

BUSE 120 Principles of Money Management

Fall 2020 – Fully Online

ABOUT THE COURSE

This course is an introduction to the principles of money management. Students examine their personal relationships with money and explore the psychological, sociological, and physiological factors that influence financial decisions. Emphasis is placed on financial goal setting, culminating in the development of a personal budget and financial plan. Other topics include income generation and



career planning; effective spending decisions including major consumer purchases and real estate; savings strategies; credit building; insurance; retirement and estate planning; investment options; and the interrelationships among financial, social, physical, and mental health. This course is intended for all students interested in personal finance and money management.



WELCOME!

Here's how to contact me:

- Message via the Canvas Inbox (quickest way)
- dshort@sdccd.edu
- (619) 388-7812
- Office hours Mon/Wed 9:00 - 10:00 via cccconfer.zoom.us/j/3977050710
- Appointment via calendly.com/duaneshort

STUDENT LEARNING OUTCOMES

1. Develop specific strategies for moving from your present financial situation to the achievement of your goals.
2. Create an effective financial plan with necessary daily decisions and transactions in areas including taxes, insurance, investments, and retirement planning.
3. Demonstrate sufficient understanding of basic consumer economic issues leading to a more productive, positive and community-oriented lifestyle.
4. Use spreadsheet software on a personal computer to develop a one-month operating personal budget.

IT'S ONLINE

All materials in this course, including readings, quizzes, assignments, and other content, are accessed via Canvas. Here's how to log in:

TIPS FOR SUCCESS

- Schedule 9 hours per week for work in this class.
- Complete at least one learning module each week.
- Take notes on what you read in the textbook and the module activity pages.
- Allocate 3 hours at the end of each module to work on the assignment (for study, research, self-reflection, writing, proofreading, etc.).

Website: <https://sdccd.instructure.com>

Username: 10-digit student ID number

Password: 8-digit birthdate (mmddyyyy) or your previously created password

24/7 Technical Support: 844-612-7421 or support@instructure.com



THE TEXTBOOK

...is free! It's available on Canvas or in hard copy from the bookstore for a small fee.*



ABOUT 9 HOURS

...per week is what you should plan to spend on this class (same as all 3-unit, 16-week classes).



LATE WORK

...is deducted 10% for every day or part of a day overdue, up to a maximum of 50%.



YOUR CREDIT

...for this course transfers to all CSU campuses and many private/independent universities.

*The textbook used in this class is a free Open Educational Resource (OER). A variety of other handouts, readings, and videos are provided on the Canvas course website.

ASSIGNMENTS AND GRADING

All assignments are graded on a percentage basis and factored into the total grade using the following weights:

Exercises: 4% each

Quizzes: 10% each

Discussions: 1% each

Personal Budget Project: 15%

The total is converted to a letter grade using the following scale:

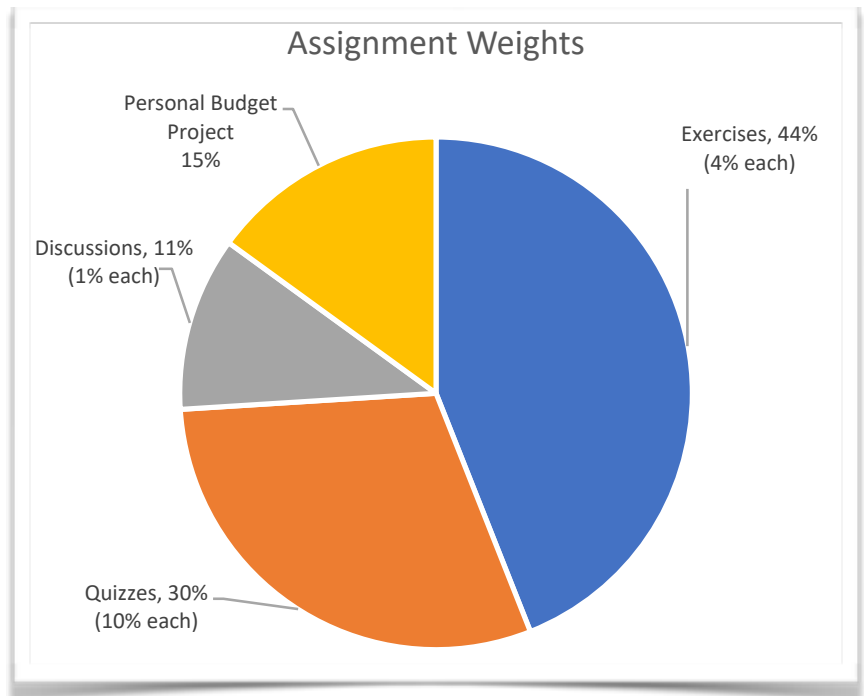
A: 90% or higher

B: 80% - 89%

C: 70% - 79%

D: 60% - 69%

F: 59% or lower



EXTRA CREDIT

A small number of extra credit assignments are available. For more information, see the "Extra Credit" section of the Assignments page on the Canvas course navigation menu.

the old grade. To retake a quiz for your one resubmitted assessment, contact me at least three days before the end of the term to have the quiz reset in Canvas.

