

Syllabus for Bus 34 – Eureka Campus		
Semester & Year	Spring 2019	
Course ID and Section #	BUS 34 E5603	
Instructor's Name	Michael Dennis	
Day/Time	Mon/Wed 11:40 am – 1:05 pm	
Location	Humanities Building, Room HU 217	
Number of Credits/Units	3	
Contact Information	<i>Office location</i>	HU (Humanities) 108A
	<i>Office hours</i>	T/Th 10:05 – 11:30 or by appointment
	<i>Phone number</i>	476 4367
	<i>Email address</i>	Michael-dennis@redwoods.edu
Textbook Information	<i>Title & Edition</i>	Personal Finance in Your 20s and 30s for Dummies, Investing for Dummies, 8 th ed
	<i>Author</i>	Eric Tyson
	<i>ISBN</i>	978-1119431411, 978-1119320692
Course Description		
An introduction to the basics of personal financial literacy in diverse cultural settings. Topics will include managing income, expenses, credit and insurance. In the area of investments, topics will include financial markets and assets, basic asset valuation and retirement planning.		
Student Learning Outcomes		
1. Analyze personal and household decision-making in diverse cultural settings using both financial and behavioral-economic concepts and models. 2. Prepare a personal financial plan		
Special Accommodations		
College of the Redwoods complies with the Americans with Disabilities Act in making reasonable accommodations for qualified students with disabilities. Please present your written accommodation request at least one week before the first test so that necessary arrangements can be made. No last-minute arrangements or post-test adjustments will be made. If you have a disability or believe you might benefit from disability related services and may need accommodations, please see me or contact Disabled Students Programs and Services . Students may make requests for alternative media by contacting DSPS at 707-476-4280.		
Academic Support		
Academic support is available at Counseling and Advising and includes academic advising and educational planning, Academic Support Center for tutoring and proctored tests, and Extended Opportunity Programs & Services , for eligible students, with advising, assistance, tutoring, and more.		
<i>College of the Redwoods is committed to equal opportunity in employment, admission to the college, and in the conduct of all of its programs and activities</i>		
Academic Honesty		
In the academic community, the high value placed on truth implies a corresponding intolerance of scholastic dishonesty. In cases involving academic dishonesty, determination of the grade and of the student's status in the course is left primarily to the discretion of the faculty member. In such cases, where the instructor determines that a student has demonstrated academic dishonesty, the student may receive a failing grade for the assignment and/or exam and may be reported to the Chief Student Services Officer or designee. The Student Code of Conduct (AP 5500) is available on the College of		

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the Redwoods website at:

www.redwoods.edu/district/board/new/chapter5/documents/AP5500StudentConductCodeandDisciplinaryProceduresrev1.pdf

Additional information about the rights and responsibilities of students, Board policies, and administrative procedures is located in the college catalog and on the College of the Redwoods website.

Disruptive Classroom Behavior

Student behavior or speech that disrupts the instructional setting will not be tolerated. Disruptive conduct may include, but is not limited to: unwarranted interruptions; failure to adhere to instructor's directions; vulgar or obscene language; slurs or other forms of intimidation; and physically or verbally abusive behavior. In such cases where the instructor determines that a student has disrupted the educational process a disruptive student may be temporarily removed from class. In addition, he or she may be reported to the Chief Student Services Officer or designee. The Student Code of Conduct (AP 5500) is available on the College of the Redwoods website at:

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Emergency Procedures for the Eureka campus:

Please review the campus evacuation sites, including the closest site to this classroom (posted by the exit of each room). The Eureka **campus emergency map** is available at: (http://www.redwoods.edu/Eureka/campus-maps/EurekaMap_emergency.pdf). For more information on Public Safety, go to <http://redwoods.edu/safety/> In an emergency that requires an evacuation of the building:

- Be aware of all marked exits from your area and building.
- Once outside, move to the nearest evacuation point outside your building:
- Keep streets and walkways clear for emergency vehicles and personnel.
- Do not leave campus, unless it has been deemed safe by the Incident Commander or campus authorities. (CR's lower parking lot and Tompkins Hill Rd are within the Tsunami Zone.)

RAVE – College of the Redwoods has implemented an emergency alert system. In the event of an emergency on campus you can receive an alert through your personal email and/or phones at your home, office, and cell. Registration is necessary in order to receive emergency alerts. Please go to <https://www.GetRave.com/login/Redwoods> and use the “Register” button on the top right portion of the registration page to create an account. During the registration process you can elect to add additional information, such as office phone, home phone, cell phone, and personal email. Please use your CR email address as your primary Registration Email. Your CR email address ends with “redwoods.edu.” Please contact Public Safety at 707-476-4112 or security@redwoods.edu if you have any questions.

