



INSTRUCTIONAL PACKAGE

BAF 101

Personal Finance

2018-2019

INSTRUCTIONAL PACKAGE

PART I: COURSE INFORMATION

Effective Term: 2018-2019 Academic Year

COURSE PREFIX: BAF 101

COURSE TITLE: Personal Finance

CONTACT HOURS: 3

CREDIT HOURS: 3

RATIONALE FOR THE COURSE:

Every individual needs personal financial management skills to succeed in life. This course will prepare students to make informed choices using financial planning tools.

COURSE DESCRIPTION:

This course includes the practical applications of concepts and techniques used in managing personal finances. Major areas of study include financial planning, budgeting, credit use, housing, insurance, investments, and retirement planning.

PREREQUISITES/CO-REQUISITES:

((COMPASS Reading 65 or ACCUPLACER Reading Comp 056 or New ACCUPLACER Reading Comp 235 or COMPANION Reading 056 or SAT Critical Reading 380 or ACT Reading 14 or Multiple Measures English 1 or Credit level ENG 100 Minimum Grade of C* or Credit level ENG 155 Minimum Grade of C or Credit level ENG 155 Minimum Grade of TC or Credit level ENG 101 Minimum Grade of C or Credit level ENG 101 Minimum Grade of TC)) and (On-Line Orientation 1)

REQUIRED MATERIALS:

Please visit the Bookstore online site for most current textbook information. Use the direct link below to find textbooks.

[BOOKSTORE](#).

Enter the semester, course prefix, number and section when prompted and you will be linked to the correct textbook.

TECHNICAL REQUIREMENTS:

Access to Desire2Learn (D2L), HGTC's student portal for course materials.
WaveNet and D2L email access.

STUDENT IDENTIFICATION VERIFICATION

Students enrolled in online courses will be required to participate in a minimum of one (1) proctored assignment and/or one (1) virtual event to support student identification verification. Please refer to your Instructor Information Sheet for information regarding this requirement.

CLASSROOM ETIQUETTE:

As a matter of courtesy to other students and your professor, please turn off cell phones and other communication/entertainment devices before class begins. If you are monitoring for an emergency, please notify your professor prior to class and switch cell phone ringers to vibrate.

For **online/hybrid** courses:

NETIQUETTE: is the term commonly used to refer to conventions adopted by Internet users on the web, mailing lists, public forums, and in live chat focused on online communications etiquette. For more information regarding Netiquette expectations for distance learning courses, please visit: [Online Netiquette](#).

Part II: Student Learning Outcomes

COURSE LEARNING OUTCOMES and ASSESSMENTS*:

List Assessments and Learning Outcomes for each module.

Module 1

Materials Covered: Chapters 1-4

***Assessment(s):** Continuing Case Chapter 1

Chapter 1 Connect

Chapter 3 Financial Planning Case

Chapter 3 Connect

Learning Outcomes:

- Analyze the process for making personal financial decisions.
- Assess personal and economic factors that influence personal financial planning.
- Describe the activities associated with career planning and advancement.
- Recognize relationships among financial documents and money management activities.
- Create and implement a budget.
- Describe the importance of taxes for personal financial planning.
- Calculate taxable income and the amount owed for federal income tax

Module 2

Materials Covered: Chapters 5-7

***Assessment(s):** Continuing Case Chapter 6

Continuing Case Chapter 7

Chapter 6 Connect

Chapter 7 Connect

Learning Outcomes:

- Analyze factors that affect selection and use of financial services.
- Compare the types of financial institutions
- Define consumer credit and analyze its advantages and disadvantages.
- Describe the information creditors look for when you apply for credit.
- Analyze the major sources of consumer credit.
- Determine the cost of credit by calculating interest with various interest formulas.

- Evaluate various private and governmental sources that assist consumers with debt problems.

Module 3

Materials Covered: Chapters 8-9

***Assessment(s):** Chapter 8 Financial Planning Case

Chapter 9 Financial Planning Case

Chapter 8 Connect

Chapter 9 Connect

Learning Outcomes:

- Identify strategies for effective consumer buying.
- Implement a process for making consumer purchases.
- Identify steps to take to resolve consumer problems.
- Evaluate available housing alternatives.
- Analyze the costs and benefits associated with renting.

