

**COURSE SYLLABUS  
SPRING 2022**

**Course Title:** BUSG 1304-271, Financial Literacy  
**Meeting Time:** Section 271; T/TH 1:00 PM - 2:15 PM; LC 124  
**Instructor Information:**

<b>Instructor:</b>	Miran Faulks Hill				
<b>Office:</b>	LC 120G (Lubbock Center)				
<b>Office Telephone:</b>	806.716.4917				
<b>E-mail:</b>	<a href="mailto:mhill@southplainscollege.edu">mhill@southplainscollege.edu</a>				
<b>Office Hours:</b>					
	<b>Monday</b>	<b>Tuesday</b>	<b>Wednesday</b>	<b>Thursday</b>	<b>Friday</b>
	9:00 AM - Noon	By Appt.	11:00 AM - 1:00 PM	By Appt.	9:00 AM - Noon

**COURSE DESCRIPTION:** Personal and family accounts, budgets, and budgetary control, bank accounts, charge accounts, borrowing, investing, standards of living, renting or home ownership, and wills and trust plans.

**TEXT AND OTHER MATERIALS**

There is ONLY an access code required to purchase for this class, NO textbook. Title: *Foundations in Personal Finance* ISBN#978-1-936948-31-4

OneDrive or 1GB+ Flash/Jump drive

**Access Code:**

The access code is available for purchase:

1. At the Levelland or Reese Center Bookstores
2. Online through this link: <https://www.daveramsey.com/store/product/foundations-in-personal-finance-college-edition-online-access-voucher-12-chapter>

**EVALUATION POLICY**

You will have reading assignments and writing assignments. You will have four objective exams covering the assigned chapter material. Simulation tasks are included in the assignments to be completed throughout the course. Students are required to complete all assignments as assigned by the instructor.

**GRADING POLICY**

Your semester grade will be calculated as follows:

<b>Videos &amp; Video Worksheets</b>	<b>10%</b>
<b>Chapter Activities</b>	<b>20%</b>
<b>Chapter Assignments (Case Studies &amp; Money in Review)</b>	<b>15%</b>
<b>Chapter Quizzes</b>	<b>10%</b>
<b>COVID/CLASS Participation</b>	<b>5%</b>
<b>Exams - There are 4 REQUIRED Unit Exams **Note: There is NOT a comprehensive Final Exam**</b>	<b>40%</b>

<b>A score of "0" due to any missing assignment WILL NOT be replaced or dropped.</b>				
90-100 = A	80-89 = B	70-79 = C	60-69 = D	Below 60 = F

**Videos and Video Worksheets (10%)** – Each chapter has multiple short video sections. Most will be covered during class time, but some will be required to watch on your own time. The VIDEO WORKSHEET has to be completed for a grade. It will not give you an option to submit, just fill in the blanks. It should save each answer as you type it. You may complete the worksheet while watching the videos (so bring your laptop/ device to class for in-class videos).

**Chapter Activities (20%)** – These are assignments completed through the Foundations portal online. There is a designated folder titled Chapter Activities.

**Chapter Assignments (15%)** – Case Studies and Money in Review true/false questions are included in your Chapter Assignment grade.

**Chapter Quizzes (10%)** – Each chapter has a short quiz with multiple choice and true/false questions. Occasionally there may be a short answer question.

**COVID/Attendance Participation (5%)** – It is IMPERATIVE that you participate each week. Attendance is important for class discussions and a designated time to complete video sections without taking too much of your time off campus. Each week you will receive a Participation grade based on these two things:

1. Did you show up to class? Yes 25 points per class, No – 0 points per class (50 total)
2. Did you complete your online work? Yes – 50 points, No – 0 points (50 total)

\*\*This is only 5% of your grade and won't make or break you, but not showing up and doing the work will compound exponentially across your grade. There is grace built in for absences due to illness – provided you contact me BEFORE class meets. If you contact me BEFORE class meets that you will be out due to illness then you will receive credit for participation. No Call/No Show – No Credit.

