

Course Syllabus

Bus 34 | Introduction to Personal Finance:

Spring 2023 V4768

Instructor's name: Kristen Luke

Course units: 3

Instructor Contact Information

Online course

Office hours: By appointment online

Email address: Kristen-Luke@redwoods.edu

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 Outcomes


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 education. 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.

Textbook Information:

Please purchase PFIN, by Randall Billingsley, Lawrence Gitman, Michael Joehnk. 7th Edition | Copyright 2020

ISBN-10: 0357699181 | ISBN-13: 9780357699188

ISBN-10: 0357033612 | ISBN-13: 9780357033616

Check out the options as provided by Cengage: <https://www.cengage.com/c/pfin-book-only-7e-billingsley/9780357033616PF/>  [\(https://www.cengage.com/c/pfin-book-only-7e-billingsley/9780357033616PF/\)](https://www.cengage.com/c/pfin-book-only-7e-billingsley/9780357033616PF/)

You only need to purchase the textbook in either hardcopy or an e-version of it. You do not need to purchase any additional resources such as mind tap. The e book student price starts at around \$48.

Accessibility

College of the Redwoods is committed to making reasonable accommodations for qualified students with disabilities. If you have a disability or believe you might benefit from disability-related services and accommodations, please contact your instructor or (DSPS). 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

During COVID19—DSPS will email approved accommodations for distance education classes to your instructor. In the case of face-to-face instruction, please present your written accommodation request to your instructor at least one week before the needed accommodation so that necessary arrangements can be made. Last minute arrangements or post-test adjustments usually cannot be accommodated.

Student Support

Good information and clear communication about your needs will help you be successful. Please let your instructor know about any specific challenges or technology limitations that might affect your participation in class. College of the Redwoods wants every student to be successful.

Student feedback policy

I will access the class website regularly and respond to posted questions and messages generally within 24 hours of receipt (I only check my messages once per day). If for some reasons, I miss your message, send me another within 24 hours and I will definitely see it. Additionally, I read and provide feedback to each student's discussion forum posts by the end of the week in which they are due. There is also regular instructor-based communication in the Canvas messaging system. I will give you detailed feedback on your project assignments by two weeks after they are submitted. I generally do not respond to messages during the weekend.

Evaluation & Grading Policy

Course Assignments: Every Sunday, the week's assignments will be listed in **Announcements** and posted in the Modules section of Canvas. You will complete them by the due date in the week they are assigned. The weekly assignments will typically require you to read textbook chapters, review online power point slides, watch course material videos, participate in discussion forums, and complete chapter quizzes. Several weeks will require a written exam or a project submission.

Canvas Homework Quizzes: (20% of your final grade) These will be multiple choice in their format and contain 15 multiple choice questions. Unless otherwise noted, there will be Canvas quizzes due every Sunday night at 11:45pm BUT, I am allowing you to submit them late until the end of the semester with no penalty. You will be allowed 3 attempts, they are timed (45 minutes) and the questions change with each

iteration. The quizzes will remain open to view and study from for the final but please do not submit them after their due date. I will drop your lowest two quiz scores as extra credit assistance.

Homework discussion forums (20% of your final grade): Each week, I will post questions to the discussion forum. Students will respond to the questions and based on the answer, I will provide a grade for the response. A rubric is attached to the discussion forum assignments. There will be several questions each week. You need to provide a unique response to each question. Questions are meant for you to think and ponder various aspects of the course discussed in the text for that week. You may need to do an internet search to find unique answers or because the question requires a little research as occasionally additional information may be required. I will drop your lowest discussion forum week score (1 week of discussion forum). I urge you to look at the discussion forum questions early in the week to avoid it being challenging to find a unique response, one that is different than another student's response or perspective. I also will provide extra credit to students that work to assist other students by providing meaningful feedback.

Personal finance project (30% of your final grade): The personal finance project will challenge you to assess your own personal financial situation and goals. There are several submission stages to this project so, please be able to submit each part of the project in a timely fashion.

Midterm and Final Exam: (15% each of your final grade= 30%) You will need to take two open-book, open notes, multiple choice exams within the Canvas system (it will appear the same as your weekly quizzes). The first exam will be a midterm and it will cover all material covered until that point in the course. The second exam will cover the second half of the course.

