



Course Syllabus

FIN 4140 - 1035

Personal Financial Planning Summer Term 2024-2025 (0650)

Welcome

Welcome to your Financial Planning course! I believe you will find this class to be very informative and probably much more fun than the typical finance course. We will cover a broad range of personal finance topics, including budgeting, investing, insurance, taxation and more. If you are a Financial Services major, this class may help enhance your career path goals. Regardless of major, this class will enhance your financial knowledge and abilities to help you manage your own money and debt.

Note that this is an 8-week "express" course, similar to many other upper-level courses at SPC. You will be completing the workload of what is normally taught over 16 weeks in half the time. This will require significant dedication and time commitment to the course to be successful. Waiting until the weekly due dates to get started will make it very difficult to finish the work and to keep up with the pace of the class as topics build on each other each week. Getting behind in this manner does not afford students due date extensions, makeup work or other special benefits the rest of the class doesn't receive.

You will need access to **Pearson's Finance Lab** (just like you had for FIN3403 and possibly others by now). The lab access will include an eText, but a loose-leaf text may also be purchased through the Purchase Options menu, once registered. See the **registration instructions in the *Begin Here* module of Canvas**. The first lab assignments (Chapters 1 and 2) are due on Sunday. Utilize the **Assignment Schedule** to ensure you stay on pace each week.

In addition to the Pearson lab work, there will be **written assignments** due each week (except Week 8) in Canvas. Twelve of them are **Next Gen** assignments you will complete and submit in Canvas. You'll find more information about these in the Next Gen page of the weekly modules. These exercises are meant to give you more practical, real-life, experience for the topics studied in the text and practiced in the lab homework. An additional time value of money assignment is included in Week 2. **Note that it is due on Friday of Week 2**--you can get a head-start on it before that week if you have time.

Go to the Begin Here module to get started. Complete all the course readiness items, including the **Syllabus Quiz** and **Academic Honesty Pledge**.

Instructor Contact Information



Dr. Aaron DeSpain, DBA, ChFC®

Pronouns: he/him

Email

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Phone: 727-341-3252

Office and Online Chat Hours:

<https://web.spcollege.edu/instructors/id/despain.aaron>

Office Location:

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Instructor Web Page:

<https://web.spcollege.edu/instructors/id/despain.aaron/BIO/>

Departmental Contact Information

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Phone Number: 727-712-5407

Appointment Information: Call or Email contacts above to schedule an appointment

Michael Ewell, M.S.

Title: Associate Dean, College of Business

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Phone Number: 727-791-2610

Appointment Information: Call or Email contacts above to schedule an appointment

Course Information

Prerequisite(s): Prerequisite: Admission to BANK-BS or BUS-BS program; and FIN 3403

Credit Hours: 3

Modality: Online

Course Description: This course examines the nature and principles of individual wealth creation and preservation. The course introduces principles for consumer financial decision making and personal money management. It will also cover the characteristics and appropriate application of modern tax, risk management and insurance, money management, investment, retirement, and estate planning tools and methods.

Course Objectives

1. The student will explain the principles and disciplines of the personal financial planning process by:
 - a. preparing, discussing, and interpreting formal Statements of individual financial health.
 - b. defining and discussing individual financial goals and objectives, and their dynamics across the individual's life cycle.
 - c. identifying, comparing, and contrasting financial instruments that will satisfy individual financial goals and objectives.
 - d. identifying and describing tax minimization strategies.

e. preparing, discussing, and evaluating personal financial plans.

2. The student will evaluate methods, instruments, and strategies for personal credit and money management by:

- a. describing and assessing measures of credit and associated ratings.
- b. comparing and contrasting cash management alternatives and strategies.
- c. describing and assessing the sources, costs, and strategies for managing open credit, credit card, and consumer loans.
- d. conducting home purchase and automobile purchase decision analyses.

3. The student analyze principles of personal risk management, measures to assess risk exposure, and the application of insurance-based strategies to reduce risk by:

- a. describing the characteristics and application of health, life, property, and liability insurance policies.
- b. comparing and contrasting the role of each insurance type across the individual's life cycle.
- c. computing and evaluating the degree of risk exposures across the individual's life cycle.
- d. preparing a comprehensive personal risk management strategy.