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PREPARATION:

This is a transfer-level class that assumes students have college-level reading, writing, and math skills. Specifically, you should be comfortable calculating and applying percentage change and averages.

COMMUNICATION:

I would prefer that class communications go through the Canvas messaging system. This way, if I don't remember that you contacted me about something or what I said in response, we both have a written record of our communications.

TEXTBOOK:

Personal Finance in your 20s and 30s for Dummies by Eric Tyson. ISBN 978-1119431411

Investing for Dummies, 8th edition by Eric Tyson. ISBN 978-1119320692.

POLICIES and MISCELLANEA:

Absences: Because of the extra credit homework available, you should be able to miss a week of class and still score 100% on the homework portion of the class. These should cover any illness, hangovers, relationship breakups, evictions, medical emergencies for family, deaths of household pets, or alien abductions. For truly exceptional cases of misfortune that cause a very large number of absences, make-up opportunities can be arranged, but you must provide hardcopy documentation.

Drop Policy: At the end of the first 2 weeks, I will drop those who aren't effectively participating. Students who do not attempt at least 80% of the classwork due within the first 2 weeks **may be dropped from the class.**

Technical Difficulties: You are responsible for budgeting yourself enough time to allow for technical difficulties. There will be no extensions of due dates if you are unable to complete an assignment due to a problem 'on your end'. On the other hand, if there is a problem with Canvas or with mass internet outages across the entire district, I will give extensions to the whole class.

Time Commitment: A full time job takes 40 hours a week. A full time student takes between 12 and 15 units per semester during the normal school year. So you should expect your classes to take about $(40/12$ or $40/15)=3$ hours per unit per week during the normal school year. This is a 3 unit class, so you would expect to spend about 9-12 hours a week on it.

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COURSEWORK and GRADING:

There will be 1000 points possible over the course of the semester. Class grades will be assigned based on the following cut-offs: 930 is an A, 900 is an A-, 870 is an B+, 830 is a B, 800 is a B-, 770 is a C+, 700 is a C and 600 is a D. You will earn these points through:

Canvas Quizzes: (Over 300 points possible, thus 30% of your final grade) These will be mostly multiple choice and numerical quizzes. You will get 3 attempts on each quiz. Unless otherwise noted, there will be Canvas quizzes due every Monday night at 11:55 pm.

In-Class Weekly Quizzes: (Over 300 points possible, thus 30% of your final grade.)

We will have weekly hardcopy quizzes worth 24 points with 4 to 6 questions on the previous week's material. You can use any and all handwritten notes for the in-class quizzes. Notice there are actually about (24 points *14 weeks =) 336 points possible here, so you have some 'cushion' on these. Unless otherwise noted, the in-class quizzes will be at the end of the class period every Wednesday.

If you are going to miss a quiz and send me a Canvas message by 8:30 am the day of the quiz, I can arrange a make-up. I reserve the right to not give more than 3 make-ups per student. There are no make-ups otherwise.

Personal Financial Plan: (400 points, thus 40% of your final grade.) More details will follow in a separate document.

Participation: Participation points are extra credit and will be offered on an opportunistic basis. It's like a lottery ticket for every day you come to class!

SCHEDULE: "PF" stands for the Personal Finance book, so PF 1 represents "Personal Finance in Your 20s and 30s, Chapter 1." "I" stands for the Investing book, so I 5-6 represents "Investing, Chapters 5 and 6."

Week	Week Begins	Chapters	Material	Special Notes
1	1/21/2019	PF 1	Measuring Money	MLK 1/21
2	1/28/2019	PF 3, 4	Debts and Credit System	
3	2/4/2019	PF 2	Budgeting and Saving	
4	2/11/2019	PF 5, 7, 19	Spending Wisely	
5	2/18/2019	PF 6, 8	Complications	President's 2/18
6	2/25/2019	PF 14, 15, 16	Insurance	Draft Plan Part 1 2/25
7	3/4/2019	PF 10, 12	Investment Basics	
8	3/11/2019	I 2, 4	More Investment Basics	
9	3/18/2019	None		Spring Break
10	3/25/2019	I 7	Bonds	
11	4/1/2019	I 5, 6	Stocks	
12	4/8/2019	I 8	Mutual Funds	
13	4/15/2019	I 9	Investment Accounts	Complete Draft 4/15
14	4/22/2019	PF 13, I 10, 11, 12	Real Estate	
15	4/29/2019	I 13, 14, 15	Small Business	
16	5/6/2019	PF 20, 21, I 20-22	Top Tens	
17	5/13/2019			Final Plan 5/13