Grading policy

Grading Criteria: "A=93% and above, A-=90-92%, B+=88-89%, B=83-87, B-=80-82%, C+=78-79%, C=70-77%, D=69-60%, F=59% and below

I do not accept late work- no exceptions without prior excuse that is documented.

Deadlines and withdrawal policy


Student-initiated withdrawal may occur by 01/27/2023 with nothing recorded in the student transcripts and receive a refund. After that point, a "W" will be recorded on your transcript. Administrative procedure (AP 5075) allows instructors to withdraw students from class for non-participation through the 10th week of class. I will drop you from the course if you miss a quiz, or if you do not participate in and pass the syllabus and canvas informational quiz. You will get one email warning that you have violated the drop policy. And, if you do not respond by continuing to submit assignments in a timely manner as per my discretion, you will be dropped from the course. I am very strict about this policy and there are no exceptions to it. Please contact me with any questions as this is very important information.



Spring 2023 Dates

- Classes begin: 01/14/23
- Martin Luther King's Birthday (all campuses closed): 01/16/23

- Last day to add a class: 01/20/23
- Last day to drop without a W and receive a refund: 01/27/23
- Census date: 01/30/23 or 20% into class duration
- Last day to petition to file P/NP option: 02/10/23
- Lincoln's Birthday (all campuses closed): 02/17/23
- President's Day (all campuses closed): 02/20/23
- Last day to petition to graduate or apply for certificate: 03/02/23
- Spring Break (no classes): 03/13/23 – 03/18/23
- Last day for student-initiated W (no refund): 03/31/23
- Last day for faculty-initiated W (no refund): 03/31/23
- Final examinations: 05/06/23 – 05/12/23
- Commencement: 05/15/23
- Semester ends: 05/12/23
- Grades available for transcript release: approximately 05/26/23




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](#) )

(<https://go.boarddocs.com/ca/redwoods/Board.nsf/Public?open&id=policies>) 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](#) ) (<https://www.redwoods.edu/catalog>) and on the [College of the Redwoods website](#) ) (<https://www.boarddocs.com/ca/redwoods/Board.nsf/Public?open&id=policies>).

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](#)  [\(https://go.boarddocs.com/ca/redwoods/Board.nsf/Public?open&id=policies\)](https://go.boarddocs.com/ca/redwoods/Board.nsf/Public?open&id=policies)) 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](#)  [\(https://www.redwoods.edu/catalog\)](https://www.redwoods.edu/catalog) and on the [College of the Redwoods website](#)  [\(https://www.redwoods.edu/\)](https://www.redwoods.edu/) .

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 inclusive and respectful.

Setting Your Preferred Name in Canvas

Students have the ability to have an alternate first name and pronouns to appear in Canvas. Contact [Admissions & Records](#) ([\(https://www.redwoods.edu/admissions/Forms\)](https://www.redwoods.edu/admissions/Forms)) to request a change to your preferred first name and pronoun. Your Preferred Name will only be listed in Canvas. This does not change your legal name in our records. [See the Student Information Update form](#) ([\(https://www.redwoods.edu/Portals/28/A.R.Forms.Docs/Miscellaneous/Student%20Information%20Update.pdf\)](https://www.redwoods.edu/Portals/28/A.R.Forms.Docs/Miscellaneous/Student%20Information%20Update.pdf))

Canvas Information

If using Canvas, include navigation instructions, tech support information, what Canvas is used for, and your expectation for how regularly students should check Canvas for your class. Log into Canvas at My CR [Portal](#) ([\(https://www.redwoods.edu/sso\)](https://www.redwoods.edu/sso)). For help logging in to Canvas, visit [My CR Portal](#). ([\(https://www.redwoods.edu/sso\)](https://www.redwoods.edu/sso))

For help with Canvas once you're logged in, click on the Help icon on the left menu. For tech help, email [its@redwoods.edu \(mailto:its@redwoods.edu\)](mailto:its@redwoods.edu) or call 707-476-4160 Canvas online orientation workshop: [Canvas Student Orientation Course \(instructure.com\)](#) ([\(https://redwoods.instructure.com/courses/6781\)](https://redwoods.instructure.com/courses/6781))

Community College Student Health and Wellness

Resources, tools, and trainings regarding health, mental health, wellness, basic needs and more designed for California community college students, faculty and staff are available on the California Community Colleges [Health & Wellness website](#) ([\(https://www.cccstudentmentalhealth.org/health-wellness-for-students/\)](https://www.cccstudentmentalhealth.org/health-wellness-for-students/)).

