# Santa Ana College / Business 130/ Personal Finance / Fall 2017 (40373)

**MW 3:00PM-4:25PM, Room A-211**

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| **Instructor:** Tommy Strong, CPA**Email: strong\_john@sac.edu**Office line: (714) 564 6780 | **Office Hours:** Tu & Th – 4:00 - 5:00 PMW – 4:30 – 5:30 PM Office located at A-107-3 in Cesar Chavez Bldg |

**COURSE DESCRIPTION:** This course includes various aspects of personal financial planning including family budgeting, investments, housing, insurance, taxation, estate planning, credit and its uses, planning for retirement, and installment buying.

**COURSE MATERIALS:** This course requires a textbook (hardcopy or online), and a Cengage APLIA registration code. There are several options regarding the course materials. Please read carefully the section “Course Materials & Registering for APLIA” later in this syllabus.

**Canvas Access**

Canvas is the course management system used by Santa Ana College. Go to rsccd.instructure.com. (There is no ‘www’.) Enter your Web Advisor ID and password in order to log in. If you have difficulty, contact the Distance Ed department at **714-564-6725** or DistanceEd@sac.edu as soon as possible.

**Office Hours**

Office hours are listed above – if those conflict with your schedule don’t worry – email or talk to me to set up a time that works for the both of us. Office hours are YOUR TIME – take advantage of it. Reviewing HW problems, lecture notes, questions about scholarships, internships, jobs etc. – if I can help you with an answer I will. If I don’t have a good answer I will try to point you in the direction of someone who can. Look for this little creature below to find my office:



**Communication with Instructor**

If you have any questions, comments or concerns, the discussion board forum is the best way to get these answered﻿﻿﻿﻿﻿﻿﻿﻿﻿﻿﻿.  If you have a question, there is a good chance another student will have it as well.  If the question is of a personal nature you may email me directly. Please note that if you email me and the question is a general one, I may re-direct you to the discussion board forum.﻿﻿﻿﻿﻿﻿﻿﻿﻿﻿﻿﻿﻿﻿﻿﻿﻿﻿﻿﻿﻿﻿﻿﻿﻿﻿﻿﻿﻿﻿﻿﻿﻿﻿﻿﻿﻿﻿﻿﻿﻿﻿﻿﻿﻿﻿﻿﻿﻿﻿﻿﻿﻿﻿﻿﻿﻿﻿﻿﻿ For discussion board and email my turnaround time is 1 business day. On occasion I like to pretend that I have a life which means I don’t check the forum from Friday afternoon through the weekend. You are welcome to post to the forum on the weekend, but don’t expect a reply until Monday at the earliest. When emailing me, be sure to include the course number and section in the subject line so I may know which class you are referring to. Example subject line: “BUS-130– Your Name - Question about accounting internships”. General course questions should be asked on the blackboard forum (I get an alert when something is posted) whereas specific / personal matters may be sent directly to my email. If you email me a general question, I may re-direct you to the blackboard forum to get it answered.

**Santa Ana College Mission Statement**

The mission of Santa Ana College is to be a leader and partner in meeting the intellectual, cultural, technological and workforce development needs of our diverse community. Santa Ana College provides access and equity in a dynamic learning environment that prepares students for transfer, careers and lifelong intellectual pursuits in a global community.

**GRADING**:

**Homework:** Homework must be completed online using PFIN Online. All HW assignments are due 11:59PM on date stated in calendar below.

**Exams**: There are 3 exams. **Students who are absent may not take the exam.** The exams are open note – please refer to schedule regarding exam dates and chapters covered. The exams will be taken in PFIN Online.

**Participation**: Students earn participation points by arriving to class on time, working diligently on in-class assignments, and displaying appropriate classroom decorum, including using computers only at designated times. For purposes of participation points, two tardies will be treated as one absence.

**Project**: Students will complete individually a project that will be presented upon at the conclusion of the semester. Further details regarding the project will be discussed in class.