Module 4

Materials Covered: Chapters 10-12

***Assessment(s):** Chapter 10 Financial Planning Case

Chapter 10 Connect

Chapter 12 Financial Planning Case

Chapter 12 Connect

Learning Outcomes:

- Develop a risk management plan using insurance.
- Discuss the importance of property and liability insurance.
- Explain why the costs of health insurance and health care are increasing.
- Define health insurance and disability income insurance and explain their importance in financial planning.
- Evaluate the payout options for life insurance.

Module 5

Materials Covered: Chapters 13-17

***Assessment(s):** Continuing Case Chapter 13

Continuing Case Chapter 14

Chapter 13 Connect

Chapter 14 Connect

Chapter 16 Financial Planning Case

Chapter 16 Connect

Learning Outcomes:

- Assess how safety, risk, income, growth, and liquidity affect your investment decisions.
- Identify the most important features of common and preferred stock.
- Explain how you can evaluate stock investments.
- Describe the characteristics of corporate bonds.
- Discuss why federal, state, and local governments issue bonds and why investors purchase

government bonds.

- Describe the characteristics of mutual fund investments.
- Evaluate mutual funds for investment purposes.
- Identify types of real estate investments.

Module 6

Materials Covered: Chapters 18-19

***Assessment(s):** Chapter 18 Financial Planning Case

Chapter 18 Connect

Daily Spending Diary

Learning Outcomes:

- Recognize the importance of retirement planning.
- Analyze your current assets and liabilities for retirement.
- Estimate your retirement spending needs.
- Analyze the personal aspects of estate planning.
- Assess the legal aspects of estate planning.
- Distinguish among various types and formats of wills.

****Students – please refer to the Instructor’s Course Information sheet for specific information on assessments and due dates.***

Part III: Grading and Assessment

EVALUATION OF REQUIRED COURSE MEASURES/ARTIFACTS*

Students’ performance will be assessed and the weight associated with the various measures/artifacts are listed below.

EVALUATION*

Financial Planning Problems (Connect Assignments)	15%
Financial Planning Cases	20%
Continuing Case	20%
Daily Spending Diary	20%
Attendance	5%
Midterm Exam	10%
Final Exam	10%
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	100%

****Students, for the specific number and type of evaluations, please refer to the Instructor’s Course Information Sheet.***

GRADING SYSTEM:

The Business Department has a seven-day grading policy. This means that grades for all assignments, discussion board posts, quizzes, and tests will be posted within seven days of the assignment due date in D2L.

The Business Department adheres to a 10 point grading scale A = 100 – 90, B = 89- 80, C = 79 – 70, D = 69 – 60, F = 59 and below. You must have your Dean’s approval if changes in the scale are made.

Grades earned in courses impact academic progression and financial aid status. Before withdrawing from a course, be sure to talk with your instructor and financial aid counselor about the implications of that course of action. Ds, Fs, Ws, WFs and Is also negatively impact academic progression and financial aid status.

The Add/Drop Period is the first 5 days of the semester for **full term** classes. Add/Drop periods are shorter for accelerated format courses. Please refer to the academic calendar for deadlines for add/drop ([ACADEMIC CALENDAR](#)). You must attend at least one meeting of all of your classes during that period. If you do not, you will be dropped from the course(s) and your Financial Aid will be reduced accordingly.

Part IV: Attendance

Horry-Georgetown Technical College maintains a general attendance policy requiring students to be present for a minimum of eighty percent (80%) of his or her classes in order to be eligible to receive credit for any course. However, due to the varied nature of courses taught at the College, a more rigid attendance policy may be required by individual instructors. At a minimum, a student may be withdrawn from a course(s) after he or she has been absent in excess of ten percent (10%) of the total contact hours for a course. **Instructors define absentee limits for their class at the beginning of each term; please refer to the Instructor Course Information Sheet.**

For online and hybrid courses, check your Instructor’s Course Information Sheet for any required on-site meeting times. Please note, instructors may require tests to be taken at approved testing sites, if you use a testing center other than those provided by HGTC, the center may charge a fee for its services.