[Wellness Central](#) ([\(https://ccconlined.instructure.com/courses/1895?cf_id=2248\)](https://ccconlined.instructure.com/courses/1895?cf_id=2248)) is a free online health and wellness resource that is available 24/7 in your space at your pace.

Students seeking to request a counseling appointment for academic advising or general counseling can email [counseling@redwoods.edu \(mailto:counseling@redwoods.edu\)](mailto:counseling@redwoods.edu) .

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> (<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](https://www.redwoods.edu/about-us/Home/CR-Police-Department) (<https://www.redwoods.edu/about-us/Home/CR-Police-Department>).

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](https://www.redwoods.edu/delnorte/Home-old/Maps-Directions) (<https://www.redwoods.edu/delnorte/Home-old/Maps-Directions>) 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](https://www.redwoods.edu/about-us/Home/CR-Police-Department) (<https://www.redwoods.edu/about-us/Home/CR-Police-Department>).

Eureka Campus Emergency Procedures

Please review the [campus emergency map](https://www.redwoods.edu/aboutcr/About-CR-Home/Eureka-Map) (<https://www.redwoods.edu/aboutcr/About-CR-Home/Eureka-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](https://www.redwoods.edu/about-us/Home/CR-Police-Department) (<https://www.redwoods.edu/about-us/Home/CR-Police-Department>). It is the responsibility of College of the Redwoods to protect life and property from the effects of emergencies within its own jurisdiction.

In the event of an emergency:

1. Evaluate the impact the emergency has on your activity/operation and take appropriate action.
2. Dial 911, to notify local agency support such as law enforcement or fire services.
3. Notify Public Safety 707-476-4111 and inform them of the situation, with as much relevant information as possible.
4. Public Safety shall relay threat information, warnings, and alerts through the Everbridge emergency alert system, Public address system, and when possible, updates on the college website, to ensure the school community is notified.
5. Follow established procedures for the specific emergency as outlined in the College of the Redwoods Emergency Procedure Booklet, (evacuation to a safe zone, shelter in place, lockdown, assist others if

possible, cooperate with First Responders, etc.).

6. If safe to do so, notify key administrators, departments, and personnel.
7. Do not leave campus, unless it is necessary to preserve life and/or has been deemed safe by the person in command.

Klamath Trinity Campus Emergency Procedures

Please review the responsibilities of, and procedures used by, the College of the Redwoods, Klamath-Trinity Instructional Site (KTIS) to communicate to faculty, staff, students and the general public during an emergency. It is the responsibility of College of the Redwoods, Klamath-Trinity Instructional Site (KTIS) to protect life and property from the effects of emergency situations within its own jurisdiction.

1. In the event of an emergency, communication shall be the responsibility of the district employees on scene.

1. Dial 911, to notify local agency support such as law enforcement or fire services.
2. If safe to do so, notify key administrators, departments, and personnel.
3. If safe to do so, personnel shall relay threat information, warnings, to ensure the school community is notified.
4. Contact 530-625-4821 to notify of situation.
5. Contact Hoopa Tribal Education Administration office 530-625-4413
6. Notify Public Safety 707-476-4111.

1. In the event of an emergency, the responsible district employee on scene will:

1. Follow established procedures for the specific emergency as outlined in the College of the Redwoods Emergency Procedure Booklet.
2. Lock all doors and turn off lights if in lockdown due to an active shooter or similar emergency.
3. Close all window curtains.
4. Get all inside to safe location Kitchen area is best internal location.
5. If a police officer or higher official arrives, they will assume command.
6. Wait until notice of all is clear before unlocking doors.
7. If safe to do so, move to the nearest evacuation point outside building (Pooky's Park), directly behind the Hoopa Tribal Education Building.
8. Do not leave site, unless it has been deemed safe by the person in command. Student Support Services (required for online classes)

Student Support Services

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

- [CR-Online \(https://www.redwoods.edu/online\)](https://www.redwoods.edu/online) (Comprehensive information for online students)
- [Library Articles & Databases \(https://redwoods.libguides.com/az.php\)](https://redwoods.libguides.com/az.php)
- [Canvas help and tutorials \(https://webapps.redwoods.edu/tutorial/\)](https://webapps.redwoods.edu/tutorial/)
- [Online Student Handbook \(https://www.redwoods.edu/Portals/72/Documents/Students/CR-OnlineStudentHandbook.pdf\)](https://www.redwoods.edu/Portals/72/Documents/Students/CR-OnlineStudentHandbook.pdf)

Counseling (<http://www.redwoods.edu/counseling>) offers assistance to students in need of professional counseling services such as crisis counseling.