**GRADING POINT SCALE**:

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| --- | --- |
| HW: | 240 |
| Exams: | 270 |
| Participation: | 40 |
| Project: | 100 |
|   |   |
|   |   |
| **Total Possible Points:** | **650** |

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| --- | --- |
| **Grade Scale** |   |
| 650 - 582 points | A |
| 581 - 517 points | B |
| 516 - 452 points | C |
| 451 - 387 points | D |
| 387 or below  | F |

**HONESTY/INTEGRITY POLICY**:

Academic dishonesty or cheating is defined as an intentional act of fraud in which a student seeks to claim credit for the work or efforts of another. This includes assisting other students in acts of dishonesty or coercing students into acts of dishonesty, whether it is in coursework or on exams. **There is absolutely NO tolerance for cheating in this class.** Any student caught cheating or assisting another student in the act of cheating will receive an “F” grade for the assignment and an **“**Academic Misconduct Incident Report**,”** will be filed. A second act of academic dishonesty will result in the filing of an **“**Academic Misconduct Incident Report**,”** and referral to the Dean and may result in the imposition of college-wide sanctions including removal from this course.

This course allows you to utilize resources available to you to complete the coursework. Be sure to cite any online sources or material you use for your assignments (e.g. website, author, date). The work you submit should be your own and a student found cheating on any exam or assignment will receive no credit for that exam or assignment. A second instance of cheating will result in further disciplinary action. See the SAC Academic Honesty Policy below:

*This class will use a tool assignment submission which utilizes a data base that can detect possible plagiarism. Please be aware and that any work included in your assignment that is un-credited (i.e., not listed as a resource as part of your paper) will be considered plagiarizing.*

**SAC ACADEMIC HONESTY POLICY INFORMATION**

Students at Santa Ana College are ex­pected to be honest and forthright in their academic endeavors. To falsify the results of one’s research, to steal the words or ideas of another, or to cheat on an examination, corrupts the essential process by which knowledge is advanced. Academic dishon­esty is seen as an intentional act of fraud, in which a student seeks to claim credit for the work or efforts of another without autho­rization, or uses unauthorized materials or fabricated information in any academic exercise. As institutions, we also consider academic dishonesty to include forgery of academic documents, intentionally imped­ing or damaging the academic work of others, assisting other students in acts of dishonesty or coercing students into acts of dishonesty.

**Tentative Calendar. Subject to change.**

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| --- | --- | --- | --- | --- | --- |
| **Week #** |  | **Class Topic or Activity** | **Possible Points** | **DUE DATE** | **Day & Time Due** |
|   |   |   |   |   |   |
| **Week 1**  |  | Ch. 1 Understanding Financial Planning |  |   |   |
| **28-Aug** | **HW Ch. 1**  | 20 | 9/17/2017 |   |
|  |
| **Week 2** | **4-Sep** |  Ch. 2 Using Financial Statements and Budgets |  |   |   |
|  |  | **HW: Ch. 2** | 20 | 9/17/2017 |   |
| **Week 3** |  |  Ch. 3 Taxes |   |   |   |
| **11-Sep** |   |
|  | **HW: Ch. 3** | 20 | 9/17/2017 |   |
| **Week 4**  | **18-Sep** |  Ch. 4 Managing Cash & Savings |   |   |   |
|  | **HW: Ch. 4** | 20 | 24-Sep |   |
| **Week 5** |  | **EXAM 1 Ch. 1-4** | 90 |   | Wednesday |
| **25-Sep** |
|  |  |   |   |   |
| **Week 6** | **2-Oct** |  Ch. 5 Autos & Housing |   |   |   |
|  |   |
|  | **HW: Ch. 5** | 20 | 8-Oct |   |
| **Week 7** | **9-Oct** |  Ch. 6 Using Creditt |   |   |   |
|  |   |
|  | **HW: Ch. 6** | 20 | 15-Oct |   |
| **Week 8** | **16-Oct** | Ch. 8 Insuring your life |   |   |   |
|  |   |
|  | **HW: Ch. 8** | 20 | 22-Oct |   |
| **Week 9** | **23-Oct** | Ch. 9 Health Insurance |   |   |   |
|  |   |
|  | **HW: Ch. 9** | 20 | 29-Oct |   |
| **Week 10** |  | **EXAM 2 Ch. 5-6 & 8-9** | 90 |   | Wednesday |
| **30-Oct** |
|  |  |   |   |   |
| **Week 11** |  |  Ch. 10 Protecting Your Property |   |   |   |
| **6-Nov** |   |
|  | **HW: Ch. 10** | 20 | 12-Nov |   |
| **Week 12** |  |  Ch. 11 Investment Planning |   |   |   |
| **13-Nov** |   |
|  | **HW: Ch. 11** | 20 | 19-Nov |   |
| **Week 13** |  |  Ch. 13 Mutual Funds & Real Estate |   |   |   |
| **20-Nov** |   |
|  | **HW: Ch. 13** | 20 | 26-Nov |   |
| **Week 14** |  | Ch. 14 Planning for Retirement |   |   |   |
| **27-Nov** |   |
|  | **HW: Ch. 14** | 20 | 3-Dec |   |
| **Week 15** |  | **EXAM 3 - Ch. 10-11 & 13-14** | 90 |   | Wednesday |
| **4-Dec** |
|  |  |   |   |   |
| **Week 16** |  | **Project Presentations** | 100 |   | Wednesday |
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| **11-Dec** |
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|  |  |   |   |   |