Part V: Student Resources



The Student Success and Tutoring Center (SSTC)

The SSTC offers to all students the following **free** resources:

- 1. Academic coaches** for most subject areas, **Writing Center Support**, and **college success skills**.
- 2. On-line student success and academic support resources.**

Visit the SSTC website: [Student Success & Tutoring Center](#) and visit the student services tab in your WaveNet account to schedule appointments using TutorTrac. For more information, call: SSTC Conway, 349-7872; SSTC Grand Strand, 477-2113; and SSTC Georgetown, 520-1455. Room locations and Live Chat is available on the SSTC website.

Student Information Center: WaveNet Central (WNC)



WNC offers to all students the following **free** resources:

1. **Getting around HGTC:** General information and guidance for enrollment!
2. Use the [Online Resource Center \(ORC\)](#) for COMPASS support, technology education, and online tools.
3. **Drop-in technology support or scheduled training** in the Center or in class.
4. **In-person workshops, online tutorials and more services** are available.

Visit the WNC website: [Wavenet Central](#). Live Chat and Center locations are posted on the website. Or please call one of the following locations: WNC Conway, 349-5182; WNC Grand Strand, 477-2076; and WNC Georgetown, 520-1473.

Student Testing: (If course is offered in multiple format include this section, delete if only F2F sections are offered.)

Testing in an **online/hybrid** course may be accomplished in a variety of ways:

- Test administered within D2L
- Test administered in writing on paper
- Test administered through Publisher Platforms

Further more tests may have time limits and/or require a proctor.

Proctoring can be accomplished either face-to-face at an approved site or online through RPNOW, our online proctoring service. To find out more about proctoring services, please visit the [Online Testing](#) section of the HGTC's Testing Center webpage.

The **Instructor Information Sheet** will have more details on test requirements for your course.

Disability Services

HGTC is committed to providing an accessible environment for students with disabilities. Inquiries may be directed to Jocelyn Williams, Director of Student Development on the Conway Campus Jaime Davis, Counselor/Advisor on the Georgetown Campus or Kristin Griffin, Counselor on the Grand Strand Campus.

These individuals will review

documentation of the student's disability and, in a confidential setting with the student, develop an educational accommodation plan.

Note: It is the student's responsibility to self-identify as needing accommodations and to provide acceptable documentation. After a student has self-identified and submitted documentation of a disability, accommodations may be determined, accepted, and provided.

Statement of Equal Opportunity/Non-Discrimination Statement

Horry Georgetown Technical College prohibits discrimination and harassment, including sexual harassment and abuse, on the basis of race, color, gender, national or ethnic origin, age, religion, disability, marital status, veteran status, sexual orientation, gender identity, or pregnancy in educational programs and/or activities.

Title IX Requirements

Horry Georgetown Technical College prohibits the offenses of domestic violence, dating violence, sexual assault, and stalking. Any student who believe he or she has experienced or witnessed discrimination including sexual harassment, domestic violence, dating violence, sexual assault or stalking is encouraged to report such incidents to one of the College’s Title IX Coordinators.

*Faculty and Staff are required to report incidents to the Title IX Coordinators when involving students. The only HGTC employees exempt from mandatory reporting are licensed mental health professionals (only as part of their job description such as counseling services).

Inquiries regarding the non-discrimination policies:	
Student and prospective student inquiries concerning Section 504, Title II, and Title IX and their application to the College or any student decision may be directed to the Associate Vice President for Student Affairs.	Employee and applicant inquiries concerning Section 504, Title II, and Title IX and their application to the College may be directed to the Associate Vice President for Human Resources.
Dr. Melissa Batten, AVP Student Affairs <i>Title IX Coordinator</i> Building 1100, Room 107A, Conway Campus PO Box 261966, Conway, SC 29528-6066 843-349-5228 Melissa.Batten@hgtc.edu	Jacquelyne Snyder, AVP Human Resources <i>Section 504, Title II, and Title IX Coordinator</i> Building 200, Room 212A, Conway Campus PO Box 261966, Conway, SC 29528-6066 843-349-5212 Jacquelyne.Snyder@hgtc.edu