful, with goals of success beyond the classroom. We understand and practice ideals of equity and inclusion for our students by embracing a full spectrum of experiences, viewpoints, and intellectual approaches in order to overcome barriers to success.

### **Inclement Weather & Campus Closings**

You get notices about campus closings in these places: text messages from RAVE and [www.nsc.edu](http://www.nsc.edu). Even when campuses are closed, you are still responsible for completing all assigned work. Check D2L/NS Online for a message from your instructor so you do not miss important assignments and due dates, which may change due to the campus closure.

### **Class Cancellation Policy**

Our instructors post messages about cancelling classes in the D2L/NSOnline course shells and/or on the classroom door on campus. These messages can be found in the News and Content section or the Email tab in the online shell. Please check these to be sure that you take advantage of opportunities for learning and points toward your grade.