4. The student will identify the role of capital market investment in the personal financial plan by:

- a. comparing and contrasting the characteristics of stocks, bonds, and mutual funds.
- b. recognizing and selecting mutual funds necessary to fulfill individual investment goals.
- c. comparing and contrasting personal investment strategies.

5. The student illustrate the principles, instruments, and strategies for retirement and estate planning by:

- a. defining and assessing appropriate levels of retirement funding.
- b. comparing and contrasting retirement funding methods.
- c. describing and analyzing estate planning considerations.
- d. comparing and contrasting estate planning strategies.
- e. creating an estate plan to minimize tax liability.

Important Dates

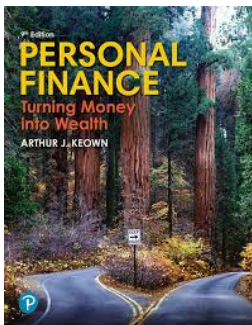
Class Dates: 19-MAY-2025 to 11-JUL-2025

Drop Date: 23-MAY-2025

Withdrawal Date: Please reference the Academic Calendar below

<https://www.spcollege.edu/academic-calendar>

Required Textbook and Other Resources



Personal Finance

Subtitle: Turning Money into Wealth

Required or Optional: Required

ISBN: 8220144560518

Authors: Arthur J. Keown

Publisher: Pearson

Publication Date: 2023

Edition: 9

Notes

MyFinance with Pearson eText Access Code. An optional loose-leaf (physical) edition is available after registration via the Purchase Options menu of the lab for \$54.99.

Excel

Required or Optional: 2016

Publisher: Microsoft



Performance Assessment and Grading

Total points will be accumulated primarily from chapter homework assignments, quizzes and Next Gen exercises. The assignments and their grading weights include the following:

Course Assignments & Weights

<u>Grade Category</u>	<u># Assignments</u>	<u>Total Points</u>	<u>Adj. Weighting</u>
Lab Quizzes*	14	140	20%
Lab Homework*	16	178	50%
Next Gen Exercises	12	135	30%

In addition, 3 Canvas assignments are included in the Lab Homework category of the grade book: 1) Time value of money (37 points), 2) Syllabus quiz (3 points), 3) Academic honesty pledge (3 points).

*Dynamic Study Modules (DSM) are prerequisites.

Track overall course grade in Canvas, not the lab.

Grading Scale

Standard grading scale will be used (see below).

90 – 100% = A

80 – 89% = B

70 – 79% = C

60 – 69% = D

<60% = F

Late Work Policy

Exceptions to meeting assignment deadlines require an official documented excuse (i.e. family death, doctor's note, etc.). Please note that computer problems, minor sickness, travel, and lack of planning do not constitute an excuse for missing a deadline. This may mean you have to use computers on campus or somewhere other than your home or submit an assignment to the instructor's college email account if Canvas is down (should the need arise). Again, there are no exceptions to this rule, so be sure to view all of the content and expectations within each weekly module ahead of time to confirm you can meet them for proper completion of this course.

Course Assignment Schedule

Weekly assignments are detailed for students in the **Assignment Schedule and Due Dates** file (*Begin Here* module in Canvas). It is recommended that the document be printed and used as a Quick Reference Guide for the course. It should be referenced frequently to avoid missing any due dates. Assignments will be completed in Pearson (chapter homework and quizzes), and Canvas (Next Gen exercises and time value of money assignment).

Communication Plan

Important news, weekly previews, updates and/or weekly progress messages will be posted to the Announcements page. These messages will also be emailed to the class. Urgent messages may also be texted to individual students using the college SParC system. Students may email me any day of the week and expect a reply within 24 hours, although I usually reply quickly. Messages should be sent primarily through the Canvas email system. In person, phone and Zoom meetings are also available for students to schedule in advance.

How to Be a Successful Student

Embarking on the journey of higher education can be transformative, and embracing the habits of successful students is a key component of that transformation.

Habits of Successful Students:

- Proactive and disciplined attendance: punctual attendance, active engagement in class activities.
- Actively seek to catch up on missed materials: acquire notes and assignments promptly.
- Engage in continuous study outside class: deepen understanding through self-study.
- Integrate feedback and seek extra credit opportunities.
- Remain fully involved in the educational process.