**ATTENDANCE**:

Students are dropped when they do not appear for the first class meeting, and students missing more than two class meetings may be dropped for nonattendance. Students who arrive after roll is called are responsible for checking in with the instructor after class. Otherwise, the tardy will show as an absence. See the Grading/Participation section of this syllabus for information on the effect of absences and tardies on participation points. If you are going to be absent late or tardy – please e-mail me and I will consider excusing you.

 **Absence/Non Participation/Drop:**

It is the student’s responsibility to withdraw officially from a course. However, because of enrollment demand a student will be dropped by the instructor when not appearing at the first class meeting or not participating in the first course activity designated to account for active enrollment. A student may be dropped for non-participation if they have missed in excess of 10% of the total course activities including but not limited to class attendance, discussions, assessments, etc.

Under extenuating circumstances, a student may be reinstated by the instructor.

**PAGERS-CELL PHONES-COMPUTERS**: To insure consideration for other participants in our class, ***please turn off (or set to vibrate) all pagers and cell phones and store them out of reach while in the classroom***. Computers may be used only for class work, and with the instructor’s consent. Students using cell phones in class will lose participation points.

**OTHER COLLEGE POLICIES**:

Students are responsible for complying with the add/drop procedures and for processing add/drop forms with the Admissions Office before the appropriate deadlines. Students are responsible for reading and complying with all aspects of the Standards of Conduct for Computer Classrooms and Computer Labs and other student conduct policies.

**ACADEMIC ACCOMMODATION STATEMENT**:

A student with a disability, who would like to request an academic accommodation, is responsible for identifying herself/himself to the instructor and to the Disabled Student Programs and Services (DSPS). To make arrangements for academic accommodations, contact the Disabled Student Office in Johnson Center, U-103, or phone (714) 564-6264, TTY (714) 564-6284 for a referral to the appropriate DSPS Department. The Disabled Students Programs & Services (DSPS) office can be accessed online @ <http://sac.edu/StudentServices/DSPS/Pages/default.aspx>

**STUDENT LEARNING OUTCOMES FOR PERSONAL FINANCE:**

1. Students will prepare a personal budget.
2. Students will be able to describe both a short term and long term personal financial goal to ensure financial security.

COURSE MATERIALS & REGISTERING WITH Cengage APLIA

COURSE MATERIALS: This course requires **a textbook** (hardcopy or online), and **a Cengage APLIA registration**

code. In addition students must be able to review documents prepared in Microsoft Office Word and PowerPoint

There are several options regarding the text materials: SAC has computer resources available.

Please take care when purchasing your textbook. It must be “bundled” with a single use APLIA code. This code is needed to compete your homework weekly. Beware most used copies or sources other than those listed below will not include the APLIA code you need for this class.

**OPTION 1**: **Purchase a new textbook at the Don Bookstore bundled with a APLIA code at the SAC Bookstore: Approx. $75.00**

PFIN Edition, 6

Gitman/Joehnk/Billingsly **ISBN-** 9781337493154

New textbook paperback

Online textbook ( part of Aplia code purchase)

Aplia Code l Code needed for your homework

Or

**OPTION 2: Purchase Directly from Cengage – MAKE SURE TO PURCHASE “BUNDLE” Text + PFIN Online - $69.50**

**Link to purchase:** <http://www.cengagebrain.com/course/2197391>