

Course Information

Semester & Year: Spring 2020

Course ID & Section #: BUS 34 E7980

Instructor's name: Kyle Zeck

Day/Time: Tuesday/Thursday 1005-1130

Location: Humanities 204

Number of units: 3.0

Instructor Contact Information

Office: HU216

Office hours: T 1200, Th 1200, and by Appointment

Email address: kyle-zeck@redwoods.edu

Required Materials

Textbook title: Focus on Personal Finance

Edition: 4th or later

Author: Jack Kapoor et al

ISBN: 978-0078034787

Other requirements: Most computers and internet providers are adequate. I would recommend broadband services from cable, DSL, or satellite providers as there are required multimedia assignments. You need to have reliable access to the internet at least two times a week for 15 weeks. Anticipate problems with your computer and internet access (including power outages) by not waiting until the last minute to submit assignments. It is your responsibility to meet the class deadlines.

Catalog 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.

Course Student Learning Outcomes (from course outline of record)

- 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.**

Evaluation & Grading Policy

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 a 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 200 points possible, thus 20% of your final grade). These will be mostly multiple choice and numerical quizzes. You will get 4 attempts on each quiz. Unless otherwise noted, there will be Canvas quizzes due the evening prior to each lecture at 11:55 pm.

Personal Financial Plan: (400 points, thus 40% of your final grade). Each Student will conduct an individual analysis of their own financial status and determine medium and long-term goals. This assignment will include work from both

Excel and Word, comprising approximately five pages of total work. A rubric will be provided to Students in the first month of this class.

Exams: (400 points, thus 40% of your final grade). You will need to take two exams, which will include Multiple Choice, Short Answer, and Essay Questions. The final exam will be cumulative of all material covered in the course and will be taken during finals week in class. You may bring a simple calculator, scratch paper, #2 pencil, and your notes to the exam on the date of the exam.

Special accommodations statement

College of the Redwoods complies with the Americans with Disabilities Act in making reasonable accommodations for qualified students with disabilities. Please present your written accommodations document to me as promptly as possible so that necessary arrangements can 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](#). 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.

Student feedback policy

I will access the class website regularly and respond to posted questions and messages within 48 hours. Additionally, I read every discussion forum post and occasionally participate. There is also regular instructor-based communication with weekly announcements, lectures, evaluative feedback to your discussion posts, and emails/messages to students who fall behind.

Proctored Exams

There will be one required proctored exams. You must take this exam in class. In the event of extenuating circumstances where you are unable to take the exam in class, please make arrangements with the instructor at least two weeks before the exam date.

Student Accessibility Statement and Academic Support Information

Student Accessibility

Students will have access to this course that complies with the Americans with Disabilities Act of 1990 (ADA), Section 508 of the Rehabilitation Act of 1973, and College of the Redwoods policies. Course materials will include a text equivalent for all non-text elements; videos will include closed captioning, images will include alt-tags, hyperlinks will use descriptive/meaningful phrases instead of URLs and audio files will include transcripts. All text will be formatted for use with screen readers and all course materials will be understandable without the use of color.

Students who discover access issues with this class should contact the instructor immediately.

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.

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

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Institutional Policies

Special accommodations statement

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 accommodations, please see me or contact [Disability Services and Programs for Students](#). Students may make requests for alternative media by contacting DSPS based on their campus location:

- Eureka: 707-476-4280, student services building, 1st floor
- Del Norte: 707-465-2324, main building near library
- Klamath-Trinity: 530-625-4821 Ext 103

Student Access

These standards are required by federal regulation. Students will have access to this course that complies with the Americans with Disabilities Act of 1990 (ADA), Section 508 of the Rehabilitation Act of 1973, and College of the

Redwoods policies. Course materials will include a text equivalent for all non-text elements; videos will include closed captioning, images will include alt-tags, hyperlinks will use descriptive/meaningful phrases instead of URLs and audio files will include transcripts. All text will be formatted for use with screen readers and all course materials will be understandable without the use of color.

Students who discover access issues with this class should contact the instructor immediately.

