

# Business 121: Financial Planning and Money Management

## Section 501: Fully Online

### Spring 2017 Syllabus

Instructor: Frank Paiano  
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Office: 210F  
Home page: <http://www.wonderprofessor.com>  
Class web page: <http://www.wonderprofessor.com/121s17/121.html> (*Your new hangout for this semester!*)  
Canvas: <https://swccd.instructure.com>

Office Hours: Room 210F, Tuesdays and Thursdays, 1:00 p.m. to 1:50 p.m.  
Room 210F, Thursdays, 2:00 p.m. to 2:50 p.m.  
Virtual Office, Tuesdays/Thursdays 7:30 p.m. to 8:20 p.m.  
To attend the Virtual Office, visit <https://ccconfer.zoom.us/j/212931852>  
Or call +1-408-638-0968 or +1-646-558-8656 (US toll calls)  
*Or just make an appointment!*

The preferred method of contact for most students is e-mail. I normally will respond with 24 hours or sooner, Monday through Saturday. If you do not get a response with 24 hours, please resend. My apologies in advance as we get dozens of e-mail messages every day. Also, please feel free to call me at home. My home phone number is listed above. (Please do not call after 8:30 p.m. However, I wake up very early; 7:00 a.m. is fine!)

#### **Course Description/Objective:**

Introduction to financial planning and money management. Emphasis will be placed on practical personal financial management concepts and skills. This is a fully-online class. We use Canvas as our Course Management System (CMS). We also use our class web site for all course content.

#### **Course Content:**

Financial statements, budgeting and resource allocation, tax strategies, banking, cash and debt management, purchasing strategies, insurance planning, investing fundamentals, risk management, retirement and estate planning.

#### **Course Materials:**

Required: **Focus on Personal Finance** by Kapoor, Dlabay & Hughes, Any edition  
(See bottom of class web page for links to affordable choices)  
Software to save documents as PDF (Portable Document Format) files  
Check my home page ([www.WonderProfessor.com](http://www.WonderProfessor.com)) for several free options  
Stable and ideally high-speed Internet access  
E-mail account that you can check daily  
Notebook, Calculator or spreadsheet, Dedication, Organization, Motivation, Hard work

#### **Student Learning Objectives:**

Student will create at least four written goals each including a measurable objective, a time frame, the actions needed to accomplish the goal, and the priority of the goal. Student will complete a cash flow and net worth statement with either their own financial data or simulated data.

### **Attendance and Participation:**

Regular attendance and class participation is as vital in an online class as it is in a traditional classroom. Your presence will be counted not by taking roll but by your regular contributions to discussions and activities. Attendance in an online course is determined by participation in academically related activities. You will be considered present if there is evidence of your participation in course activities including, but not limited to, submitting an assignment, taking a quiz, participating in an online discussion, and working in a group. You will be considered absent if there is no evidence of your participation in the academic activities of this course.

***Students who do not complete the first week's assignments or are absent for two weeks or more of the course may be dropped.*** However, if you choose to drop the course you will need to do so through WebAdvisor. Do not rely on your instructor to drop you from the course. He or she may or may not do so.

### **Instructor Role:**

I am looking forward to working closely with you this semester, and you can expect me to play an active role in our course. I will post announcements every week, join you in class discussions to help you understand course concepts, answer questions in the *Strength-to-Go-On Bar 'n' Grille* forum in Canvas, and provide detailed feedback on your assignments. Canvas questions are best handled by the Online Learning Center (<http://lambert.wix.com/student13>), although I will try to assist you with technical questions when needed. Please let me know when you need help—that's why I'm here! (The best course of action when you have technical problems is to call a teenager – have plenty of pizza on hand!) And don't forget the many audio and audio/visual presentations and commentaries in each chapter! You will find me hard at work on those all semester long.

### **Assignments:**

This three-unit course requires a commitment of at least nine hours per week. Much of this time will be spent reading the text book, listening to or watching the presentations, studying the material, working on the calculations, and researching and doing your assignments. During this semester there will be four exams and a final exam.