Mindset and Strategic Approach:

- Set realistic and specific learning goals for focus and direction.
- Recognize the value in each task to sustain effort.
- Maintain a positive attitude and break tasks into manageable parts.
- Regularly monitor progress and understanding.
- Embrace mistakes as learning opportunities for resilience and genuine interest in the subject.

Course Attendance

Participation in the course is essential to avoid being withdrawn for non-attendance. Participation is defined as reading and preparing for weekly lessons (especially prior to blended class meetings). It also includes completing and submitting ALL assignments on time and taking part in all other course communications in a timely manner. The Assignment Schedule and Due Dates sheet provides an overview of all assignments and due dates for the course, which are required for active participation.

Excused absences, of course, will not count against students. However, students must contact the professor to make appropriate arrangements, and provide supporting documentation accordingly. Advance notice should be given to the instructor whenever possible to arrange for alternatives.

This course will adhere to an **80-70** rule for participation. This means that at least 80% of the lab *homework* assignments (not quizzes or DSM's) need to have been *attempted* and at least 70% of the questions/problems within those assignments also *attempted* in order to be marked 'attended' when attendance is required. *Attempted* means there is a graded result (correct or incorrect). Attendance is reported to the college after Week 1 and the 60% point of the course (typically after Week 5). Note that the 80-70 rule is applied to all previous lab assignments up to that date, not just that particular week.

The Next Gen exercises are also included in the application of the 80-70 rule for participation. More specifically, failing to complete multiple Next Gen exercises (3 or more) prior to the 60% course attendance deadline (typically Week 5) may result in the student being withdrawn from the course. See the additional SPC attendance policy in the next section for more details.

SPC Policy: Attendance/Participation/Withdrawal

Withdrawing from a course with a “W” or “WF” may impact students’ academic standing and financial aid eligibility including placing the student in early repayment. It is the student’s responsibility to understand the consequences of withdrawing.

Attendance

College policy requires students to attend class prior to the published deadline to drop with a refund. The instructor is required to report non-attendance and the student will be dropped after the first week of classes.

If you don’t attend during the first week of the term, you will be automatically dropped, and the class removed from your schedule. If you receive financial aid, your award amount may be adjusted if the drop changes your enrollment status (e.g. full-time to part-time).

It is the student’s responsibility to know the attendance policy of the class in which they are enrolled.

- Depending on the modality of the course, attendance may be online, LIVE Online, blended, or on-campus.
- For LIVE Online classes, attendance will be taken online during the normal class meeting time/days.
- Students who are feeling ill for any reason should communicate in a timely manner with their instructor regarding attending online instead of on-campus, and/or the responsibility of excused absences. Students are also responsible to discuss completing any missed work with the instructor.

Participation

College policy require the instructor to report any student who is not actively participating at the 60% point of a class. The instructor will report the student by the end of the week immediately following the 60% point of the class and the student will be withdrawn from the course and assigned a "W" grade. It is the student's responsibility to understand the instructor's requirements for 'active participation.

Student Withdrawals

You may drop a course through the [Drop with Refund](#) date listed on your Fee Schedule and be eligible for a refund, although withdrawing may affect your financial aid. If you withdraw prior to completing 60% of a class and receive any form of federal financial aid (grants or loans) you will be required to repay a portion. If you are thinking of withdrawing, please speak with your instructor, an [Academic Advisor](#) or a [financial aid counselor](#).

Withdraw requests submitted after the last date to withdraw with a "W" (see academic calendar) will result in a "WF". Students and instructors will automatically receive an email notification through their SPC email address whenever a withdrawal occurs. Students should consult with an academic advisor or financial assistance counselor prior to withdrawing from a class.

Students who wish to withdraw completely from SPC are not able to totally withdraw from all classes through MySPC. A student must contact an Academic Advisor to totally withdraw.

Technology Requirements & Policy

View the [Canvas Minimum Technology Requirements](#)

If you need technical assistance, please [Contact the Technical Support Center](#).