**Exams** - There are 4 REQUIRED Unit Exams \*\*Note: There is NOT a comprehensive Final Exam\*\*

### EXTRA CREDIT

There are two extra credit opportunities for a total of 3 points available for this class. Extra credit is offered to the entire class, NOT individual students. All extra credit points will be added to the *final* course average at the end of the semester.

1. Course Evaluation – **1 point** will be added to the final course average for completing the evaluation for this course. The course evaluation will be available at the end of the semester.

2. **Course Assignments - 2 points** will be added to the final course average for students that complete **EVERY** assignment throughout the **ENTIRE** semester by the required deadline. There are **NO** exceptions for this opportunity.

## TUTORING INFORMATION

### SPC Tutors

Tutoring is FREE for all currently enrolled students. Make an appointment or drop-in for help at any SPC location or online! Visit the link below to learn more about how to book an appointment, view the tutoring schedule, get to know the tutors, and view tutoring locations.

<http://www.southplainscollege.edu/exploreprograms/artsandsciences/teacheredtutoring.php>

### Tutor.com

You also have 180 FREE minutes of tutoring with tutor.com each week, and your hours reset every Monday morning. Log into Blackboard, click on the tutor.com link on the left-hand tool bar and grab a session with a tutor. You can access tutor.com during the following times:

Monday - Thursday: 8 pm - 8 am

6 pm Friday - 8 am Monday Morning

## ATTENDANCE POLICY

Students are to be punctual and in attendance to each scheduled meeting. If a student accumulates four consecutive absences or a total of six absences, that student will be dropped. I will take roll at the beginning of each class and I do record tardies. Three tardies are equivalent to an absence. It is your responsibility to make sure an absence is correctly recorded as a tardy if you come in late. Students are expected to attend class the entire scheduled class meeting time.

## COVID-19 INFORMATION

If you are experiencing any of the following symptoms please do not attend class and either seek medical attention or get tested for COVID-19.

- Cough, shortness of breath, difficulty breathing
- Fever or chills
- Muscle or body aches
- Vomiting or diarrhea
- New loss of taste and smell

Please also notify DeEtte Edens, BSN, RN, Associate Director of Health & Wellness at [dedens@southplainscollege.edu](mailto:dedens@southplainscollege.edu) or 806.716.2376.

Please note that all positive tests must quarantine for the 10-day isolation period. If a student does test positive or chooses to self-quarantine due to an exposure, you must contact DeEtte Edens.

At this time we are not requiring masks be worn in class and on campus, but please do so if it makes you more comfortable.

### **WITHDRAWAL POLICY**

It is the student's responsibility to verify administrative drops for excessive absences through MySPC using his or her student online account. If it is determined that a student is awarded financial aid for a class or classes in which the student never attended or participated, the financial aid award will be adjusted in accordance with the classes in which the student did attend/participate and the student will owe any balance resulting from the adjustment.

If for any reason the student is unable to complete the course requirements, it is the student's responsibility to initiate their own withdrawal by the drop date for the semester. An administrative drop by the instructor in this course will, in most cases, result in the student receiving an "F" (not an "X"). **The last day for students to drop the course is December 2, 2021.** However, always talk to your instructor before dropping.

### **STUDENT CONDUCT**

Expected student conduct is as outlined in the SPC catalog. Please note that there is an online component to this course and others will see your responses to questions. Please do not post any pictures or data that others may find offensive.

### **NEW SPC E-MAIL INSTRUCTIONS**

1. Navigate to <https://office.com> and select **Sign In**
2. Username: [MySPCusername@southplainscollege.edu](mailto:MySPCusername@southplainscollege.edu) (please note the @students has been dropped)
3. Password: *Your MySPC/Blackboard password*
4. Select **Outlook** to check your new SPC email!