### **Class Discussions:**

Please see the *Discussion Boards Assignment* document in the chapter 1 section of the class web page. (The links can be found in the **Course Map** on the second to last page of this document.) The discussion boards are meant to replicate the face-to-face interaction that is found in a traditional classroom setting. For each discussion board topic, you will be required to post your own thread and respond to at least two posts from fellow students. As discussed in the *Discussion Boards Assignment* document, your post should be created by the Thursday of the week the forum is due and your response should be created by the Saturday of that week. We will also experiment with an alternative system called VoiceThread. (Uh, providing your Humble Instructor can figure out how to use it.)

### **Grading:**

The course grade will be based upon class participation, homework and assignments, short quizzes, exams and a comprehensive final examination. The required format and documentation will be defined by the instructor. All work will be graded and returned as quickly as possible. *Any work turned in after its due date will be automatically penalized at least ten percent unless prior consent of the instructor is obtained.* Academic dishonesty of any type by a student provides grounds for disciplinary action by the instructor or college. In written work, no material may be copied from another without proper quotation marks, footnotes, or appropriate documentation. It is great to work with other students. *However, do your own work!* That is how you learn. Grades will be assigned as follows:

- A – 90% of all possible points
- B – 80%
- C – 70%
- D – 60%
- F – less than 60%

## **Course Schedule:**

Please see the *Course Schedule* on the last page of this document. Please remember to read and listen to the weekly announcements. They contain the week's agenda and what assignments, discussion boards, and exams are due.

## **Netiquette:**

Netiquette is a set of guidelines for good behavior in an online environment. It is etiquette for the Internet, and knowing these social rules can help you have a more rewarding semester. The netiquette guidelines discussed here are ones that are especially important in our online classroom.

1. Participate. Reading the posts of others is helpful for you, but you must also do your part to be helpful for the group. Share your ideas to strengthen our discussion, and don't wait until the last minute to contribute. Encourage others to participate by responding to their ideas. Be involved, but do not dominate a forum with too many posts.
2. Remember the human. This common Internet mantra means that even though we may not be face to face, there is a real person behind each discussion-board post. Do not write something that you would not feel comfortable saying in a traditional classroom setting. Discuss ideas, not people. In other words, do not attack a classmate for expressing his or her opinion; instead, discuss your position on the ideas that have been presented. Be kind and understanding with your classmates to keep our environment positive and productive.
3. Help others. We will be working together all semester, so let's try to be a good team. If you can help a classmate with a question, please do! Your efforts will be appreciated by both students and instructor.
4. Respect other people's time. The subject line for each post should tell readers the specific topic of that post. Instead of "Forum 2," give us a preview of your post: "The function of repetition in oral literature." Your post should be focused, organized, and clear. It should not be a wandering discussion that has no clear purpose. Another way to respect people's time is to look for answers before asking for help. For example, if you can't find something in Canvas or you don't remember when an assignment is due, look through the syllabus and other course documents for the answer. Only ask for help when you truly need it.
5. Edit and proofread before posting. We have lots of posts to read, so yours needs to be as clear as it can be. It should be organized and written in standard English. Not fixing misspellings and other errors tells your readers that you don't value their time and you don't care if they get frustrated trying to understand you. This does not build good will. Avoid slang and unfamiliar abbreviations for the same reason.
6. Don't shout. TYPING IN ALL CAPITALS MEANS YOU ARE SHOUTING AT US! Don't do it. The same can be said of repeated exclamation marks!!!!!!!!!!
7. Use emoticons sparingly. Social networking and texting have given us lots of fun keyboard shortcuts to add tone to a message. Because a smiley face or wink can help to establish the intended tone of a comment, you are welcome to use common emoticons occasionally. Too many emoticons can make your writing look more casual than academic, so don't overdo it. :-)
8. No flaming. "Flaming" is an angry message, often directed at another person. When another person responds in anger, we have a "flame war" taking over the discussion board. Personal attacks are unacceptable in the classroom, and the same goes for the cyber classroom. If you see a conflict developing, jump in and try to calm things down; if you feel attacked, contact your instructor rather than responding to the flaming student. Everything we do in Canvas is permanent, so you must think very carefully about your tone before submitting a post. If you don't, that mistake might haunt you for the rest of the semester.

