

Personal Finance (SS)

FIN 1050

Instructor Information

Instructor:

Phone:

Email:

Office Location:

Office Hours:

Best Time to Contact:

Course Description

Students gain an understanding of social & behavioral science methods, concepts, and theories as they relate to individual money management. Students research and study the complexity of human experience and increase their awareness of the variety of human behaviors related to dealing with scarce financial resources and institutions created to direct and organize human behavior. Financial subjects include: Financial planning, financial services, income taxes, consumer buying, insurance, investing, retirement planning, estate planning and more.

Semester: All

Course Student Learning Outcomes

- Students will provide written and verbal evidence through research, student presentation, discussion and instructor interview, to support their ability to critically and creatively analyze their decisions related to the use of scarce financial resources and as they utilize the social and behavioral science methods, concepts, and theories related to money management.
- Students will provide written and verbal evidence through research, student presentation, discussion and instructor interview, to support their competency and

understanding of social and behavioral economics and behavioral finance including the use of such social science models as demand and supply, marginal analysis, Maslow's Hierarchy, behavioral heuristics, biases, herding, anchoring, diminishing marginal utility, indifference analysis, etc.

- ♦ Articulate in written and verbal formats the social and psychological challenges and rationale required in order to postponing consumption in favor of saving and investing for the future utilizing proper social science tools and modeling.
- ♦ Create a personal financial plan with your spouse, companion or loved one. The plan must include goals, money management strategies, time-value elements, purchasing strategies, housing planning, insurance planning, investment planning, retirement planning and estate planning elements.
- ♦ Describe the interpersonal negotiations, use of communication strategies, trade-offs and discussions regarding the creation of your financial plan.
- ♦ Demonstrate the ability to and explain both verbally and in written form, the marginal costs and benefits of personal financial decisions as career choice, financial services utilized, lease vs buy (autos, home), investment choices, wills vs trusts, etc.

College Wide Student Learning Outcomes

- ♦ Students communicate effectively.
- ♦ Students develop quantitative literacies necessary for their chosen field of study.
- ♦ Students think critically.
- ♦ Students develop civic literacy & the capacity to be community-engaged learners who act in mutually beneficial ways with community partners.
- ♦ Students develop the knowledge & skills to work with others in a professional & constructive manner.
- ♦ Students develop information literacy.
- ♦ Students express themselves creatively.
- ♦ Students develop computer literacy.

Course Prerequisites

There are no prerequisites for **Personal Finance - Fin 1050**.

Communication Plan

I will respond to email within _____.

I will offer feedback on major assignments within _____.

The best way to contact me is _____.

Keys for Success (how to succeed in the course)

Required Text or Materials

Textbook Title:

ISBN:


Authors:

Publisher:

Publication Date:

Edition:

For more information on textbook accessibility, contact Accessibility & Disability



General Education Information

SS – This class fulfills the General Education requirement for **Social Science (SS)**.

Assignment Schedule

Due Date	Assignment Name	Assignment Type	Points
	Life Lessons Assignment	Assignment	55
	Chapter 01 Quiz	Quiz	20
	Chapter 03 Quiz	Quiz	20
	Chapter 04 Quiz	Quiz	20
	Chapter 05 Quiz	Quiz	20
	Chapter 06 Quiz	Quiz	20
	Chapter 07 Quiz	Quiz	20
	Chapter 08 Quiz	Quiz	20
	Chapter 09 Quiz	Quiz	20
	Chapter 10 Quiz	Quiz	20
	Chapter 11 Quiz	Quiz	20
	Chapter 12 Quiz	Quiz	20
	Chapter 13 Quiz	Quiz	20
	Chapter 14 Quiz	Quiz	20
	Chapter 15 Quiz	Quiz	20
	Chapter 16 Quiz	Quiz	20
	Chapter 17 Quiz	Quiz	20
	Chapter 18 Quiz	Quiz	20

Due Date	Assignment Name	Assignment Type	Points
	Chapter 19 Quiz	Quiz	20
	Discussion 1	Discussion	5
	Discussion 2	Discussion	5
	Discussion 3	Discussion	5
	Discussion 4	Discussion	5
	Discussion 5	Discussion	5
	Extra Credit Assignment	Assignment	0
	Final Exam	Quiz	100
	Financial Forms Assignment	Assignment	20