Admissions deadlines & enrollment policies

Spring 2019 Dates

- *Classes begin: 1/18/20*
- *Martin Luther King Jr. Day (all-college holiday): 1/20/20*
- *Last day to add a class: 1/24/20*
- *Last day to drop without a W and receive a refund: 1/31/20*
- *Census date: 2/3/20 or 20% into class duration*
- *Lincoln's Birthday (no classes): 2/14/20*
- *President's Day (all-college holiday): 2/17/20*
- *Last day to petition to graduate or apply for certificate: 2/14/20*
- *Spring break (no classes): 3/16/20-3/21/20*
- *Last day for student-initiated W (no refund): 4/3/20*
- *Last day for faculty initiated W (no refund): 4/3/20*
- *Final examinations: 5/9/20-5/15/20*
- *Semester ends: 5/15/20*
- *Grades available for transcript release: approximately 6/1/20*

Students who have experienced extenuating circumstances can complete & submit the **Excused Withdrawal Petition** to request an Excused Withdrawal (EW) grade instead of the current Withdrawal (W) or non-passing (D, F & NP) grades. The EW Petition is available from the Admissions and Records Forms Webpage. Supporting documentation is required.

Student-initiated withdrawal may occur through the second week of class with nothing recorded in the student transcripts and from week's 2-10 with a recorded W (withdrawal). Administrative procedure (AP) 5075 allows instructors to withdraw students from class for non-participation through the 10th week of class. Non-participation for two weeks of assignments may result in involuntary withdrawal. No course withdrawal is allowed after the 10th week of class.

Academic dishonesty

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 the Redwoods website. 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 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, the student 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. 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](#).

Policies for this Class

Class participation and Attendance policy

You will need to complete the readings and the lessons in order to succeed in this course. The Canvas Quizzes are provided as a means for you to focus your retention of course material and to prepare you for the exams. A significant amount of responsibility is placed on the student to support his/her own learning.

Attendance will be taken daily and Students should anticipate attending every lecture for this course. Students are allotted three Unexcused Absences for the term and upon a fourth Unexcused Absence, Students will be dropped from the course. It is the responsibility of the Student to manage his/her schedule. It is the discretion of your Instructor to excuse all absences.

Communication Guidelines

I will generally respond to all communication within 24 hours, with the exception of any long weekends when I am out of the reach of most telecommunication methods. In the interest of supporting effective, consistent communication I ask that you adhere to this same expectation. I will at all times respect your privacy rights, including the legal rights of students that prevent information from being disclosed to anyone (including parents/guardians) without your prior written consent.

Regular effective contact

I will initiate regular effective contact through Canvas Messages and Discussion forums and I will maintain substantive interaction through timely and substantive feedback on course assignments, threaded discussion forums and weekly announcements.

Policies - additional

Instructor Expectations of Students: A typical three credit hour class will require about nine hours per week of your time. You will need to carefully read lectures and textbook chapters, participate in activities and watch videos, participate in discussions, complete weekly quizzes, and complete exams (proctored). Conscientiousness, attention to details, and skills in reading and writing are critical for success.

Etiquette: Please be respectful to your classmates. Be kind, considerate, and forgiving in all of your postings and responses to the discussion forum. Adhere to the same standards of behavior online that you follow in real life. Remember that real people read your posts.

Student Expectations of Instructor: I will dedicate much of my time to this class. I will access the class website regularly and respond to posted questions and messages within 48 hours. Additionally, I read every discussion forum post and occasionally participate. There is also regular instructor-based communication with weekly announcements, lectures, evaluative feedback to your discussion posts, and emails/messages to students who fall behind.

