

## **Course Information**

Semester & Year: Spring, 2021

Course ID & Section #: BUS-34-V0418 (050418) Intro to Personal Finance

Instructor's name: Matthew Cendejas

Day/Time: Online

Number of units: 3

## **Instructor Contact Information**

Office location: Online

Office hours: Zoom by appointment. Email me to schedule!

Phone number: 707-498-3212

Email address: [matthew-cendejas@redwoods.edu](mailto:matthew-cendejas@redwoods.edu)

## **Required Materials**

Textbook title: PFIN

Edition: 7<sup>th</sup>

Author: **Carol Lehman, Debbie DuFrene & Robyn Walker**

ISBN: 978-0-357-03360-9

## **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. Learning financial concepts allows for more insightful evaluation of someone's current financial status and feasible options.
2. Introspection and self-discovery help students understand what choices will best support their individual eudaimonia. Understanding another's circumstances and values will help what choices support their particular goals.
3. Combining the information from #1 and #2 should yield a feasible personal financial plan that best supports human flourishing.
4. Incorporating self-management strategies will increase the odds that people actually carry out their plans.

## Evaluation & Grading Policy

I will update grades on canvas weekly.

**Late Assignment Policy:** There is NO LATE WORK accepted

**Grading Scale:** A = 94% and above A- = 90% - 93% B+ = 87% - 89% B = 83% - 86% B- = 80% - 82% C+ = 77% - 79% C = 73% - 76% C- = 70% - 72% D+ = 67% - 69% D = 63% - 66% D- = 60% - 62% F = below 60%

Grading Rubric:

Discussions (15 discussions x 20 points each)	300 POINTS
Quizzes (15 quizzes x 10 points each)	150 POINTS
Exams (2 exams 100 points each)	200 POINTS
30 Day Expense Log	150 POINTS
Personal Financial Plan Part 1	100 POINTS
Personal Finance Plan Part 2 Video and slides	100 POINTS
TOTAL	1000 POINTS

Grading Policy:

All grades will be assigned after a careful examination of the work submitted. Any disagreements concerning the grading of assignments, exams or project must be resolved within one week of receiving the grade. No adjustment will be made after this period.

## Admissions deadlines & enrollment policies

### Spring 2021 Dates

- *Classes begin: 1/16/21*
- *MLK Jr. Birthday (all campuses closed): 1/18/21*
- *Last day to add a class: 1/22/21*
- *Last day to drop without a W and receive a refund: 1/29/21*
- *Census date: 2/01/21 or 20% into class duration*
- *Last day to petition to file P/NP option: 2/12/21*
- *Lincoln's Birthday (all campuses closed): 2/12/21*
- *President's Day (all campuses closed): 2/15/21*
- *Last day to petition to graduate or apply for certificate: 3/04/21*
- *Spring Break (no classes): 3/15/21 – 3/20/21*
- *Last day for student-initiated W (no refund): 4/02/21*
- *Last day for faculty-initiated W (no refund): 4/02/21*
- *Final examinations: 5/08/21 – 5/14/21*
- *Semester ends: 5/14/21*
- *Grades available for transcript release: approximately 5/31/21*

## Special accommodations statement

### ADA Compliance:

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, 1<sup>st</sup> floor
- Del Norte: 707-465-2324, main building near library
- Klamath-Trinity: 530-625-4821 Ext 103

## Student feedback policy

I will write feedback on some of your work submitted/turned in and I encourage you to ask me questions if you are concerned or curious on a grade. You can contact me via email any time of the hour, any day. And you can text me anytime during the daytime if you have questions about anything. Also, Please read the feedback I give you on your coursework. I will not be replying to every post in the discussion forum. I would love that place to be for student to student dialogue with my occasional appearance.

## Student Accessibility Statement and Academic Support Information

[See recommended support links and accessibility statement]

## 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.

## PROCTORED EXAMS

N/A

**Our exams are on Canvas.**

## EXPECTATIONS

I am a fair person and treat students with respect. Here are a few of my expectations that will help create an awesome class environment.

- I expect all students to be prepared and ready for thoughtful participation in the discussions forums.
- Please be respectful in the class discussion forums to your classmates
- The discussion forum is a professional space, please use respectful language
- Participate in every discussion, since they are worth so many points. You cant afford to miss any.
- Ask me if you are confused about something in class. Email me if it doesn't need to be urgent. If it I urgent you can text or call me.

# 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.

## 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 in the discussion posts 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](#).

## Class participation and Attendance policy

Your participation in the class has no grade. If you do not participate in the discussion, you will be harmed drastically because each discussion is worth 20 points. If you don't participate, you will slowly fall into a hole that may be hard to get out of. Your participation in this class does not have a grade assigned to it. The zoom meetings that we have are not required to be attended. And I will record them and post them so everyone can see my lecture/session with whomever showed up that zoom session.

## Communication Guidelines

I prefer email as a way of communication, however, my phone number is on the syllabus and if you need to know something and the due date is approaching and you think texting me would be quicker that it totally fine. I wont mind if you text me and have a question. Just consider using email if there is enough time for you to get a response within 24 hours. I will respond to you within 24 hours.

As a reminder there are privacy rights. Including the legal rights of students that prevent information from being disclosed to anyone (including parents/guardians) without the student's prior written consent. So you can feel safe to let me know something going on in your life that will distance yourself from a class assignment or discussion posts. I understand that life can happen, things come up, etc. Just let me know so I can be aware that maybe you will need an extension on an assignment. And I will accommodate you as long as you let me know before an assignment/quiz is due.

## Regular effective contact

I want to make this online learning experience as close to face to face learning as possible. This learning experience can be enhanced with the more communication you have with each other and with your instructors. I think the more we communicate, the more you will get out of this class. So please reach out to me if you want to have a zoom office hour chat. I will be sending out announcements multiple times a week you should receive an email/canvas message.

## Policies - additional

Be active on the discussion posts.

I cant express it enough how important it is that each student is active and engaging on the discussion post. The discussions are worth 30% of your grade, which is the biggest majority. It is critical that you post and comment in there every week.

## Proctoring

**I will not have any proctored exams. Our exams will be in canvas under "Quizzes"**

## 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

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

Password is your 8 digit birth date

For tech help, email [its@redwoods.edu](mailto: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

Tech equipment and skills are required for student success, and 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 - [instructor: identify the computer skills necessary for students to succeed in your course.]

Technology Requirements (computer, other hardware, and software) - [instructor: identify the computer requirements and any hardware or software necessary for students to succeed in your class.]

Technology Support - [instructor: identify your role in providing technology 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](mailto: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 the Classroom

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.

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## 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](mailto:security@redwoods.edu) if you have any questions. For more information see the [Redwoods Public Safety Page](#).

## 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.

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# **COURSE CALENDAR**

**Check the Calendar in zoom on the right hand side of the page when you are on the “Home” page! You will see when things are due!**