

Course Information

Semester & Year: Spring 2024
Course ID & Section #: BUS-34- V6200
Instructor's name: Cynthia Wilshusen
Day/Time or *Online: Online
Location or *Online: Canvas - Zoom
Number of units: 3 units

Instructor Contact Information

Office location or *Online: Zoom Office hours: By Appointment
Phone number: Use Zoom during office hours or Canvas Email
address: Cynthia-wilshusen@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. Students are highly unlikely to succeed unless they can evaluate algebraic expressions with more one or more variables, solve linear equations, and use exponents.

Course Student Learning Outcomes

1. Select and apply analytical and mathematical tools and methods to analyze personal and household decision-making in diverse cultural settings.
2. Set, plan, and communicate short-term and long-term goals through a quantitatively based personal financial plan.

Prerequisites/co-requisites/ recommended preparation

Advisory

CIS1 - Computer Information Systems

Students should have some knowledge of how to use a spreadsheet such as Microsoft Excel or Google Sheets.

The relevant CIS-1 outcomes include the following:

- Solve common business problems using appropriate information technology applications and systems.
- Demonstrate an understanding of information systems used in business.
- Evaluate the implications of technology on society.

Prerequisite

Completion of Intermediate Algebra or appropriate placement based on AB 705 mandates.

Required Materials

PFIN 7 With Mindtap Access
by Lehman, Carol M.- 7th edition
CENGAGE Learning

Available to purchase on the first day of class from within your Canvas course!

Do not purchase outside the Canvas Course.

Necessary Computer Skills

- You must have access to a computer (PC or Mac)
- Access to Redwoods Email account
- Reliable Internet connection. You will also need to have a backup plan in case your internet provider or computer goes down. All practical assignments and tests will be submitted to me via the assignment canvas or Cengage Mintap. We will also be using a link directly to the publisher's website where you will complete the key assignments.
- It is also essential that you understand the basic concepts of email, web navigation and online communication to succeed in this course.

Additional Technology

- Cengage Account (established through Canvas)
- [Zoom](#) (for instructor conference requests)
- [Adobe reader](#)
- Students can obtain a free Office 365 license (includes Word, Excel, PowerPoint and more) with a valid CR email.

Educational Accessibility & Support

College of the Redwoods is committed to providing reasonable accommodations for qualified students who could benefit from additional educational support and services. You may qualify if you have a physical, mental, sensory, or intellectual condition which causes you to struggle academically, including but not limited to:

- Mental health conditions such as depression, anxiety, PTSD, bipolar disorder, and ADHD
- Common ailments such as arthritis, asthma, diabetes, autoimmune disorders, and diseases
- Temporary impairments such as a broken bone, recovery from significant surgery, or a pregnancy-related disability
- A learning disability (e.g., dyslexia, reading comprehension), intellectual disability, autism, or acquired brain injury
- Vision, hearing, or mobility challenges

Available services include extended test time, quiet testing environments, tutoring, counseling and advising, alternate formats of materials (e.g., audio books, E-texts), assistive technology, on-campus transportation, and more. If you believe you might benefit from disability- or health-related services and accommodations, please contact [Disability Services and Programs for Students \(DSPS\)](#). If you are unsure whether you qualify, please contact DSPS for a consultation: dsps@redwoods.edu.

- Eureka: 707-476-4280, Student Services Building, 1st floor
- Del Norte: 707-465-2324, Main Building, near the library
- Klamath-Trinity: 707-476-4280

Student Support Services

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.

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](#)
- [Online Tutoring Resources](#)

To learn more about the resources available to you, click on a title bar below, or click the down arrow to expand them all.

Klamath-Trinity students can contact the CR KT Office for specific information about student support services at 530-625-4821

Community College Student Health and Wellness

If you are in distress or are with someone at risk right now, call the National Suicide Prevention Lifeline at 1-800-273-TALK (8255) or TEXT 741-741

Timely Care

When you're feeling under the weather physically or distressed mentally, you can find the help you're looking for in just a few quick taps. Students can schedule an appointment anytime via phone, video, and chat. [Visit TimelyCARE here](#)

Mental Health Counseling

Students should text, email, or fax Shawna Bell directly for scheduling and/or services.

Contact info

Text: 707-496-2856

Email: shawnabmft@gmail.com

Fax: 707-237-2318 (voicemail can be left via fax)

Wellness Central

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 [Wellness Central](#).

Counseling

[Counseling & Advising](#) can assist students in need of academic advising and professional counseling services. Visit the Welcome Center in the lower level of the student services building Monday –Friday 9am – 4pm (during the semester, summer hours may vary).

Basic Needs Center

[The Basic Needs Center](#) provides for the health and safety of students by providing access to healthy food, financial resources, and referrals to safe and secure housing. Students can submit a request for services and information [here](#).

Contact info

Phone: 707-476-4153

Email: the-grove@redwoods.edu

Learning Resource Center

Learning Resource Center includes the following resources for students

- [Library Services](#) to promote information literacy and provide organized information resources.
- [Multicultural & Diversity Center](#)
- [Academic Support Center](#) – offers tutoring and test proctoring for CR students.
- [Student Tech Help](#) – provides students with assistance around a variety of tech problems.

EOPS

[Extended Opportunity Programs & Services \(EOPS\)](#)[Links to an external site.](#) provides services to eligible income disadvantaged students including: textbook awards, grants, career academic and personal counseling, transportation assistance, tutoring, laptop, calculator and textbook loans, priority registration, graduation cap and gown, workshops, and more!