**Academic Integrity:**

By enrolling in a distance education course, you agree that you are the person accessing and completing the work for this course and will not share your Canvas user name and password with others. Any academic dishonesty such as plagiarism or cheating will result in severe penalties. Plagiarism is the act of using another person's words or ideas as if they were your own. Sources of quotations, paraphrases, and summaries must be properly documented. Plagiarized work will automatically receive a failing grade, and the plagiarizer is also very likely to receive a failing grade for the course and/or face misconduct charges. (See the Southwestern College Catalog.)

**Time Requirements:**

The Southwestern College catalog indicates that for every one college unit, three hours should be set aside for your time in our class. Therefore, you should plan to spend approximately nine hours per week for homework. The actual time spent varies from individual to individual. The best rule of thumb is to set aside at least *one hour each day* for personal finance. Do not procrastinate and try to do all the reading and assignment work Saturday afternoon before the big party that night! That is not learning. Learning requires repetition.

**Accommodations:**

Southwestern College recommends that students with disabilities or specific learning needs contact their professors during the first two weeks of class to discuss academic accommodations. If a student believes that they may have a disability and would like more information, they are encouraged to contact Disability Support Services (DSS) at (619) 482-6512 (voice), (619) 207-4480 (video phone), or email at [DSS@swccd.edu](mailto:DSS@swccd.edu). Alternate forms of this syllabus and other course materials are available upon request. On the class web site, please use the video links to 3CMediaSolutions. They have excellent closed captioning. (The YouTube links have closed captioning but it is not really that good.)

**Academic Success Center Referral:**

To further your success, reinforce concepts, and achieve the stated learning objectives for this course, I refer you to the Academic Success Center learning assistance services. Upon request for tutorial services, you will be automatically enrolled in NC 3, Supervised Tutoring, a free non-credit course that does not appear on your transcripts. Services are located in the ASC (420), the Writing Center (420D), the Reading Center (420), Math Center (426), the Library/LRC Interdisciplinary Tutoring Lab, MESA, specialized on-campus school tutoring labs, the HEC, and the SYEC. Online learning materials and Online Writing Lab (OWL) are available at [www.swccd.edu/~asc](http://www.swccd.edu/~asc).

**Emergency Plan:**

If either Canvas or the college web site become unavailable, the class web page at [www.WonderProfessor.com](http://www.WonderProfessor.com) should still be available. Keep working on the class material even if Canvas or the college web site is down. In emergency situations, college updates will be provided via Facebook and Twitter, and instructor updates will be on the class web site.

## Course Map:

Take a tour of our digital classroom through the Canvas course menu, found on the left side of the entry page for our course. Here is an overview of the key areas of the course, each of which has a button on the course menu:

### [Home]

This is the home page for your Canvas course and introduces you to the course. You will probably only look at this page once or twice. However, it does contain my contact information so if you can't remember how to get in touch with me, you can come to this page or go directly to my home page, [www.WonderProfessor.com](http://www.WonderProfessor.com).

### [Announcements]

This section contains – you guessed it! – the announcements. Each week, there will be an announcement that details the week's agenda. The weekly announcements are also posted to the class web site. There will also be other announcements as needed. Canvas should send you an e-mail copy of the announcement when it is posted.

### [Syllabus]

The syllabus page in Canvas shows a table-oriented view of the course schedule. You can add your own comments, notes, thoughts, etc. Check it out!

### [Modules]

Canvas uses modules to organize the course material. As mentioned before, all the course material is really on the class web site on [www.WonderProfessor.com](http://www.WonderProfessor.com). As you work through the modules, Canvas will just be pointing to the class material on the class web site.

### [Quizzes]

Contains the surveys, quizzes, exams, and other assessments.

### [Discussions]

There are our primary method of interacting with one another. They are meant to replace the face-to-face interaction that we have in traditional classes. Please see the *Discussion Boards Assignment* document in the chapter 1 section of the class web site. There is also an audio commentary.

