

**Nashville State Community College
Business, Management, and Hospitality
Business**

Syllabus Fall

FIN 2000 Investing for Your Future

Course Title: Investing for Your Future

Credits: 1

Class Hours: 1 (1 meeting per week)

Course Description:

An overview of basic investment terminology and strategy and an analysis of various investment options, instruments, risks, return, costs, and global opportunities.

Instructor Information:

Name: Philip Lee

Email: Philip.lee@nsc.edu

Office Phone:

Office Location: Southeast Campus, Room # 1512

Office Hours: Monday:

Tuesday:

Wednesday:

Thursday:

Friday:

Required Textbook(s) & Other Materials:

Textbook(s): Foundations in Personal Finance: College Edition by Dave Ramsey published by Lampo Press.

Digital Voucher Code ISBN: 978-1-936948-30-7

Once enrolled, all students should verify that they have the correct textbook and materials information by consulting the D2L/NS Online shell for the course. If you are registered with the Access Center and require 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.

Course Outcomes:

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

1. Describe financial and investment terminology.
2. Explain the advantages, disadvantages, challenges, and opportunities of the major types of investment options.
3. Define risk, risk analysis, and the approaches to minimize financial risk.
4. Explain, analyze, and develop the four key financial statements.
5. Develop a personalized investment plan for your future.
6. Review the opportunities and challenges of investing in the global market.

Course Competencies:

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

1. List the baby step for financial peace.
2. Explain the three basic reasons for saving money: emergencies, large purchases, and wealth building.
3. Identify the benefits of an emergency fund.
4. Calculate the power of the compound interest and describe the impact of rate of return.
5. Evaluate emergencies that can happen during college and prepare a plan for them.
6. Describe reasons why people do not do a budget.
7. List common problems associated with budget failures.
8. Summarize the benefits of a budget.
9. Design and apply a zero-based budget based on income and expenses.
10. Identify ways to earn money while attending college.
11. Describe reasons for avoiding debt.
12. Demonstrate how to reduce debt by applying the debt snowball.
13. Compare and contrast credit cards and debit cards.
14. Evaluate and refute myths associated with debt.
15. Describe the role of money in deciding a career.
16. Explain the four personality types in the DISC personality profile and identify possible majors that fit each.
17. Demonstrate how to apply for financial aid.
18. Apply effective job-search tools.
19. Explain the importance of doing a budget in a marriage relationship.
20. Summarize the key financial principles to teach children.
21. Describe the general differences that exist between men and women as they relate to money.
22. Identify the characteristics of a nerd and a free spirit and explain how they approach the budget in different ways.
23. Integrate healthy communication about money with parents, roommates and friends.
24. Practice giving time and money to help those in need.

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

Topics to Be Covered:

1. Prepare a financial plan for the emergencies that can happen in college.
2. Explain the three basic reasons for saving money (emergency fund, purchases and wealth building).

3. Design and apply a zero-based budget based on students' income and expenses.
4. List ways to earn money while attending college.
5. Calculate tax withdrawals and fill out tax forms.
6. Describe reasons for avoiding debt.
7. Demonstrate how to reduce debt by applying the debt snowball.
8. Summarize how to apply for financial aid.
9. Explain effective job-search tools, such as cover letters, resumes and interviews.
10. Compare different personality traits in relation to money management.
11. Integrate healthy communication about money with parents, roommates and others.

Course Assessments:

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

Evaluation	
Homework - 5 Chapters @ 100 points each	35%
Class quizzes	35%
Final Exam @ 100 points each	30%
Total	100%

Grading Policy:

Homework must be completed using the textbook we-based homework management system and the assignment drop box in the NSCC Online course shell.

Classes quizzes will take place at the beginning of class. A student must be on time to class to participate in the quiz. Each student must be present in class and participate in order for the class to be effective. There will be two quiz grades dropped for those times a student is unable to be present and on time.

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

Late is not accepted except in the case of documented illness or death of close family member.

Attendance Policy

Students are expected to attend all scheduled classes. 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 in that you miss the daily quiz if you are tardy.

In online courses, attendance is signaled by logging on to the D2L/NS Online shell, participating as prompted (e.g., responding to an instructor's email, posting to a discussion board) and/or completing

and submitting assignments. Campus closures do not affect attendance and assignment completion in online courses.

Grading Scale:

Letter Grade	Percentage Range
A	90 - 100
B	80 - 89
C	70 - 79
D	65 - 69
F	Below 65

FA

According to NSCC policy, an FA is awarded to students who do not officially withdraw from a course and do not attend after the cut-off date provided in the academic calendar. 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)." Students who stop attending on or before this date receive an FA; students who stop attending after this date receive an F.

For online courses, attendance is defined by submission of assignments. Students who fail a course and whose last assignment is submitted on or before the FA date (will earn an FA for the course. Students who fail a course and whose last assignment is submitted after the FA date will earn an F for the course. An FN is assigned to students who do not submit any assignments.

(While the above information should appear in all syllabi, faculty are encouraged to make additional statements that would clarify the policy for students and provide the applicable FA date for their section.)

FN

An FN is awarded to students who never attended class.

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 D2L/NS Online course shells. Computers are available for student use at each campus during campus open hours.

D2L/NS Online and myNSCC

It is students' responsibility to check D2L/NS Online course shells for all enrolled courses and myNSCC, including student email, on a regular basis. These are the official communication channels between the college and students, who are responsible for the information communicated through those channels. D2L/NS Online contains specific course information and myNSCC contains information important for other purposes.

ADA Compliance Statement

Nashville State complies with the Americans with Disabilities Act (ADA). 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. If you are registered with the Access Center and require an alternate format for the textbook and other course materials, please contact the Access Center.

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 measures. 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

Any form of academic dishonesty, cheating, plagiarizing, or other academic misconduct is prohibited. Students are responsible for understanding and abiding by the [Academic Misconduct Policy](#) in the Nashville State Student Code of Conduct. In addition to other possible disciplinary measures that may be applied 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.

(Each instructor will outline his/her expectations for academic integrity and provide individualized information about consequences for academic misconduct.)

Academic Early Alert System

Nashville State Community College uses an Early Alert System to let students know of a faculty member's concern in one or more of these academic areas: lack of attendance, lack of classroom participation, late or missing assignments, and/or poor performance on assignments/tests. *Please note that Early Alerts do not affect a student's academic standing. If you receive an Early Alert email, please see your instructor and your academic advisor as soon as possible.

RAVE Emergency Alert System

Emergency events can happen at any time and Nashville State Community College wants to be able to 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://www.getrave.com/login/nsc> 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 & Campus Closings

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 for announcements on campus closures, which may vary from campus to campus. Campus closures will also be announced on local television stations. Students should use their own best judgment in determining whether to report to campus during inclement weather when classes are not cancelled.

Even when campuses are closed, students are still responsible for completing all assigned work. When classes are cancelled, faculty will post online assignments and any additional instructions in the D2L/NS Online course shell. Check D2L/NS Online for a message from your instructor regarding your online assignment requirements. Faculty have discretion over adjusting deadlines or due date for assignments, but students are responsible for completing all assigned work by the due date established by the instructor.

Class Cancellation Policy

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