

**Nashville State Community College**  
**Business & Applied Arts Division**  
**Business**  
**Master Course Syllabus**

**BUSN 1300 Personal Finance**

Credits: 3

Class Hours: 3

An introduction to planning personal financial objectives. Topics covered include budgeting, consumer borrowing, renting and buying, insurance, taxation, investing, and planning for retirement.

**Instructor Information:**

Name:

Email:

Office Phone:

Office Location:

Office Hours:

**Textbook and Other Materials:**

*Personal Finance*, 6th Edition, Jeff Madura, Pearson Prentice Hall, ISBN- 978-0-13-408256-1

**Course Outcomes:**

Upon successful completion of this course, students should be able to:

- Develop a personal financial plan.
- Explain personal money management.
- Describe personal financing options.
- Discuss personal risk management.
- Define basic investing fundamentals.
- Complete a personal retirement plan.

**Course Competencies:**

The following are detailed course competencies intended to support the course outcomes:

After completing the course, students should be able to:

- Develop a personal financial plan.
- Create a personal cash flow statement, balance sheet, and income statement.
- Explain the basics of budgeting and cash-flow management.
- Apply the time-value concept of money to calculate present and future value.
- Properly complete applicable personal tax forms.
- Describe the basic functions and operations of financial institutions including the impact of risk and the calculation of interest rates.
- Explain the various types of money market investments.
- 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 risk management and various insurance options to reduce risk.
- Compare various types of private and government health care plans.
- Describe types and basic characteristics of life insurance.
- Explain several types of investments and investment strategies.
- Describe the retirement planning process.

### Topics to Be Covered:

- Financial Planning
- Tools for Financial Planning
- Managing Your Liquidity
- Personal Financial Management
- Protecting Your Wealth
- Retirement Planning

### Course Assessments:

The following performance assessments will be used to demonstrate students' understanding, knowledge, and skills:

14 Discussion Assignments @20 points each	280
14 HW Assignments @50 points each	700
14 Chapter Assignments @ 50 points each	700
14 Quizzes @50 points each	700
1 Mid-Term Exam	200
1 Final Exam	200
<b>TOTAL POINTS</b>	<b>2,780</b>

### Grading Scale

A = 2780-2502  
 B = 2501-2224  
 C = 2223-1946  
 D = 1945-1668  
 F = 1667 and below  
 FA (see below)  
 FN (see below)

Per TBR policy, a student who does not officially drop or withdraw from a course, but receives a failing grade, will receive an "FA" if the last day of attendance was earlier than two-thirds into the part-of-term. That date equates to the last day to withdraw from the course.

An FN is awarded to students who never attended class.

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

Please refer to your individual instructor's syllabus for make-up work procedures.

### **Attendance Policy**

A student is expected to attend all scheduled classes and laboratories. Absences in a course may affect a student's final grade. The student is responsible for all assigned work in the course regardless of excused or unexcused absences. Tardiness may also affect a student's final grade.

### **D2L Brightspace/NSOnline and myNSCC email**

It is the student's responsibility to check D2L and MyNSCC email on a regular basis. These are the official communication channels between the college and students. Students are responsible for the information communicated through those channels. D2L contains specific course information and MyNSCC contains information important for other purposes.

### **Technology Statement**

Nashville State's classes are considered to be web-enhanced. Faculty have an expectation that students will use a computer and the Internet to complete assignments, engage in online discussions, and access various course materials through Desire2Learn (D2L) course shells. Computers are available for student use at each campus during campus open hours.

### **ADA Compliance Statement**

Nashville State complies with the Americans with Disabilities Act. If you wish to request any special accommodations for any courses in which you are enrolled, contact the Access Center at 615.353.3741 or 615.353.3721.

### **Classroom Misconduct**

Nashville State Community College has a zero tolerance policy for disruptive conduct in the classroom. Students whose behavior disrupts the classroom will be subject to disciplinary sanctions. The Nashville State Student Code of Conduct policy is available at [https://s3.amazonaws.com/nsc.edu/PDFs/dean-students/Student\\_Code\\_of\\_Conduct\\_Policy.pdf](https://s3.amazonaws.com/nsc.edu/PDFs/dean-students/Student_Code_of_Conduct_Policy.pdf)

Please be aware that children are not allowed in class or unattended on campus.

### **Academic Misconduct**

Any form of academic dishonesty, cheating, plagiarizing, or other academic misconduct is prohibited. Students are responsible for understanding and aiding by the Academic Misconduct Policy in the Nashville State Student Code of Conduct that can be found at [https://s3.amazonaws.com/nsc.edu/PDFs/dean-students/Student\\_Code\\_of\\_Conduct\\_Policy.pdf](https://s3.amazonaws.com/nsc.edu/PDFs/dean-students/Student_Code_of_Conduct_Policy.pdf)

In addition to other possible disciplinary sanctions that may be imposed through regular college procedures as a result of academic dishonesty the instructor has the authority to assign an "F" or a "Zero" for the exercise, paper, or examination or to assign an "F" for the course. Students may appeal through the appropriate college grade appeal procedures.

## **Academic Early Warning System**

Nashville State Community College has implemented an Early Warning System to notify students via e-mail about academic problems such as poor classroom attendance, poor performance on assignments/tests, poor communication skills, late/missing assignments, and/or lack of classroom participation. \*Please note that Early Warning Alerts do not affect a student's academic standing.

## **RAVE Emergency Alert System**

Emergency events can happen at any time and Nashville State Community College wants to be able notify students if and when they occur. For this reason, all students have been enrolled in the free RAVE alert system. If you have not already done so, please log in at <https://getrave.com/login/nscc> to confirm and update your contact information and notification preferences. It is critical that your information be correct so that you will receive any emergency notifications. 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.

## **Inclement Weather Policy**

Nashville State will use the RAVE alert system to send a text message to students, staff, and faculty about adjusted hours of operation and/or closings at individual campuses. All students should check the Nashville State web site home page at [www.nsc.edu](http://www.nsc.edu) for announcements on campus closures, which may vary from campus to campus. Campus closures will also be announced on local television stations.

When classes are cancelled, an online assignment will be posted in NS Online. Check NS Online for a message from your instructor regarding your online assignment requirements.

Students should use their own best judgment in determining whether to report to campus during inclement weather when classes are not cancelled.

## **Class Cancellation Policy**

If the class is cancelled, the instructor will notify all students by posting in the NSOnline/D2L course, e-mailing through NSOnline/D2L, and/or by posting a sign on the classroom door. In the event of class cancellation, students must access NSOnline/D2L to complete classwork and the assignment that will be posted in the course D2L site.