

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

**Spring 2021 Master Course Syllabus**

**BUSN 1300-W01 – Personal Finance**

This syllabus sets forth the expectations for course content, work, and grading as well as expectations for student performance and conduct. The syllabus does not constitute a contract between the student and the instructor or the College. The information contained here is subject to change at any time. Students will be notified if any changes are made. Though changes are possible, it is expected that the course will be conducted as described in this syllabus.

**Course Information:**

**Course Title: Personal Finance**

**Credits: 3**

**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: Mike Cook, M.S, Ed.S**

**Email: [mike.cook@nsc.edu](mailto:mike.cook@nsc.edu)**

**Office Phone: 615-353-3400**

**Office Location: N/A – Online Only**

**Office Hours: Email to schedule a time to meet**

**Instructor Zoom Personal Meeting ID: 951 999 0461**

**Instructor Zoom Room link:**

<https://us02web.zoom.us/j/9519990461?pwd=bXFnSjcxOUxUQUY2L3Q2MjdMVFNlQT09>

**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 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](mailto:accesscenter@nsc.edu).

### **Digital Course Materials (DCM):**

To ensure the lowest cost for students, this course includes a materials fee. This means that some or all of the required textbooks and materials for this course are available through your *NS Online* course shell. When you register for this course, the charge will appear 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 obtaining the required course materials on your own. For more information, please visit [www.nsc.edu/dcm](http://www.nsc.edu/dcm).

### **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:

- 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:

12 Discussion Assignments @20 points each	240
12 Reading Quizzes @10 points each	120
12 Personal Financial Plan Modules @20 pts each	240
1 Course Project	100
1 Mid-Term Exam	100
1 Final Exam	100
<b>TOTAL POINTS</b>	<b>1000</b>

**Grading Policy:**

Grades are a direct reflection of student achievement. In order 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.

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

Students must submit their assignments by the due date in order to avoid a penalty for lateness. Late work will be penalized **one letter grade per day late**. Assignments beyond four days late **will not be eligible for credit**. Discussion boards **may not be made up**, as they happen during a window of time and the collaborative component of scholarly exchange cannot be replicated afterward.

If there is an emergency situation or unique circumstance that you believe requires special consideration, please reach out to the instructor as soon as possible.

## Attendance Policy

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

The College is not an attendance taking institution as defined by 34 CFR 668.22(b)(1) in the Code of Federal Regulations; however, students are expected to attend all scheduled classes and laboratories.

- Absences in a course may affect a student's final grade.
- Tardiness may also affect a student's final grade.
- Students are responsible for all work/tests that occur during any missed class session(s) regardless of reason(s) for absence.
- Students who are sick or not well enough to attend class must notify the instructor as soon as possible before the scheduled class time, unless incapacitated or unable to do so. In that case, students must contact the instructor as soon as reasonably possible.
- If a student has an unavoidable conflict with a scheduled class session, students must notify the instructor, preferably before the class session, or as soon as possible.

For purposes of financial aid continued attendance is determined via engagement in the course. This can be accomplished in several ways including, but not limited to, continued attendance and/or participation in on-ground class sessions, participating in D2L as prompted (e.g., responding to an instructor's email, posting to a discussion board), and/or completing and submitting assignments.)

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. For this course, in order to avoid being reported as not attending for financial aid purposes, students **MUST** complete at least one meaningful deliverable (Discussion board post, written assignment, etc.) by **Sunday evening of the first week of class (January 24)**.

**Special Note:** Due to the pandemic situation, it is inevitable that some students will experience major health-related issues. If you are having difficulty with completing your assignments due to COVID 19 related issues, please contact the instructor immediately in order to determine the best path forward in terms of completing assignments and implementing any necessary accommodations/modifications on a case-by-case basis. It is my goal for **all students to successfully complete the course, and I will work with you to help make this happen**. However, this requires proactive and ongoing communication between the student and instructor. It is **the responsibility of the student** to initiate this conversation.

### Grading Scale:

Letter Grade	Percentage Range
A	90 - 100
B	80 – 80.99
C	70 – 79.99
D	60 - 69.99
F	0 - 59.99

## 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).” For this semester, the date is **March 26**. 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.

## FN

An FN is awarded to students who never attended class.

## Technology Statement

- All classes at the College are web enhanced.
- It will be essential for students to 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.
- Students may also be required to use free video conferencing platforms (ex: Zoom, Teams) for classes and meetings.
- Students will be responsible for appropriate dress while on video, to ensure a distraction free environment (mute sound as needed) and to ensure their background is neutral for others to view.
- If you have questions or concerns regarding access to a computer or internet resources, please contact your instructor. Additional information available: <https://www.nsccl.edu/current-students/student-online-resources/access-to-internet-and-technology>.
- Certain publisher materials may not work on cellphones.

## Computer Labs

Computers are available for student use at each campus during campus open hours. Open computer lab availability for Spring 2021 may vary from campus to campus.

Students should check NSCC website for current hours of operation.

## 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). Nashville State complies with the Americans with Disabilities Act (ADA) and so provides accommodations for students with a documented physical, emotional, and/or learning condition. 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). 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 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.

## **Student Wellness**

- The general well-being of students is an important component of their academic success. With this in mind, Nashville State Community College has several resources available to provide support when needed:
  - Tutoring options and appointments: <https://www.nsc.edu/current-students/on-campus-resources/learning-center-and-tutoring>
  - Academic and student resources for school: <https://www.nsc.edu/current-students/student-online-resources>
  - Support services: <https://www.nsc.edu/current-students/on-campus-resources/student-support-services>

## **Equity Statement**

Nashville State Community College has a relentless commitment to the transformation of our institution through the intentional design of college experiences that expect and promote excellence from students, faculty, staff and administration. We consider equity to be an obligation of higher education. We strive to ensure that each student receives what that student needs to be successful, with goals of success beyond the classroom. We do this through an evidence-based and collaborative effort, understanding that our student population has diverse needs that must be addressed. We recognize that this effort may not always be comfortable and that partnering with students is the driving force to overcome barriers to success.

## **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](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. 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.