You can also forward your SPC email to another e-mail of your choice. You can do this by following these steps:

1. Login to Office 365 (<http://office.com/>)
2. Click **Outlook**.
3. Click **Settings** (gear icon in the upper right-hand of your screen).
4. At the bottom of the Settings panel, Click **View all Outlook settings** - Click **Mail**.
5. Click **Forwarding**
6. Under the "Forwarding" heading, select **Enable Forwarding**
7. Type the email address you wish to forward your mail (e.g., Gmail, Hotmail, etc.)
8. Recommended: Select "Keep a copy of all forwarded messages"  
*Note:* if you do not select this, nothing sent to your @southplainscollege.edu email account will be saved in your SPC mailbox.
9. Select **Save**.

## STUDENT LEARNING OUTCOMES

1. Identify the concepts associated with the time value of money.
2. Identify the differences among various savings and investment programs and classes of securities
3. Identify the options for insurance
4. Describe retirement and estate planning techniques
5. Explain the benefits of owning versus renting real property
6. Discuss consumer protection legislation

## ASSIGNMENT DUE DATES

Intro/Syllabus & Chapter 1	January 23
Chapter 2	January 30
Chapter 3	February 6
Chapter 4	February 13
Exam 1	February 20
Chapter 5	February 27
Chapter 6	March 6
Chapter 7	March 20
Exam 2	March 27
Chapter 8	April 3
Chapter 9	April 10
Chapter 10	April 17
Exam 3	April 24
Chapter 11	May 1
Chapter 12	May 8
Exam 4	May 12 <sup>th</sup>

Note: All deadlines are at 11:59 PM on Sunday unless you are notified differently. New Assignments open on Sunday at 12 AM.

**COMPUTER LABS:** There are several computer labs with the locations, and hours of operation below. You will need to present your SPC student ID at some of these locations.

- Levelland campus: Technology Center, Monday – Thursday from 8 a.m. to 9 p.m. and Friday from 8 a.m. to 4 p.m.
- Reese campus library: Building 8, Monday – Thursday from 8 a.m. to 8 p.m. and Friday from 8 a.m. to 4 p.m.
- Reese campus: Building 8, Room 827. This lab is available first for students enrolled in computer classes then students enrolled in other courses. Hours will be posted on the door.
- Lubbock Center, Monday – Thursday from 8 a.m. to 7 p.m. and Friday from 8 a.m. to 4 p.m.

**TECHNICAL PROBLEMS/SUPPORT:** If you are having computer problems, you have to let me know. I will try to help you in any way that I can. E-mail [blackboard@southplainscollege.edu](mailto:blackboard@southplainscollege.edu) is your first contact with technical problems related to the Blackboard program. I am your contact with content issues for the course. Please remember that it is your responsibility to have a backup plan if your computer goes down. Please have this plan in place now and do not wait until it is a crisis situation. If you lose your assignments due to bad flash drives, computer crash, or your dog ate your homework, there is nothing I can do about it. **THIS IS YOUR WARNING TO HAVE A BACKUP PLAN IN PLACE.**

PLEASE DO NOT WAIT UNTIL THE LAST MINUTE TO TURN ASSIGNMENTS IN OR YOU MAY HAVE PROBLEMS! Remember the saying "TECHNOLOGY HAPPENS"! So, it is strongly recommended to work on and submit assignments early before the date due. If an assignment is due and you are not able to access the Internet because the SPC server is down (which rarely happens), you have several options available:

1. The Foundations website will not be affected if Blackboard is down, so go ahead and complete your work in Foundations.
2. If you have to email me attachments and Blackboard is down, you can email them to my SPC email (only in an emergency!) at [mhill@southplainscollege.edu](mailto:mhill@southplainscollege.edu) Use these options only as a last resort. If you must use one of these options, email and call me to let me know.