*Discussion Boards Assignment* document: [http://www.wonderprofessor.com/121s17/Chap01/Chap01\\_DiscussionBoards\\_Assignment.pdf](http://www.wonderprofessor.com/121s17/Chap01/Chap01_DiscussionBoards_Assignment.pdf)

Audio commentary: [http://www.wonderprofessor.com/121s17/Chap01/Chap01\\_DiscussionBoards\\_AssignmentCommentary.mp3](http://www.wonderprofessor.com/121s17/Chap01/Chap01_DiscussionBoards_AssignmentCommentary.mp3)

### [Assignments]

You submit your assignments as PDF files in this area. Please see the *How to Submit Assignments* document in the chapter 1 section of the class web site. There is also an audio commentary.

*Howto Submit Assignments* document: [http://www.wonderprofessor.com/121s17/Chap01/Chap01\\_HowToSubmitAssignments.pdf](http://www.wonderprofessor.com/121s17/Chap01/Chap01_HowToSubmitAssignments.pdf)

Audio commentary: [http://www.wonderprofessor.com/121s17/Chap01/Chap01\\_HowToSubmitAssignments.mp3](http://www.wonderprofessor.com/121s17/Chap01/Chap01_HowToSubmitAssignments.mp3)

### [Grades]

Online classroom management systems such as Canvas have an internal grading system that is sometimes very useful and easy-to-understand. Other times, they are very confusing and cumbersome. Personally, I have used my own grading system but I will be working with Canvas to see how we will record and present grades. I will let you know! (Remember, this is my first time using Canvas.)

### [People]

Get to know your fellow students! All the studies have shown that when students work and study together, their grades improve. Make friends and study and work together. Who knows where it might lead?

The following course schedule is subject to change as the course progresses. If you have any suggestions about the course material, please feel free to tell me personally or interject them into the classroom discussion. We will attempt to cover all this material but our emphasis is always placed on everyone understanding and using what is covered. However, I will make every attempt to satisfy those students who are anxious to move ahead on their own with extra assignments. Beginning with the fourth week, an assignment is due *every* week. The single most frequent reason for students dropping the class is because they get behind. ***If you get behind, please contact me or come see me for extra assistance in my office.***

Wk	Dates	Topics	Chap	Exam
1	Jan 30 - Feb 5	Introductions & Welcome; Getting Started <b>Part 1: Planning Your Personal Finances</b> Personal Financial Planning in Action	1	
2	Feb 6 - Feb 12	Money Management Skills: Financial Statements & Budgeting	2	
3	Feb 13 - 19	Taxes in Your Financial Plan	3	
4	Feb 20 - 26	Taxes in Your Financial Plan ( <i>continued</i> )	3	#1*
5	Feb 27 - Mar 5	<b>Part 2: Managing Your Personal Finances</b> Savings and Payment Services	4	
6	Mar 6 - Mar 12	Consumer Credit: Advantages, Disadvantages, Sources, and Costs	5	
7	Mar 13 - 19	<b>Part 3: Making Your Purchasing Decisions</b> Consumer Purchasing Strategies and Wise Buying of Motor Vehicles	6	
8	Mar 20 - 26	Selecting and Financing Housing	7	#2*
9	Apr 3 - 9	<b>Part 4: Insuring Your Resources</b> Home and Automobile Insurance Health and Disability Income Insurance	8 9	
10	Apr 10 - 16	Financial Planning with Life Insurance	10	
11	Apr 17 - 23	<b>Part 5: Investing Your Financial Resources</b> Investing Basics and Evaluating Bonds	11	#3*
12	Apr 24 - 30	Investing in Stocks	12	
13	May 1 - 7	Investing in Mutual Funds	13	
14	May 8 - 14	Investing in Mutual Funds ( <i>continued</i> ) Investing in Real Estate and Other Investment Alternatives	13 lecture	#4*
15	May 15 - 21	<b>Part 6: Controlling Your Financial Future</b> Starting Early: Retirement Planning Estate Planning	14 14	
16	May 22 - 26	<b>Final Exam:</b> Week of May 22 <sup>nd</sup> to 26 <sup>th</sup>		Final

\* Always check [www.WonderProfessor.com](http://www.WonderProfessor.com) and Canvas announcements / modules for the dates of the next exam.