OPTIONAL RESUBMITTED ASSIGNMENT

You may select one assignment to revise and resubmit during the last two weeks of the semester. The assignment will be graded again as though it was submitted on time and the new grade will replace

NEED HELP?

I am available to assist you during office hours or by appointment. In addition, free tutoring in writing and other academic skills is available from the Academic Success Center in L-101. Many other free student services are available at Miramar College. For more details, visit sdmiramar.edu/resources.



ABOUT THE ASSIGNMENTS

Exercises are graded using a rubric posted to the Canvas course website. To receive full credit, you must answer all questions posted in the exercises completely, accurately, clearly, and with specific details and/or explanation.

The Personal Budget Project is graded using a rubric posted to the Canvas course website. To receive full credit, you must complete all components of the project accurately, clearly, and with specific details as described in the provided instructions.

Discussions are graded using a rubric posted to the Canvas course website. Each discussion has a number of topics to select from; you only need to participate in one topic. To receive full credit, you must provide complete, thorough, and thoughtful responses to the questions posed in the discussion topic you select as well as reply to at least one other student's discussion post.

Quizzes are graded on a direct 0%-100% scale based on the percentage of correct answers. Questions may be multiple choice, true/false, or other formats.

CLASS SCHEDULE

<u>Dates</u>	<u>Week</u>	<u>Learning Activities</u>	<u>Assignments</u>	<u>Due</u>
8/17 - 8/23	1	Module 1: Intro to Personal Finance Textbook Chapter 1 and course syllabus	Module 1 Discussion	8/23
8/24 - 8/30	2	Module 2: Basic Ideas of Finance Textbook Chapter 2	Module 2 Exercise Module 2 Discussion	8/30
Friday 8/28: Last day to add or drop the class				
8/31 - 9/6	3	Module 3: Financial Statements Textbook Chapter 3	Module 3 Exercise Module 3 Discussion	9/7
Monday 9/7: Labor Day holiday				
9/8 - 9/13	4	Module 4: Time Value of Money Textbook Chapter 4	Module 4 Exercise Module 4 Discussion	9/13
9/14 - 9/20	5	Module 5: Budgets Textbook Chapter 5	Module 5 Exercise Module 5 Discussion	9/20
9/21 - 9/27	6	<i>Begin recording daily spending</i> Module 6: Taxes Textbook Chapter 6	Quiz 1 covering Modules 1 - 6	9/27
9/28 - 10/4	7	<i>Continue recording daily spending</i> Module 7: Financial Management Textbook Chapter 7	Module 7 Exercise Module 7 Discussion	10/4
10/5 - 10/11	8	<i>Finish recording daily spending</i> Module 8: Spending Textbook Chapter 8 <u>and</u> Chapter 9	Module 8 Exercise	10/11
10/12 - 10/18	9	Module 9: Insurance Textbook Chapter 10	Module 9 Exercise Module 9 Discussion	10/18
10/19 - 10/25	10	Module 10: Retirement and Estate Planning Textbook Chapter 11	Module 10 Exercise Module 10 Discussion	10/25
Friday 10/23: Last day to withdraw from the class (with a "W" recorded on your transcript)				
10/26 - 11/1	11	Module 11: Investing Basics Textbook Chapter 12	Quiz 2 covering Modules 7 - 11	11/1
11/2 - 11/8	12	Module 12: Investor and Market Behavior Textbook Chapter 13 <u>and</u> Chapter 14	Personal Budget Project	11/8
11/9 - 11/15	13	Module 13: Stocks Textbook Chapter 15	Module 13 Exercise Module 13 Discussion	11/15
11/16 - 11/22	14	Module 14: Bonds Textbook Chapter 16	Module 14 Exercise Module 14 Discussion	11/22
11/23 - 11/29: Thanksgiving break - no classes in session				
11/30 - 12/6	15	Module 15: Mutual Funds and Other Investments Textbook Chapter 17	Module 15 Exercise Module 15 Discussion	12/6
12/7 - 12/13	16	Module 16: Career Planning Textbook Chapter 18	Quiz 3 covering Modules 12 - 16 Optional Resubmitted Assignment	12/13

THE SEMESTER ENDS ON MONDAY 12/14/20

No coursework of any kind, including late or resubmitted assignments, will be accepted later than midnight on this date.

Although it rarely happens, the instructor reserves the right to change the above schedule without prior notice.

THE FINE PRINT: CLASS POLICIES & INFORMATION

ACADEMIC ACCOMMODATIONS

I have made every effort to make this course accessible to all students, including students with disabilities. If you encounter a problem accessing anything in this course please notify me immediately. If you need academic accommodations due to a disability, please coordinate with the Disability Support Programs and Services (DSPS) department. DSPS is located in room K-204 and can be reached at (858) 536-7212 or (619) 388-7312. Please provide me with any academic accommodations instructions from DSPS as soon as possible.