TRiO Student Success Program

The TRiO Student Support Services Program provides eligible students with a variety of services including academic advising, career assessments, assistance with transfer, and peer mentoring. Students can apply for the program in [Eureka](#) or in [Del Norte](#).

Veterans Resource Center

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.

CalWORKS

CalWORKS – California Work Opportunity & Responsibility to Kids (CalWORKs). Provides supportive services to student parents with children under the age of 18, who are receiving cash assistance (TANF **benefits**), to become self-sufficient. Services include: transportation assistance, basic student supplies, tutoring, priority registration, laptop and calculator loans, career, academic, and personal counseling, and more!

Evaluation & Grading Policy

Your final grade in this course will be based on the following:

| Item | Points |
|--|------------|
| Class Participation (10 points each week excluding exam weeks) | 140 |
| Quizzes | 130 |
| Assignments / Presentations | 450 |
| Midterm and Final | 200 |
| Total | 920 |

After your numerical grade has been calculated based on the above, your letter grade will be assigned as follows:

A = 90 - 100% of the total percentage points (828 – 920 points earned)

A- = 89.1 – 89.9% of the total percentage points (820 – 827 points earned)

B = 80 - 89% of the total percentage points (736 – 819 points earned)

B- = 79.1 – 79.9% of the total percentage points (728 – 735 points earned)

C = 70 - 79% of the total percentage points (644 – 727 points earned)

D = 60 - 69% of the total percentage points (552 – 643 points earned)

F = Less than 60% of the total percentage points (less than 552 points earned)

The following are the different types assignment within the course:

- **Discussion posts (Class Participation):** This class will have active engagement each week. The postings will be done in the forum and required to be responded to (see Discussion Forum Requirements above for due dates and requirements) The forums will be based on topics related to the weekly content, and you are invited to share your experience and connection to the material through a written response. This class will be much more enjoyable if you engage in the discussions and participate in our online learning environment. You are awarded points based on your critical thinking response and engagement by answering the prompt.
You are awarded points for your contribution to the discussion and responses to your classmates. Forum posts are part of your participation and attendance in the course.

- **Alpha Chapter Assignment:** These assignments are within MindTap our online portal that offer a series of questions and scenarios to check understanding of the topic material. Each worth 20 points, and 10 throughout the course.
- **Written and Presentation Assignments:** These will be in the form of essays, letters, memos, presentations and group work. These assignments will include and Intro presentation, Business presentation, Virtual assignment; Interacts, and a Job Search Assignment. Instructions and resources will be provided in Canvas to effectively complete the assignment, along with submission instructions and guidance. Each worth 50 points for each of the 5 written or presentation assignments.
- **Quizzes:** There will be quizzes administered in Canvas, worth 10 points each.
- **Exams:** There will be a midterm and final exam online in Canvas. They are timed 120-minute exams. You may enter the exam only once and it must be completed during that access. At the end of 120 minutes the exam will close and you will not be able to access it. The questions are **objective and written** and remember your time is limited. **Exams open on Monday the week of the exam and close on Sunday**, this allows you to take the exam on a day that is most convenient for you. Your grade will show up in the gradebook after you have completed the exam, you may review the exam after it has closed. **Exams will be noted on the calendar, and** considering the exam is open for one week you should arrange your work, travel and personal schedule to accommodate the exam!!

Spring 2024 Dates

| | |
|-------------|---|
| January 12 | Last day to register for classes (day before the first class meeting) |
| January 13 | Classes begin |
| January 15 | Martin Luther King, Jr.'s Birthday Holiday (District-wide closure) |
| January 19 | Last day to add a class |
| January 26 | Last day to drop without a "W" and receive a refund |
| January 29 | Census Date (20% of class) |
| February 16 | Lincoln's Birthday Holiday (District-wide closure) |
| February 19 | President's Day Holiday (District-wide closure) |
| March 7 | Last day to petition to graduate |
| March 29 | Last day for student initiated withdrawal (62.5% of class) |
| March 29 | Last day for faculty initiated withdrawal (62.5% of class) |
| March 11-16 | Spring break (no classes) |
| April 1 | District-wide closure (Cesar Chavez Day) . |
| May 4-10 | Final Examinations |
| May 10 | Last day to file for P/NP Option |
| May 10 | Semester Ends |
| May 17 | Grades due |
| May 24 | Grades available |

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](#).

AI Use Class Policy

Recent advancements in generative artificial intelligence (AI) have made large language models such as ChatGPT and Google's Bard widely available. Sometimes, using these tools appropriately can help us overcome barriers and allow us to focus on deeper learning. However, overuse of these tools can undermine the development of our critical and creative thinking skills. In addition, AI outputs are often unreliable and frequently subject to bias. For these reasons, it is sometimes appropriate and sometimes inappropriate to use generative AI in the completion of assignments or in discussion posts. For this class, please see the specific assignment instructions for guidance on how and when generative AI tools may be used appropriately as we're working on and learning from a particular assignment. Also, please keep in mind that you are responsible for anything you submit; please carefully review all AI-generated outputs, screening them for accuracy, bias, appropriateness, and fidelity to your perspective.

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](#).

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.

Canvas Information

Log into Canvas at [My CR Portal](#)

For help logging in to Canvas, visit [My CR Portal](#).

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 or call 707-476-4160

Canvas online orientation workshop: [Canvas Student Orientation Course \(instructure.com\)](#)

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](#) 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](#).

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](#) 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](#).

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.

To learn more about campus-specific Emergency Procedures, click on a title bar below, or click the down arrow to expand them all.

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](#).

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.

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.

In the event of an emergency, the responsible district employee on the 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)