**SPECIAL SERVICES: Disabilities Statement**

Students with disabilities, including but not limited to physical, psychiatric, or learning disabilities, who wish to request accommodations in this class should notify the Disability Services Office early in the semester so that the appropriate arrangements may be made. In accordance with federal law, a student requesting accommodations must provide acceptable documentation of his/her disability to the Disability Services Office. For more information, call or visit the Disability Services Office at Levelland Student Health & Wellness Center 806-716-2577, Reese Center (also covers ATC) Building 8: 806-716-4675, Plainview Center Main Office: 806-716-4302 or 806-296-9611, or the Health and Wellness main number at 806-716-2529.

**ACADEMIC INTEGRITY:** It is the aim of the faculty of South Plains College to foster a spirit of complete honesty and a high standard of integrity. The attempt of any student to present their own work, which he or she has not honestly performed, is regarded as a most serious offense and renders the offender liable to serious consequences, possibly suspension. Students should refer to the SPC General Catalog policy regarding consequences for cheating and plagiarism and for events defined as cheating and plagiarism (see "Academic Integrity" as well as "Student Conduct" sections in college catalog).

**CAMPUS CONCEALED CARRY** - Texas Senate Bill - 11 (Government Code 411.2031, et al.) authorizes the carrying of a concealed handgun in South Plains College buildings only by persons who have been issued and are in possession of a Texas License to Carry a Handgun. Qualified law enforcement officers or those who are otherwise authorized to carry a concealed handgun in the State of Texas are also permitted to do so. Pursuant to Penal Code (PC) 46.035 and South Plains College policy, license holders may not carry a concealed handgun in restricted locations. For a list of locations, please refer to the SPC policy at:

([http://www.southplainscollege.edu/human\\_resources/policy\\_procedure/hhc.php](http://www.southplainscollege.edu/human_resources/policy_procedure/hhc.php)) Pursuant to PC 46.035, the open carrying of handguns is prohibited on all South Plains College campuses. Report violations to the College Police Department at 806-716-2396 or 9-1-1.

### **DIVERSITY STATEMENT**

In this class, the teacher will establish and support an environment that values and nurtures individual and group differences and encourages engagement and interaction. Understanding and respecting multiple experiences and perspectives will serve to challenge and stimulate all of us to learn about others, about the larger world and about ourselves. By promoting diversity and intellectual exchange, we will not only mirror society as it is, but also model society as it should and can be.

### **PREGNANCY ACCOMMODATIONS STATEMENT**

If you are pregnant, or have given birth within six months, Under Title IX you have a right to reasonable accommodations to help continue your education. To activate accommodations, you must submit a Title IX pregnancy accommodations request, along with specific medical documentation, to the Director of Health and Wellness. Once approved, notification will be sent to the student and instructors. It is the student's responsibility to work with the instructor to arrange accommodations. Contact Chris Straface, Director of Health and Wellness at 806-716-2362 or email [cstraface@southplainscollege.edu](mailto:cstraface@southplainscollege.edu) for assistance.

### **GENERAL SAFETY ON CAMPUS**

South Plains College recognizes the importance of safety on campus. The protection of persons and property is a responsibility which we all share. Personal safety begins with the individual. The following guidelines are intended to assist you in protecting yourself and to encourage practices that contribute to a safe environment for our campus community.

- 1 Never leave your personal property unsecured or unattended.
- 2 Look around and be aware of your surroundings when you enter and exit a building.
- 3 Whenever possible, avoid walking alone, particularly after dark. Walk to your vehicle with other class members or request that the Security Guard walk you to your car.

4 When approaching your vehicle, keep your keys in your hand; look under your car and in the back seat and floorboard. Lock the doors as soon as you are inside your car.

**EMERGENCY INFORMATION**

In case of emergency, contact the following numbers but DO NOT leave a voice mail message

894-9611, ext. 2338 - Levelland Campus

806-716-4677 - Lubbock Center

885-3048, ext. 2923 - Reese Center (mobile 893-5705)