ATTENDANCE

Participation in online class activities such as supplemental readings, activities in the module pages, and class discussions are required and constitute a significant portion of the final grade. Students who have not submitted the first assignment by three days before the add/drop deadline may be dropped for non-attendance. I may also withdraw a student after the add/drop deadline due to non-participation in the class.

COMPUTER USE

This is a completely online class and therefore requires the use of a computer with Internet access. The Canvas online course management system is compatible with the Google Chrome, Firefox, and Safari web browsers; Microsoft Internet Explorer is not supported. Computers are available for student use in the Miramar College Independent Learning Center (ILC) and Learning Resource Center (LRC). Computers with assistive technology to accommodate visual and other disabilities are available in the High Tech Center. All students enrolling in the course are assumed to be familiar with the use of computers, the Internet, and word processing software.

Computer systems are not 100% reliable. Students should make every effort to turn assignments in well ahead of the due date. However, if a failure of technology occurs which prevents a student from turning in an assignment, at my sole discretion a short grace period may be granted to turn in late work. It is solely up to me to determine what constitutes a "failure of technology."



DROPS, WITHDRAWS, AND INCOMPLETES

It is your responsibility to drop all classes in which you are no longer participating. Students remaining in this class beyond the published withdrawal deadline will receive an evaluative letter grade (A through F). "Incompletes" will only be assigned due to extraordinary circumstances beyond the student's control and only at the sole discretion of the instructor.

ENGLISH AND MATH ADVISORIES

Before enrolling in this course you should be proficient in academic reading, writing, study, and critical thinking skills. To ensure this level of competency, you should have completed English 047A; the combination of English 048 and 049; or Milestones R50/W50.

Before enrolling in this course you also should be proficient in basic arithmetic operations, including fractions, percentages, decimals, and ratios. To ensure this level of competency, you should have completed Mathematics 038 or Milestone M30.

INSTRUCTOR ROLE

I am a teacher and facilitator; not a finance expert. My role is to help you gain knowledge in your quest to become an informed and possibly skilled manager of your own personal finances. I WILL NOT act as a financial advisor. While numerous personal finance practices will be discussed and analyzed in the course, I will not provide specific financial advice. Nothing I may say or do should be interpreted as making a recommendation about specific investments or other financial decisions. Neither me nor the college is or will be responsible for any financial decisions you may make during or after the completion of your attendance in the course. You assume any and all risks regarding any personal financial decisions you may make.

HONEST ACADEMIC CONDUCT

You are expected to be honest and ethical at all times in the pursuit of academic goals. Students who are found to be in violation of Administrative Procedure 3100.3, Honest Academic Conduct, will receive a grade of zero on the assignment in question and may be referred for disciplinary action in accordance with Administrative Procedure 3100.2, Student Disciplinary Procedures.

Plagiarism – to take and pass off as one's own work or ideas of another – is a form of academic dishonesty.

Plagiarism is any one of the following:

- Verbatim copying without proper acknowledgment on term papers, homework or tests/exams;
- Paraphrasing without proper acknowledgment;

- Putting together a “patchwork” paper from diverse sources, without proper acknowledgment of those sources;
- Unacknowledged appropriation of information or of someone else’s ideas.

Acts of plagiarism will result in no credit awarded for the assignment; remedial instruction; academic or administrative sanctions; and/or other consequences.

REFERENCES

All work in this class is open book/open notes. The course emphasizes the understanding and application of concepts rather than the memorization of facts. However, you should have a strong familiarity with examples, terminology, and other course content in order to perform well on the quizzes and other assignments.

PERSONAL FINANCIAL INFORMATION

Some of the assignments in this class ask questions about your personal finances. For example, you will create a personal budget in this class. However, it is not required that you actually share your own personal financial information with me. Qualitative questions about your personal financial situation are reflective in nature and should be answered in a general manner without providing specific monetary amounts or details. Quantitative questions such as the information needed to develop a personal cash flow statement, balance sheet, and budget may be answered with fictitious or hypothetical monetary amounts if you prefer to keep the details of your personal finances private. However, if you choose to use fictitious or hypothetical monetary amounts, they must be reasonable and self-consistent.

STUDENT CODE OF CONDUCT

You are expected to adhere to the Student Code of Conduct at all times. Students who violate the Student Code of Conduct may be temporarily removed from class by the instructor. Incidents involving removal of a student from class will be reported to the college disciplinary officer for follow up. The Student Code of Conduct can be found in Board of Trustees Policy, BP 3100, Student Rights, Responsibilities, and Administrative Due Process available on the SDCCD website, www.sdccd.edu.

ABOUT THE INSTRUCTOR

Dr. Duane Short earned his BA in Political Science and Psychology from Stanford University, his MBA in Management from San Diego State University, and his PhD in Business Administration (specialization in Public Administration) from Northcentral University. Before his current assignment as a classroom instructor, he served as the Articulation Officer at San Diego Miramar College and the Transfer/Career Center Director at San Diego City College. Dr. Short’s previous career was in the U.S. Navy as a Naval Flight Officer, mission commander, operations manager, instructor, and legal officer. He is a native San Diegan and a former student at San Diego Miramar and Mesa colleges.