Information for this Class

Class schedule

The first day of class will be Tuesday, 21 January 2020.

| <u>Week</u> | <u>Week Begins</u> | <u>Topic</u> | <u>Text Chapters & Activities</u> | <u>Notes</u> |
|-------------|--------------------|--|---------------------------------------|---|
| 1 | 21 JAN | Personal Financial Planning in Action | Kapoor 1 | |
| 2 | 28 JAN | Money Management Skills | Kapoor 2 | |
| 3 | 4 FEB | Taxes in Your Financial Plan | Kapoor 3 | |
| 4 | 11 FEB | Financial Services: Savings Plans and Payment Accounts | Kapoor 4 | |
| 5 | 18 FEB | Consumer Credit: Advantages, Disadvantages, Sources, and Costs | Kapoor 5 | 17 FEB Presidents' Day |
| 6 | 25 FEB | Consumer Purchasing Strategies and Wise Buying of Motor Vehicles | Kapoor 6 | <i>Enron Case Study</i> |
| 7 | 3 FEB | Selecting and Financing Housing | Kapoor 7 | <i>Group Project: Submit Pro/Con Argument</i> |
| 8 | 10 MAR | Midterm Exam | | |
| 9 | 17 MAR | No Class | | Spring Break |
| 10 | 24 MAR | Home and Automobile Insurance | Kapoor 8 | |
| 11 | 31 MAR | Health and Disability Income Insurance | Kapoor 9 | |
| 12 | 7 APR | Financial Planning with Life Insurance | Kapoor 10 | |
| 13 | 14 APR | Investing Basics and Evaluating Bonds | Kapoor 11 | |
| 14 | 21 APR | Investing in Stocks | Kapoor 12 | |
| 15 | 28 APR | Investing in Mutual Funds | Kapoor 13 | |
| 16 | 5 MAY | Starting Early: Retirement & Estate Planning | Kapoor 14 | Last day late work will be accepted: 2 MAY |
| 17 | 14 MAY | Final Exam | | 14 MAY Final Exam |

This schedule is **tentative**, changes to this schedule will be announced on Canvas.

Recommended textbooks & other materials

Please have access to the text by the first week of class as assignments begin immediately and are due by the end of the week.

Proctoring

We will have one proctored exam during this course in order to ensure the validity of all completed exam content.

Please let me know if you have any questions with respect to proctored exams and I will do my utmost to address these concerns.

Preferred Name in Canvas

Students have the ability to have an alternate first name and pronouns to appear in Canvas. Contact [Admissions & Records](#) to request a change to your preferred first name and pronoun. Your Preferred Name will only be listed in Canvas. It does not change your legal name in our records. See the [Student Information Update form](#).

Canvas Information

Canvas should be checked at least twice a week as a significant amount of communication will be sent through this channel, to include weekly quizzes and recommended reading links.

Log into Canvas at <https://redwoods.instructure.com>

Password is your 8 digit birth date

For tech help, email its@redwoods.edu or call 707-476-4160

Canvas Help for students: <https://www.redwoods.edu/online/Help-Student>

Canvas online orientation workshop: <https://www.redwoods.edu/online/Home/Student-Resources/Canvas-Resources>

Technology skills, requirements, and support (required for online classes)

Tech equipment and skills are required for student success, and are of equal importance as required textbooks and materials.

Students can obtain a free [Office 365 license](#) (includes Word, Excel, PowerPoint and more) with a valid CR email.

Necessary Computer Skills - You should be able to navigate the course websites, open and download files, use a word processor with either Microsoft word (.docx) or be able to convert files to portable document format (.pdf), and submit files to the class website. It is your responsibility to meet the technological demands of the course.

Technology Requirements (computer, other hardware, and software) - Most computers and internet providers are adequate. I would recommend broadband services from cable, DSL, or satellite providers as there are required multimedia assignments. You need to have reliable access to the internet at least two times a week for 15 weeks. Anticipate problems with your computer and internet access (including power outages) by not waiting until the last minute to submit assignments. It is your responsibility to meet the class deadlines.

Technology Support – Your instructor is available for all routine technology support requests and will ensure that you have timely access to all online material. For all issues that require more than routine technology support, you should contact Technical Support.

Before contacting Technical Support please visit the [Online Support Page](#). For password issues with Canvas, Web Advisor or your mycr.redwoods.edu email, contact its@redwoods.edu or call 707-476-4160 or 800-641-0400 ext. 4160 between 8:00 A.M. and 4:00 P.M., Monday through Friday.