Brief Description of Assignments/Exams

Coursework	Points	Located	Details	Submission Deadline
Life Lessons Assignment	55 points	Under <i>Assignments</i> tab.	Complete the five (5) separate assignments answering all questions posed. Instructions are on the course website.	
18 Chapter Quizzes	20 points for each quiz = 360 points	Under <i>Quizzes</i> or <i>Assignments</i> tab.	To prepare for a Chapter Quiz, read the Textbook Chapter & review the Social Science Concept(s) under the <i>Modules</i> tab. Each Chapter Quiz has 20 questions.	
Final Exam	100 points	Under <i>Quizzes</i> or <i>Assignments</i> tab.	Final Exam is based upon the textbook content. There are 100 questions with a 2.5-hour time limit. Reviewing your Chapter Quizzes is a good way to prepare for the Final Exam.	
Financial Forms Assignment	20 points	Under <i>Assignments</i> tab.	Complete all three (3) Financial Forms spreadsheets. Instructions & forms are on the course website.	
Discussions	25 points	Under <i>Discussions</i> tab.	There are five (5) separate Discussion topics. Comment <u>constructively & thoroughly</u> on each topic answering all questions posed.	
Total Points Possible	560 points			

QUIZZES & FINAL EXAM

All Chapter Quizzes/Final Exam are located under the *Quizzes* or *Assignments* tab. To begin the course:

1. Read **Chapter 1** of the Textbook.
2. Review the **Social Science Concept(s)** for **Chapter 1** (located under the *Modules* tab).
3. Under the *Modules* tab, there are resources for each chapter including online *YouTube* lectures, videos, articles, etc. Be sure to utilize this information to enhance your learning.
4. Take the corresponding **Chapter Quiz**, which is located under the *Assignments* or *Quizzes* tab.

5. Track your progress using the **Course Guide**.
6. Repeat this process when you are ready to begin the next chapter.

You will have access to your Chapter Quizzes & the Final Exam only once. If you open a quiz/exam and do not complete it, it will count as ZERO on your grade. If there is a system crash or system problem while you are taking a quiz/exam, promptly email your instructor.

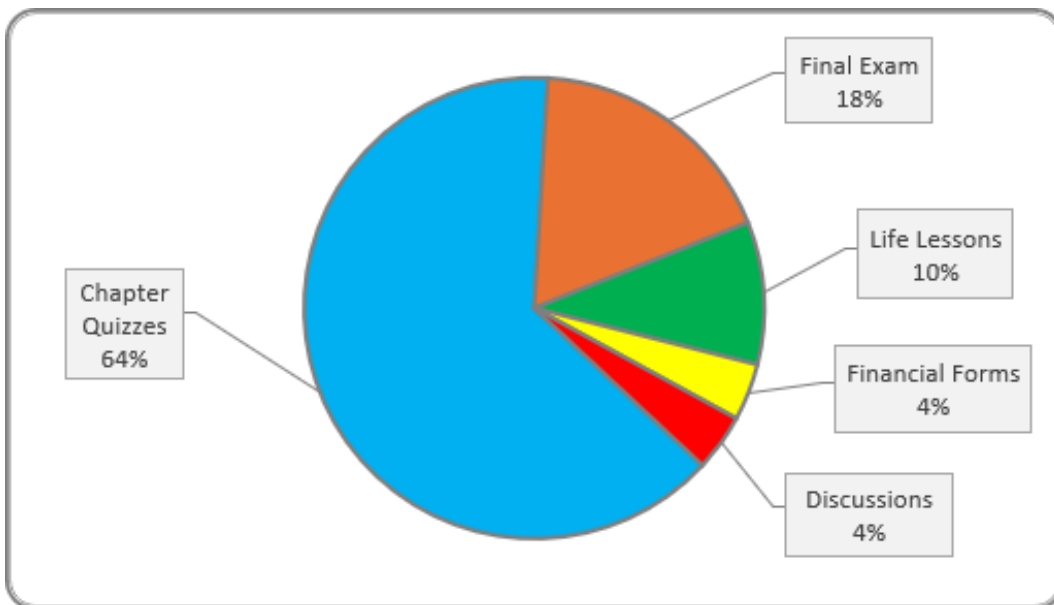
ASSIGNMENTS

Completing the *Life Lessons (55 points)* & *Financial Forms Assignments (20 points)* are opportunities to earn points. The directions for completing & submitting these assignments are located on the course website under the *Assignments* tab.

There is also an *Extra Credit Assignment (20 points)* available for students to complete if they choose. Directions for this assignment are also located under the *Assignments* tab.