Learning Resource Center includes the following resources for students

- **Academic Support Center** (<https://www.redwoods.edu/asc>) for instructional support, tutoring, learning resources, and proctored exams. Includes the Math Lab & Drop-in Writing Center
- **Library Services** (<https://www.redwoods.edu/library>) to promote information literacy and provide organized information resources.
- **Multicultural & Diversity Center** (<https://www.redwoods.edu/student-services/Home/Multicultural-and-Diversity-Center>)







Special programs are also available for eligible students include



- **Extended Opportunity Programs & Services (EOPS)** (<https://www.redwoods.edu/student-services/Home/EOPS>) provides services to eligible income disadvantaged students including: textbook award, career academic and personal counseling, school supplies, transportation assistance, tutoring, laptop, calculator and textbook loans, priority registration, graduation cap and gown, workshops, and more!
- 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** (<https://www.redwoods.edu/trio/eureka>) or in **Del Norte** (<https://www.redwoods.edu/delnorte/TRiO>)
- The **Veteran's Resource Center** (<https://www.redwoods.edu/student-services/Home/Vets>) 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

Course Summary:


Date	Details	Due
Sun Jan 29, 2023	 Chapter 1 quiz https://redwoods.instructure.com/courses/16187/assignments/343262	due by 11:59pm
	 Chapter 2 quiz https://redwoods.instructure.com/courses/16187/assignments/343261	due by 11:59pm
	 Discussion forum questions week 1 https://redwoods.instructure.com/courses/16187/assignments/343288	due by 11:59pm
	 Discussion forum questions week 2 https://redwoods.instructure.com/courses/16187/assignments/343287	due by 11:59pm
Sun Feb 5, 2023	 Chapter 3 quiz https://redwoods.instructure.com/courses/16187/assignments/343259	due by 11:59pm
	 Discussion forum questions week 3 https://redwoods.instructure.com/courses/16187/assignments/343286	due by 11:59pm
Sun Feb 12, 2023	 Chapter 4 quiz https://redwoods.instructure.com/courses/16187/assignments/343271	due by 11:59pm
	 Discussion forum questions week 4 https://redwoods.instructure.com/courses/16187/assignments/343285	due by 11:59pm
	 Part 1: Career and income assessment https://redwoods.instructure.com/courses/16187/assignments/343290	due by 11:59pm
Sun Feb 19, 2023	 Chapter 5 quiz https://redwoods.instructure.com/courses/16187/assignments/343242	due by 11:59pm
	 Discussion forum questions week 5 https://redwoods.instructure.com/courses/16187/assignments/343274	due by 11:59pm














Date	Details	Due
Sun Feb 26, 2023	 Chapter 6 quiz (https://redwoods.instructure.com/courses/16187/assignments/343258)	due by 11:59pm
	 Discussion forum questions week 6 (https://redwoods.instructure.com/courses/16187/assignments/343284)	due by 11:59pm
Sun Mar 5, 2023	 Chapter 7 quiz (https://redwoods.instructure.com/courses/16187/assignments/343265)	due by 11:59pm
	 Discussion forum questions week 7 (https://redwoods.instructure.com/courses/16187/assignments/343283)	due by 11:59pm
Sun Mar 12, 2023	 Midterm exam (https://redwoods.instructure.com/courses/16187/assignments/343243)	due by 11:59pm
	 Chapter 8 quiz (https://redwoods.instructure.com/courses/16187/assignments/343247)	due by 11:59pm
Sun Mar 26, 2023	 Discussion forum questions week 8 (https://redwoods.instructure.com/courses/16187/assignments/343281)	due by 11:59pm
	 Chapter 9 quiz (https://redwoods.instructure.com/courses/16187/assignments/343269)	due by 11:59pm
Sun Apr 2, 2023	 Discussion forum questions week 9 (https://redwoods.instructure.com/courses/16187/assignments/343282)	due by 11:59pm
	 Chapter 10 quiz (https://redwoods.instructure.com/courses/16187/assignments/343270)	due by 11:59pm
Sun Apr 2, 2023	 Discussion forum questions week 10 (https://redwoods.instructure.com/courses/16187/assignments/343280)	due by 11:59pm