Minimum Technical Skills: Students should know how to navigate the course and use the course tools (email, discussion, gradebook, etc.). Learning Management System (LMS) tutorials are available to students new to this LMS and are located at the beginning of the

course. Most features in the LMS are accessible on mobile devices, although it is recommended that you use a computer for quizzes, tests, and essay assignments.

Students also MUST become proficient with the **Pearson finance lab** and the tools contained within the program to be successful in this course.

Excel will also be utilized in the course.

Accessibility of Technology

- [Canvas Accessibility](#)
- [Microsoft Accessibility](#)
- [Google \(YouTube\) Accessibility](#)
- [Panopto Accessibility](#)
- [Copyleaks Accessibility](#)
- [Cengage Accessibility](#)
- [McGraw-Hill Accessibility](#)
- [Pearson Accessibility](#)

Privacy

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- [Copyleaks Privacy](#)
- [Cengage Privacy](#)
- [McGraw-Hill Privacy](#)
- [Pearson Privacy](#)

SPC Policy: Academic Honesty

St. Petersburg College expects students to be honest in all of their academic work. By enrolling at the College, students agree to adhere to the College's standards of academic honesty and integrity. Failure to comply may result in academic and disciplinary action, up to and including expulsion from the College. As members of the College community, students also have an ethical obligation to report violations of the SPC academic honesty policies they may witness.

To better understand what academic integrity means and the potential consequences of violating it, please watch the following videos:

- [What is Academic Integrity?](#) (1:29)
 - [Transcript for "What is Academic Integrity?"](#)
- [What Happens When You Violate Academic Integrity?](#) (2:08)
 - [Transcript for "What Happens When You Violate Academic Integrity?"](#)

The academic honesty policy and procedures are available online:

- [Academic Honesty Policies, Honor Code](#)
- [Academic Integrity Policies and Procedures](#)

These documents include details on what is meant by:

- Cheating
- Plagiarism
- Bribery
- Misrepresentation
- Conspiracy
- Fabrication
- Collusion
- Duplicate submissions

- Academic misconduct
- Improper Use of Any Electronic Device

Cheating - The improper taking or tendering of any information or material submitted for a course.

Examples of cheating, improper use of electronic devices, and improper online course use include, but are not limited to:

- Using unauthorized materials during a test, such as the course textbook, notebook, formula lists, notes or crib sheets, including information accessed through a calculator or other electronic devices.
- Unauthorized access, modification, use, creation or destruction of calculator-stored or computer-stored data and programs.
- Selling or giving away all or part of the information on an electronic device, which will be used as course work.
- Sharing an electronic device while leaving answers on display or in memory.
- Submitting a duplicate homework or test with only the student's name changed.
- Unauthorized use of an electronic device to search for solutions during an exam.
- Having or providing unauthorized outside help when completing online quizzes or assignments.
- Obtaining access to confidential test materials or questions before quizzes or assignments.

Some of your courses may include online material that is protected by copyright. This means that the work is available for you to use in your studies, but you can't copy and share the materials (copyright.gov). Please see [SPC's copyright information](#). It's your responsibility to be academically honest in all of your work.

Generative AI Not Permitted

The best-known example of Generative AI (Artificial Intelligence) is ChatGPT, a chatbot that allows you to type a question as if you were talking to a real person, and it quickly offers a seemingly meaningful, original answer. Tools like this are powerful and can be useful in many contexts, but you must be aware of their limitations, as they can produce inaccurate, fabricated, and even offensive content. In addition, the work produced is not technically your own. In order to avoid violating [SPC's academic integrity policy](#), students must be sure to follow the course's policies regarding the use of artificial intelligence in academic work. The AI policies for this class are outlined below.

You are strictly prohibited from using use Generative AI (Artificial Intelligence), including ChatGPT and similar AI tools, in this course. The work produced by AI writing tools is not your own original work and is therefore unacceptable for the assignments in this course. If you cite AI-generated content, the work will be considered incomplete and receive a zero. If you do not cite, the work will be considered plagiarism and receive a zero. If you have any questions about this, please reach out to me.

