

**Nashville State Community College
School of Business and Professional Studies
Finance**

Master Course Syllabus

FIN 2000 Investing in Your Future

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 semester, you will be notified.

Course information:

Course Title: Investing in Your Future

Credits: 1

Class Hours: 1

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:

Email:

Office Phone:

Office Location:

Office Hours:

Instructor Zoom Room link:

Required Textbook(s) & Other Materials:

Textbook(s):

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.

Textbook(s): Foundations in Personal Finance college edition

ISBN: 978-1-936948-30-7

Access Code: The ISBN is for an access code that provides access to online textbook and tests.

Reference Materials: N/A

Supplies: calculator

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/nsccestore/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.

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

1. Develop a plan for establishing savings funds including emergency, investing, and sinking funds.
2. Define and apply a zero-based budget based on students' income and expenses.
3. Demonstrate how to reduce debt.
4. Explain effective job-search tools, such as cover letters, resumes and interviews.
5. Integrate healthy communication about money with parents, roommates, and others.

Course Competencies:

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

- List the baby step for financial peace.
- Explain the three basic reasons for saving money: emergencies, large purchases, and wealth building.
- Identify the benefits of an emergency fund.
- Calculate the power of the compound interest and describe the impact of rate of return.
- Evaluate emergencies that can happen during college and prepare a plan for them.
- Describe reasons why people do not do a budget.
- List common problems associated with budget failures.
- Summarize the benefits of a budget.
- Design and apply a zero-based budget based on income and expenses.
- Identify ways to earn money while attending college.
- Describe reasons for avoiding debt.
- Demonstrate how to reduce debt by applying the debt snowball.
- Compare and contrast credit cards and debit cards.
- Evaluate and refute myths associated with debt.
- Describe the role of money in deciding a career.
- Explain the four personality types in the DISC personality profile and identify possible majors that fit each.
- Demonstrate how to apply for financial aid.
- Apply effective job-search tools.
- Explain the importance of doing a budget in a marriage relationship.
- Summarize the key financial principles to teach children.

- Describe the general differences that exist between men and women as they relate to money.
- Identify the characteristics of a nerd and a free spirit and explain how they approach the budget in different ways.
- Integrate healthy communication about money with parents, roommates and friends.
- Practice giving time and money to help those in need.

Topics to Be Covered:

- Steps to Financial Success
- Emergency Fund development
- Budgeting
- Paying down debt
- Financial success while in college
- Money and Relationships

Student Responsibilities

My goal is for you to excel in this class and to develop the skills necessary to succeed in your chosen career. However, you have the major responsibility for doing well. Achievement of course objectives will require you to know what you need to do to improve your performance and actually do it. You are expected to research all materials and software needed to complete your projects, apply the feedback returned to you, and document your process throughout. You cannot meet the objectives of this course by being a passive learner. As the semester progresses, you should be able to implement several ideas to improve your performance. In addition, you are expected to ask questions to clarify expectations, evaluations, or other aspects of the course not clear to you. Nashville State provides many student resources for academic and personal support; see the “Nashville State Community College Resources” section of this syllabus for more information.

Contact Preferences

- Email Communications:
 - Be sure you use your NSCC student email and put FIN 2000 in the email header.
 - State your question or issue in detail so I can answer it effectively
 - Include your preferred name.
 - Reply times may vary from 24-48 hours but I may answer you sooner if I am available. Any questions after Friday afternoon may have to wait until the following Monday morning.
- Office Appointments.
 - Make sure our appointments have been confirmed.

- I am physically located at the Southeast Campus, Room 1512.
- I am also available to meeting virtually through Zoom by appointment that is scheduled by email or phone.
- Phone Communication Expectations:
 - I will answer or return phone calls during office hours.
 - When leaving a voice mail, please include your preferred name, reply number and the reason for your call.

Instructor Presence/ Communication Plan

- The instructor will communicate with you weekly through emails within the class email system and with news items on the course homepage.
- Individual feedback will be provided in the assignments drop box for assignments submitted at that location. Discussion feedback will be provided in the comments section of the gradebook.
- Grading feedback is based on the rubric provided for the assignment.
- Students will interact with each other in discussions that assigned in each learning module.

Grading Scale:

Letter Grade	Percentage Range
A	90 – 100 %
B	80 – 89%
C	70 – 79%
D	60 – 69%
F	59 and below

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:

This online course may require approximately 2 - 4 hours a week to complete all necessary assignments since it is a one credit hours class. Associated weekly readings and assignments will also be expected to be completed quickly so plan accordingly. Pro Tip: Treat this course like a

part-time job and set aside several hours a week to dedicate to completing your projects and weekly assignments. Some weeks may be lighter than others, but the work ethic you represent will affect your ability to meet the course learning objectives and successfully pass this course.

Late Work

Late work Policy: Students will gain maximum benefit from this course by submitting assignments, discussions, and exams by the posted due dates. Submitting work by the due date allows time for useful feedback. In the case of discussions, submitting posts on time gives fellow students adequate time for thoughtful replies and alternate points of view. Discussion board posts are not accepted late since the class has moved on to the next learning module and there is no opportunity for interaction. Assignments are accepted late with a 1% grade penalty per day to encourage completion even beyond the due date. Exams are accepted late in case of documented illness at the time of the exam. Please provide documentation when requesting the opening of an exam beyond the due date.

Student Netiquette

The netiquette policy in this course can be summed up as follows: respect all people all the time. This means that the instructor should communicate with students in a way that always respects and honors them. Students should communicate with classmates and instructors in way that always respects and honors them. In this course, you are expected to comply with the [NSCC Standards for Netiquette](#), which emphasizes respect, dignity, and integrity.

Assignment Descriptions

For each of the activities listed below, be sure to follow the deadlines provided on the **Course Schedule**, which is available on Getting Started section of the course. Missed activities will trigger the late work policy. See additional penalties and policies listed under the Late Work section of this syllabus.

Attendance Policy

General Policy

- *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: To the extent that attendance is kept in this class it is not for the purpose of the College but is instead associated with the instructor's individual grading rubric. The beauty of this online course is that the work is asynchronous. That is, you can complete work when you have available time. Still there are expectations about when assignments, exams, and discussions must be submitted to regulate the workload to minimize stress. Weekly due dates are posted to encourage weekly interaction with the material and to evenly distribute the work throughout the semester.

Participation in this course is dependent entirely upon the student. Along with the required readings and assignments, this course will challenge you to think for yourself financially. You should make it a point to regularly login to the NS Online course (at least 3 times a week) to check course announcements, posts and respond to weekly assignments, and to communicate effectively with the class and the instructor. Online courses do abide to the Code of Federal Regulations (see NSCC Student Course Engagement Record-Keeping and Reporting) and will be required to submit assignments within the first three weeks of the semester within NS Online D2L.

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
- participation in on-ground or virtual class sessions
- 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.

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.

Students are expected to work with academic integrity. Working with academic integrity in this course means answering quiz questions without the help of others and producing your own work in writing assignments and projects. Cite sources when you do rely on the work of others. A first violation of academic integrity will result in a grade of zero on that assignment. A second violation of academic integrity will result in a grade of F for the course.

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

Updated Spring 2023

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. 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.