Gender-Inclusive Language in Classroom and Online Discussions

College of the Redwoods aspires to create a learning environment in which all people feel comfortable in contributing their perspectives to classroom discussions. It therefore encourages instructors and students to use language that is gender-inclusive and non-sexist to affirm and respect how people describe, express, and experience their gender. Just as sexist language excludes women's experiences, non-gender-inclusive language excludes the experiences of individuals whose identities may not fit the gender binary, and/or who may not identify with the sex they were assigned at birth. Gender-inclusive/non-sexist language acknowledges people of any gender (for example, first year student versus freshman, humankind versus mankind, etc.), affirms non-binary gender identifications, and recognizes the difference between biological sex and gender expression.

Students have the ability to have an alternate first name and pronouns to appear in Canvas. Contact [Admissions & Records](#) to request a change to your preferred first name and pronoun. Your Preferred Name will only be listed in Canvas. It does not change your legal name in our records. See the [Student Information Update form](#).

Emergency procedures / Everbridge

College of the Redwoods has implemented an emergency alert system called Everbridge. In the event of an emergency on campus you will receive an alert through your personal email and/or phones. Registration is not necessary in order to receive emergency alerts. Check to make sure your contact information is up-to-date by logging into WebAdvisor <https://webadvisor.redwoods.edu> and selecting 'Students' then 'Academic Profile' then 'Current Information Update.'

Please contact Public Safety at 707-476-4112 or security@redwoods.edu if you have any questions. For more information see the [Redwoods Public Safety Page](#).

In an emergency that requires an evacuation of the building anywhere in the District:

- 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 campus authorities.

Del Norte Campus Emergency Procedures

Please review the [Crescent City campus emergency map](#) for campus evacuation sites, including the closest site to this classroom (posted by the exit of each room). For more information see the [Redwoods Public Safety Page](#).

Klamath Trinity Campus Emergency Procedures

Please review the [campus emergency map](#) for evacuation sites, including the closest site to this classroom (posted by the exit of each room). For more information on Public Safety go to the [Redwoods Public Safety Page](#). It is the responsibility of College of the Redwoods to protect life and property from the effects of emergency situations within its own jurisdiction.

In the event of an emergency:

1. Evaluate the impact the emergency on your activity/operation and take appropriate action.
2. Dial 911, to notify local agency support such as law enforcement or fire services.
3. Follow established procedures for the specific emergency as outlined in the College of the Redwoods Emergency Procedure Booklet.
4. If safe to do so, notify key Klamath-Trinity Instructional Site administrators and personnel.
5. Do not leave site, unless it is necessary to preserve life and/or has been deemed safe by the person in command.
6. If safe to do so, move to the nearest evacuation point outside building (Pooky's Park), directly behind the Hoopa Tribal Education Building.

Student Support Services

The following online resources are available to support your success as a student:

- [CR-Online](#) (Comprehensive information for online students)
- [Library Articles & Databases](#)
- [Canvas help and tutorials](#)
- [Online Student Handbook](#)

[Counseling and Advising](#) offers academic support and includes academic advising and educational planning

Learning Resource Center includes the following resources for students

- [Academic Support Center](#) for instructional support, tutoring, learning resources, and proctored exams.
- [Library Services](#) to promote information literacy and provide organized information resources.
- Multicultural & Diversity Center [waiting for hyperlink and Mission]
- Math Lab & Drop-in Writing Center

Special programs are also available for eligible students include

- [Extended Opportunity Programs & Services \(EOPS\)](#) provides financial assistance, support and encouragement for eligible income disadvantaged students at all CR locations.
- The TRiO Student Success Program provides eligible students with a variety of services including trips to 4-year universities, career assessments, and peer mentoring. Students can apply for the program in [Eureka](#) or in [Del Norte](#)
- The [Veteran's Resource Center](#) supports and facilitates academic success for Active Duty Military, Veterans and Dependents attending CR through relational advising, mentorship, transitional assistance, and coordination of military and Veteran-specific resources.
- Klamath-Trinity students can contact the CR KT Office for specific information about student support services at 530-625-4821
- The [Honors Program](#) helps students succeed in transferring to a competitive four-year school.