Copyleaks

The instructor of this course may require the use of Copyleaks as a tool to promote learning. The tool identifies similarities and potential issues in written work that merit review. Use of the service enables students and faculty to pinpoint areas that can be improved through enhanced paraphrasing, source integration, or proper citation. Submitted papers are analyzed for originality and remain confidential within the Copyleaks system for this purpose only. Students retain full copyright to their work. Review the [Copyleaks Usage Agreement](#) for full details. Students who do not wish to submit work through Copyleaks must notify their instructor via course email within the first seven days of the course. In lieu of using Copyleaks, faculty may require a student to submit copies of sources, preliminary drafts, a research journal, or an annotated bibliography.

View the [Accessing the Similarity Report](#) tutorial.

Learner Support and Other Student Resources

Use the following links to view web sites on SPC's:

- [Free Tutoring](#)
- [Accessibility Services](#)
- [Academic Support](#)
- [On-Campus and Online Support](#)
- [Student Services](#)

Additional Resources:

- [Academic Calendar](#)
- [Learning Resources](#)
- [Career Services](#)
- [International Student Services](#)
- [Veterans Services](#)

Code of Conduct

Code of Conduct

The behavior of all students in class should reflect a professional, respectful, and compassionate environment. Inappropriate or inconsiderate behavior will result in consequences. Students must be thoughtful of their comments, actions, and decisions, considering how these impact classmates and instructors.

Online Student Participation and Conduct Guidelines

The practices of courtesy and respect that apply in the on-campus classroom also apply online. Any discriminatory, derogatory, or inappropriate comments are unacceptable and subject to the same disciplinary action applied in courses offered on campus.

Netiquette

Whether you are in an online class or a physical classroom, certain behaviors are expected when you communicate with your peers and your instructors. You need to contribute to a positive learning/teaching environment, respecting the rights of others and their opportunity to learn. No one has the right to interfere with the teaching/learning process. Below are the traits of a successful student. These guidelines pertain whether your course is online or in the classroom. When communicating, you should always:

- Treat everyone with respect in every communication
- Use your professor's proper title: Dr. or Prof., or if you are in doubt use Mr. or Ms.
- Use clear and concise language
- Remember that college level communication should use correct grammar, whether written or spoken. Avoid slang.
- Use correct spelling and avoid texting abbreviations
- Avoid using the caps lock feature as it can be interpreted as yelling online
- Be cautious when using humor or sarcasm as tone is sometimes lost in an email or discussion post and, even when spoken, your message might be misunderstood
- Be cautious with personal information (both yours and others')

When you send an email to your instructor, department chair, dean, or classmates, you should:

- Use a subject line that describes what you are writing about
- Avoid attachments unless you are sure your recipients can open them
- Be clear, concise, and courteous
- Sign your message with your name
- Use your SPC email account to ensure delivery. Sometime emails from non-SPC accounts are stopped by the spam filter and the recipient may not receive it.

When posting to a discussion board, you should:

- Write posts that are on-topic and within the scope of the course material

- Take your posts seriously; review and edit your posts before sending
- Be as brief as possible while still making a thorough comment
- Always give proper credit when referencing or quoting another source
- Read all messages in a thread before replying
- Avoid repeating someone else's post without adding something of your own to it
- Avoid short, generic replies such as, "I agree." You should include why you agree or add to the previous point
- Always be respectful of others' opinions, even when they differ from your own
- Express any differing opinions in a respectful, non-critical way
- Not make personal or insulting remarks
- Be open-minded

Recordings in the classroom

Students may record lecturers in class for personal use (such as studying or documenting complaints to the institution) without explicit permission. However, students may not record non-lecture portions of class (such as skills labs, student group work, individual student instruction, Q/A sessions, recording studio critiques, group/individual production and computer lab time, practicums/internships, or clinical/simulation rotations) or other students without explicit permission, and may not disrupt class in making such recordings (such as trying to use a device with a calculator or calculator app in a class that does not allow calculators, or blocking the view or aisles for others in the class). Having an approved ADA accommodation is considered explicit permission to record from the college.

Students making such recordings may not share recordings without explicit permission and are personally liable for unauthorized dissemination. If in doubt, please discuss with your professor before class.

The instructor has the authority to ask a disruptive student to leave a classroom or lab. The instructor may also delete posts or materials from an online or blended class and/or take disciplinary action if disruptive behavior continues. This ensures that all students in the class have an opportunity to learn.

