

**\*\*\*\*COLLEGE OF BUSINESS\*\*\*\***

**ACADEMIC SYLLABUS**

**FIN 1100 – PERSONAL FINANCE**

**FALL 2019**

**INSTRUCTOR:** Thomas Murphy

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**EMAIL:** [murphy.thomas@spcollege.edu](mailto:murphy.thomas@spcollege.edu) or MyCourses email (preferred)

**WEBPAGE:**  <http://www.spcollege.edu/instructors/id/murphy.thomas>

**OFFICE HOURS:** Available by appointment**.**

**ACADEMIC DEPARTMENT:**

Program Director: Mike Ewell

Office location: Epi -Room 2-305E

Office Number: (727) 791-2610

**COURSE:** FIN 1100 - Personal Finance

**SECTION:** Fall 2019 – 16 Weeks (Online)

**IMPORTANT DATES:**

Course Dates: 08/19/2019 – 12/13/2019

Last day to drop and receive a refund: 08/23/2019

Last day to withdraw with grade of “W”: 10/24/2019

Academic Calendar: <http://www.spcollege.edu/calendar/>

Financial Aid: <http://www.spcollege.edu/getfunds/>

**COURSE**

**DESCRIPTION:** This course is a study of consumer buying practices, management of personal and family finances, spending income wisely, consideration of buying guides and consumer protection agencies. 47 contact hours.

**CREDIT HOURS:** 3

**REQUIRED TEXTBOOK & OTHER RESOURCE INFORMATION:**

* PERSONAL FINANCE (LOOSELEAF)-W/ACCESS
* Author - Kapoor
* Edition – 13th Edition
* ISBN: 9781264023691
* Access to high speed Internet
* Knowledge of Microsoft Office

**McGraw-Hill CONNECT Registration Instructions:**



**MAJOR LEARNING**

**OUTCOMES**: At the end of this course:

* The student will understand career choices and income potential.
* The student will understand how to use a budget to help reach desired goals.
* The student will understand the basic elements of consumerism.
* The student will understand how federal income taxes are calculated and how to file a federal income tax return.
* The student will understand the functions of basic savings institutions.
* The student will understand the use and management of credit.
* The student will understand housing alternatives.
* The student will understand transportation alternatives and costs.
* The student will understand basic investment principles and alternatives.
* The student will understand the basic principles and types of insurance.
* The student will understand the basics of retirement and estate planning.

**ATTENDANCE:** The college wide attendance policy is included in the syllabus addendum. <http://www.spcollege.edu/webcentral/policies.htm>.

**GRADING:**  The following criteria will be used to determine a final grade in the course:

3 TESTS 60%

SmartBook ASSIGNMENTS 15%

HOMEWORK ASSIGNMENTS 15%

DISCUSSION QUESTIONS 10%

**NON-WORKING**

**COMPUTERS:** You are responsible for a computer that meets the technical

requirements of this class. Technical problems are not

considered valid excuses for late or incomplete assignments.

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**TESTS** There will be a total of three tests in McGraw-Hill CONNECT. No tests will be accepted late.

**HOMEWORK:** Weekly homework will be assigned and completed in McGraw-Hill CONNECT. There is no limit to the number of attempts for each homework assignment. No late homework will be accepted; however your two lowest Homework Assignment scores will be dropped.

**DISCUSSION**

**QUESTIONS:** Weekly discussion questions will be assigned in MyCourses. Participation is critical to creating a successful online environment. Students are expected to contribute to the class discussion at least two out of seven days a week. Your initial response to the discussion question needs to be posted by Sunday night. At least one response to a classmate’s post is due by the following Sunday night. A VERY minimum of 2 posts per discussion question will be considered for participation. No late posts will be accepted.

**SMARTBOOK:** SmartBook assignments will be assigned and completed in McGraw-Hill CONNECT. There is no limit to the number of attempts for each question within SmartBook. No late SmartBook assignments will be accepted; however your two lowest SmartBook assignment scores will be dropped.

**GRADING SCALE:** A = 90-100

B = 80-89

C = 70-79

D = 60-69

F = 0-59

**SYLLABUS ADDENDUM**

[**http://www.spcollege.edu/webcentral/policies.htm**](http://www.spcollege.edu/webcentral/policies.htm)

**As your instructor, I will:**

* Log into MyCourses daily throughout the semester, from the first day of the term through the last day of the term.
* Respond to all Course Mail messages within 24 hours.
* Notify you in advance if I will be out of contact for more than two days.
* Keep your grades up to date in MyCourses
* Calculate and enter your grade for this course before the submission deadline so you can view your final grade via your MySPC area the next day.

**Weekly Schedule**

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| --- | --- | --- | --- |
| Weeks | Read | Homework | Test |
| 1 & 2 | Ch. 1,2 | Ch. 1 & 2 SmartBook + Chapter 1 & 2 Homework Assignment + Discussion Question |  |
| 3 & 4 | Ch. 3,4 | Ch. 3 & 4 SmartBook + Chapter 3 & 4 Homework Assignments + Discussion Question |  |
| 5 & 6 | Ch. 5,6 | Ch. 5 & 6 SmartBook + Chapter 5 & 6 Homework Assignments + Discussion Question | Test 1 |
| 7 & 8 | Ch. 7,8 | Ch. 7 & 8 SmartBook + Chapter 7 & 8 Homework Assignments + Discussion Question |  |
| 9 & 10 | Ch. 9,10 | Ch. 9 &10 SmartBook + Chapter 9 & 10 Homework Assignments + Discussion Question | Test 2 |
| 11 & 12 | Ch. 11,12 | Ch. 11 & 12 SmartBook + Chapter 11 & 12 Homework Assignments + Discussion Question |  |
| 13 & 14 | Ch. 13,18 | Ch. 13 & 18 SmartBook + Chapter 13 & 18 Homework Assignments + Discussion Question |  |
| 15 & 16 | Ch. 19 | Ch. 19 SmartBook + Chapter 19 Homework Assignment + Discussion Question | Test 3 |

\* Weekly schedule subject to change.

**STUDENT ASSISTANCE PROGRAM (SAP)**

As an SPC student it's vital that you know Titans Care. You can access resources through SPC’s Student Assistance Program (SAP) (<https://mycoursessupport.spcollege.edu/student-assistance-program>), 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.