Date	Details	Due
Sun Apr 9, 2023	 Chapter 11 quiz (https://redwoods.instructure.com/courses/16187/assignments/343255) 	due by 11:59pm
	 Discussion forum questions week 11 (https://redwoods.instructure.com/courses/16187/assignments/343278) 	due by 11:59pm
Sun Apr 16, 2023	 Chapter 12 quiz (https://redwoods.instructure.com/courses/16187/assignments/343251) 	due by 11:59pm
	 Discussion forum questions week 12 (https://redwoods.instructure.com/courses/16187/assignments/343277) 	due by 11:59pm
Sun Apr 23, 2023	 Chapter 13 quiz (https://redwoods.instructure.com/courses/16187/assignments/343256) 	due by 11:59pm
	 Discussion forum questions week 13 (https://redwoods.instructure.com/courses/16187/assignments/343279) 	due by 11:59pm
	 Part 2: Budget and recorded expenditures (https://redwoods.instructure.com/courses/16187/assignments/343291) 	due by 11:59pm
Sun Apr 30, 2023	 Chapter 14 quiz (https://redwoods.instructure.com/courses/16187/assignments/343244) 	due by 11:59pm
	 Discussion forum questions week 14 (https://redwoods.instructure.com/courses/16187/assignments/343276) 	due by 11:59pm
	 Part 3: Reflection (https://redwoods.instructure.com/courses/16187/assignments/343292) 	due by 11:59pm
Sun May 7, 2023	 Chapter 15 quiz (https://redwoods.instructure.com/courses/16187/assignments/343263) 	due by 11:59pm
	 Discussion forum questions week 15 (https://redwoods.instructure.com/courses/16187/assignments/343275) 	due by 11:59pm

Date	Details	Due
Fri May 12, 2023	 Final exam (https://redwoods.instructure.com/courses/16187/assignments/343264)	due by 11:59pm
	 Part 4: Investment mechanics (https://redwoods.instructure.com/courses/16187/assignments/343293)	due by 11:59pm

Date	Details	Due
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 [1. Understanding the Financial Process](https://redwoods.instructure.com/courses/16187/assignments/343246)
(<https://redwoods.instructure.com/courses/16187/assignments/343246>)

Date	Details	Due
	 10. Protecting Your Property (https://redwoods.instructure.com/courses/16187/assignments/343266)	
	 11. Investment Planning (https://redwoods.instructure.com/courses/16187/assignments/343248)	
	 12. Investing in Stocks and Bonds (https://redwoods.instructure.com/courses/16187/assignments/343273)	
	 13. Investing in Mutual Funds, ETFs, and Real Estate (https://redwoods.instructure.com/courses/16187/assignments/343267)	
	 14. Planning for Retirement (https://redwoods.instructure.com/courses/16187/assignments/343245)	
	 15. Preserving Your Estate (https://redwoods.instructure.com/courses/16187/assignments/343268)	
	 2. Using Financial Statements and Budgets (https://redwoods.instructure.com/courses/16187/assignments/343272)	
	 3. Preparing Your Taxes (https://redwoods.instructure.com/courses/16187/assignments/343253)	
	 4. Managing Your Cash and Savings (https://redwoods.instructure.com/courses/16187/assignments/343254)	
	 5. Making Automobile and Housing Decisions (https://redwoods.instructure.com/courses/16187/assignments/343249)	
	 6. Using Credit (https://redwoods.instructure.com/courses/16187/assignments/343250)	
	 7. Using Consumer Loans (https://redwoods.instructure.com/courses/16187/assignments/343260)	
	 8. Insuring Your Life	

Date	Details	Due
	https://redwoods.instructure.com/courses/16187/assignments/343257	
	 9. Insuring Your Health https://redwoods.instructure.com/courses/16187/assignments/343252	
	 Crypto and Blockchain primers https://redwoods.instructure.com/courses/16187/assignments/343289	