For additional information, review the [SPC Expectations for Student Conduct](#), [Online Student Participation and Conduct Guidelines](#), and the [SPC Netiquette Policy](#). Please strive to uphold these standards to ensure a positive and productive learning environment.

Auditing a Class

Auditing a course allows a student to take a class without benefit of a grade or credit for the course. Students do not have to seek special permission to audit a course, but they do need to communicate to their instructor they are auditing. If an auditing student has something specific they are hoping to get from the course, they should discuss that with the faculty member during the first week of classes.

Once registered as an audit student, one may not change from credit to audit or from audit to credit after the drop/add period. However, under certain circumstances, a student may appeal to the appropriate Dean and request a change from audit to credit status after the registration period has expired, but have 60 days into the subsequent term to appeal the status change. The Dean will verify with the instructor that the student completed all of the requirements for credit in the course. The Dean's decision is the final decision.

Audit students are required to meet course prerequisites including appropriate scores on the St. Petersburg College Placement Test unless such requirements are waived by obtaining permission through the Dean.

Please note: Not all courses are eligible for auditing.

Student Survey of Instruction

The Student Survey of Instruction is administered in courses each semester. It is designed to improve the quality of instruction at St. Petersburg College. All student responses are confidential and anonymous and will be used solely for the purpose of performance improvement.

Title IX

At St. Petersburg College, our faculty are dedicated to fostering a secure and open environment conducive to learning for all students. Title IX prohibits gender discrimination, including sexual harassment, domestic and dating violence, sexual assault, and stalking. If you, or someone you are aware of, has experienced sexual harassment or sexual violence, or any form of sexual misconduct, which includes incidents like sexual assault, relationship violence, or stalking, please know that there are avenues for help and support.

We strongly encourage every member of our college community to be proactive, seek assistance, and report occurrences of sexual misconduct to the Title IX Office. It's important to be aware that under Title IX regulations, faculty members are obligated to report such incidents to the Title IX Office. However, if you prefer to have a conversation with someone who is not required to report, you can consult the [SPC's Counseling Services](#).

St. Petersburg College urges everyone in our community to step forward, seek support, and report any incidents of sexual harassment or gender-based discrimination to the St. Petersburg College Title IX Office. They can be reached via email at SPCTitleIX@spcollege.edu or by phone at 727-341-3261. Remember, these resources are here for your support and well-being.

Equal Access

St. Petersburg College affirms its equal opportunity policy in accordance with the provisions of the Florida Educational Equity Act and all other relevant state and federal laws, rules and regulations. The College will not discriminate on the basis of race, color, ethnicity, religion, sex, age, national origin, marital status, pregnancy, sexual orientation, gender identity, genetic information, or against any qualified individual with disabilities in its employment practices or in the admission and treatment of students. Recognizing that sexual harassment constitutes discrimination on the basis of sex and violates this Rule, the College will not tolerate such conduct. Should you experience such behavior, please contact the Equal Access/Equal Opportunity Office at 727-341-3261; by mail at P.O. Box 13489, St. Petersburg, FL 33733-3489; or by email at eaao_director@spcollege.edu.

Accessibility Statement

St. Petersburg College recognizes the importance of equal access for all students. Accessibility Services (AS) is the campus office that supports students with disabilities to approve and coordinate reasonable accommodations. Students who have, or think they may have, a disability (e.g., learning disability, ADD/ADHD, psychiatric, medical/orthopedic, vision, and/or hearing) are invited to contact their AS campus coordinator ([Accessibility Services Contacts](#)) for a confidential discussion. If an accommodation is deemed to potentially alter the nature of the course, it will require a decision by a committee. Therefore, ample time must be provided to evaluate and process such requests. Students who are currently registered with AS are encouraged to request accommodations early in the semester by logging into their AIMS account. Additional information is available at the college-wide Accessibility Services website www.spcollege.edu/accessibility.

Safety and Security

We want to make sure that you are comfortable on campus and feel secure in your learning environment. The SPC campuses are very safe but you should be aware of your surroundings, just as you are anytime you are in a public space. In each classroom there is an Emergency Response Guide to help you during an emergency. It is also a good idea to be familiar with evacuation routes in buildings that you use frequently. **If you have an emergency, dial 911 immediately.** For information on campus safety and

security policies, please call 727-791-2560. More information is also available on the [Campus Safety website](#).