Grading Scale

POINTS DISTRIBUTION



GRADING

In accordance with the Grades & Reports Section in the SLCC General Catalog, examinations, assignments, quizzes & final grades are generally distributed according to the following percentages:

100 - 95%	=	A		76 - 73%	=	C
94 - 90%	=	A-		72 - 70%	=	C-
89 - 87%	=	B+		69 - 67%	=	D+
86 - 83%	=	B		66 - 63%	=	D
82 - 80%	=	B-		62 - 60%	=	D-
79 - 77%	=	C+		59% or less	=	E

An average grade is a C. Each course is a new opportunity for you to demonstrate how well you have learned. Grades in other courses, schools or colleges etc. may not be relevant to this course's final outcome. A & B grades are earned by genuine above-average performance. Final grades will be available after the end of the semester in your My SLCC account.

Any student who has questions about his/her past performance &/or final grade in this class must communicate with the instructor no later than 30 calendar days following the end of relevant semester. After the 30 calendar-day time period has passed, the student's final grade, as posted, will not be changed.

How to Navigate to Canvas

Online Tutoring

Students at SLCC have access to online tutoring through Canvas. From your Canvas course click Online Tutoring in the course navigation and follow the steps to set up an appointment. If this is your first time using the Online Tutoring we recommend you click "Take a Tour" to familiarize yourself with the service.

Note that students only receive 480 minutes of tutoring time each semester. After that we encourage you to use the resources found through this link:

<https://www.slcc.edu/tutoring/index.aspx>

If you have any additional questions reach out to elarningsupport@slcc.edu.

Institutional Policies

As members of our academic community, we would like to invite you to review the Institutional Syllabus which covers important policies and procedures. This document contains important links for students on the code of student rights and responsibilities, academic integrity, and grading policies, Title IX and other important acknowledgements. By familiarizing yourself with this information, you can help us create a safe and respectful environment for everyone.

You can access the document by clicking on the following link:

<https://slcc.instructure.com/courses/530981/pages/institutional-syllabus>

Learning Support and Tutoring Services

We are pleased to offer a range of tutoring and learning support services to help you achieve your academic goals. Whether you need assistance with a specific subject or want to improve your study skills, you have many options for tutoring or other support.

To learn more about the services we offer and how to access them, please visit the Institutional Syllabus under the Tutoring and Learning Support tab:

<https://slcc.instructure.com/courses/530981/pages/institutional-syllabus>. We encourage you to take advantage of these resources to help you succeed in your studies. If you have any questions or would like to schedule a tutoring session, please don't hesitate to reach out to us. We are here to support you in any way we can.

Advising and Counseling Support Services

At our institution, we are committed to supporting your academic and personal growth. That's why we offer a range of advising and counseling services to help you navigate the challenges of college life. To learn more about the resources available to you and how to

access them, please visit the Institutional Syllabus under the Advising and Counseling Support Services tab: <https://slcc.instructure.com/courses/530981/pages/institutional-syllabus>. Our advising team and the support centers across campus are here to support you in achieving your goals and overcoming any obstacles you may face.

Student Academic Calendar

As students you should be aware of all important dates in the semester, such as the day that courses begin and end, as well as the drop date and the last day to withdraw. To learn more about those dates, navigate to the Student Academic Calendar below:

[SLCC Student Academic Calendar](#)

Additional Policies

STANDARDS & EXPECTATIONS

- Take responsibility for your own learning. To earn a respectable grade in college-level courses requires considerable & consistent effort on your part.
- All coursework is to be completed individually.
- Be aware of all deadlines. Coursework deadlines are listed on the course website & in the syllabus. Various semester dates & deadlines can be found in the SLCC Academic Calendar.
- _____ is the **Last Day to Drop Classes** with a 100% refund. A few days prior to this date, a Canvas Announcement will be sent to the class reminding students of this Drop deadline.
- _____ is the **Last Day to Withdraw** from Classes (No Refunds). A few days prior to this date, a Canvas Announcement will be sent to the class reminding students of this **Withdrawal** deadline. Please be aware that if you request a withdrawal after this deadline, you must have an extenuating circumstance & provide documentation.
- Contact the instructor if assignments, materials or readings require clarification.
- Your instructor will assist in your learning but the ultimate responsibility to learn lies with you. Your success in this course & what you learn is directly related to the effort you exert.

AUDITING CLASSES

Students who wish to “sit in” on a class for a learning experience without having to participate or complete coursework may choose to audit a class. Please be aware that students who audit classes will still pay tuition but will not earn a letter grade or receive credit hours. Visit the following website for more information about auditing classes: <https://www.slcc.edu/registrar/registration/auditing-classes.aspx>

ADDITIONAL RESOURCES