The college website (spcollege.edu) is the best source of information in the event of an emergency. It's possible for something like a hurricane to disrupt classes on campus; if this happens there are plans on how to help you continue your education. You should be comfortable using the Learning Management System (LMS), as it will be key in communicating with faculty about course materials and assignments. Make sure you are familiar with sending and receiving emails, participating in discussion posts, navigating through course materials, and submitting assignments in the LMS. It is important to be able to use the LMS for learning activities if your campus is closed.

Federal and state law requires a person designated as a "sexual predator or offender" to register with the Florida Department of Law Enforcement (FDLE). The FDLE is then required to notify the college if the person attends, or is employed, by a college or university. You can find out more information by calling the FDLE hotline (1-888-FL-PREDATOR) or by visiting offender.fdle.state.fl.us/offender. A list of sexual offenders or predators registered for classes at SPC is also available.

Titans Care (Student Assistance Program)

As an SPC student it's vital that you know Titans Care. You can access resources through [SPC's Student Assistance Program \(SAP\)](#), a collaborative resource for students with mental health or general life issues. SAP provides help and education in suicide prevention, mental health, substance abuse awareness and more. It is SPC's belief that supporting mental wellness is everyone's charge and that one loss as a result of substance abuse, mental illness, or suicide is one too many. If you or a loved one are considering suicide, please call the National Suicide Prevention Lifeline at 1-800-273-8255.

Student Concerns

St. Petersburg College wants to make sure that you are able to receive prompt and fair resolutions to any concerns that you might have. If you feel that you have had a bad experience with a college employee, or you have a concern about college facilities, please bring it to our attention. Begin by speaking directly to the person responsible for the department; direct conflict resolution is an important skill to develop and usually brings about the best results. If you aren't satisfied with the outcome, or are not comfortable approaching the person directly, you may submit the information using an online form: web.spcollege.edu/survey/13002

If you're not able to submit the form online yourself, feel free to ask a college employee to submit the form on your behalf.

SPC Vaccination Policy

SPC is concerned about the health and well-being of all students. We encourage all students to remain current on vaccinations as suggested by appropriate health authorities. SPC does not require vaccinations for general admissions to our degree or certificate programs, with some exceptions for specific programs.

Instructional Continuity During Emergencies

The St. Petersburg College website at www.spcollege.edu is the official source of college information regarding the status of the institution. Other important information will be communicated via SPC Alert, local media outlets, and the college toll-free phone number 866-822-3978. All decisions concerning the discontinuation of college functions, cancellation of classes, or cessation of operations rest with the President or his/her designee. The College realizes that it is possible for a significant natural disaster to compromise SPC campus facilities sufficiently to disrupt the delivery of classes on campus/campuses for an extended period and is planning ways our operations can continue following such an emergency.

So, if a hurricane or other natural disaster causes significant damage to St. Petersburg College facilities, please visit the college website for an announcement of the College's plan to resume operations.

Further, in the event of such a disaster, the Instructor will continue using the Learning Management System (LMS) for continuation of all required learning and instructional activities in this course, including the issuing of graded online assignments and expectation of student completion of those graded assignments.

Therefore, to keep up with all activities in this course during and after a natural disaster, please plan to continue this course by maintaining online access to the LMS (possibly through duration of the course's regularly scheduled end date). We will finish this course in the LMS, as directed by your Instructor online, and your Instructor will use all graded assignments to assess and issue your final letter grade for this course, as normally planned, despite occurrence of the natural disaster.

For all current updates on pandemic conditions or other events, please visit SPC Updates at <https://www.spcollege.edu/spc-updates>

Terms of Instruction

Please note this syllabus is an instructional guide and that the instructor/professor reserves the right to make any changes to it, as needed. This includes changes to the course schedule and assignments, etc., throughout the term. If changes occur, you will be notified as soon as possible via email and/or an announcement in MyCourses. Changes may be necessary for various reasons, including instructor illness, students' progress, weather events, institutional needs, etc. Please approach any changes with flexibility and understanding.