



INSTRUCTIONAL PACKAGE

BAF 101
Personal Finance

Effective Term
2021-2022

INSTRUCTIONAL PACKAGE

Part I: Course Information

Effective Term: 2021-2022

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:

((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 Writing Sample ENG101 1 or WS ENG101 with Lab 1 or Writing Sample ENG155 1 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 (ACCUPLACER Arithmetic 024 or ACCUPLACER Elementary Algebra 040 or SAT Mathematics 400 or New SAT Mathematics 420 or New ACCUPLACER Arithmetic 220 or New ACCUPLACER Adv Algebra 200 or ACT Math 15 or Multiple Measures Math 1 or Credit level [MAT 155](#) Minimum Grade of C or Credit level [MAT 155](#) Minimum Grade of TC or Credit level [MAT 101](#) Minimum Grade of C or Credit level [MAT 101](#) Minimum Grade of TC or Credit level [MAT 102](#) Minimum Grade of TC or Credit level [MAT 102](#) Minimum Grade of C)

***Online/Hybrid** courses require students to complete the [Dli Orientation Video](#) prior to enrolling in an online course.

REQUIRED MATERIALS:

Please visit the [BOOKSTORE](#) online site for most current textbook information. Use the direct link below to find textbooks.

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.
[myHGTC](#) and [college](#) 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:

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*:

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*

Case Studies	20%
Connect Assignments	20%
Daily Spending Diary	20%
Real World Simulations	20%
Final Exam	20%
	<hr/>
	100%

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

GRADING SYSTEM:

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. 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 80 percent (80%) of their classes in order to receive credit for any course. Due to the varied nature of courses taught at the college, some faculty may require up to 90 percent (90%) attendance. Pursuant to 34 Code of Federal Regulations 228.22 - Return to Title IV Funds, once a student has missed over 20% of the course or has missed two (2) consecutive weeks, the faculty is obligated to withdraw the student and a student may not be permitted to reenroll. **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, and 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 tutors** for most subject areas, **Writing Center support**, and **college success skills**.
2. Online **tutoring** and academic support resources.
3. Professional and interpersonal communication **coaching** in the EPIC Labs.

Visit the [Student Success & Tutoring Center](#) website for more information. To schedule tutoring, contact the SSTC at ssc@hgtc.edu or self-schedule in the Penji iOS/Android app or at www.penjiapp.com. Email ssc@hgtc.edu or call SSTC Conway, 349-7872; SSTC Grand Strand, 477-2113; and SSTC Georgetown, 520-1455, or go to the [Online Resource Center](#) to access on-demand resources.



STUDENT INFORMATION CENTER: TECH Central

TECH Central offers to all students the following free resources:

1. **Getting around HGTC:** General information and guidance for enrollment, [financial aid](#), [registration](#), and [payment plan support!](#)
2. Use the [Online Resource Center \(ORC\)](#) including [Office 365 support](#), [password resets](#), and [username information](#).
3. **In-person workshops, online tutorials and more services** are available in [Desire2Learn](#), [Student Portal](#), [Degree Works](#), and [Office 365](#).
4. **Chat with our staff on TECH Talk**, our live chat service. TECH Talk can be accessed on the student portal and on TECH Central's website, or by texting questions to (843) 375-8552.

Visit the [Tech Central](#) website for more information. Live Chat and Center locations are posted on the website. Or please call (843) 349 – TECH (8324), [Option #2](#).

STUDENT TESTING:

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 [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 HGTC's [Accessibility and Disability Service webpage](#). The Accessibility and Disability staff 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, sex, national or ethnic origin, age, religion, disability, marital or family status, veteran status, political ideas, sexual orientation, gender identity, or pregnancy, childbirth, or related medical conditions, including, but not limited to, lactation in educational programs and/or activities.

TITLE IX REQUIREMENTS:

All students (as well as other persons) at Horry-Georgetown Technical College are protected by Title IX—regardless of their sex, sexual orientation, gender identity, part- or full-time status, disability, race, or national origin—in all aspects of educational programs and activities. Any student, or other member of the college community, who believes that he/she is or has been a victim of sexual harassment or sexual violence may file a report with the college’s Chief Student Services Officer, campus law enforcement, or with the college’s Title IX Coordinator, or designee.

*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/TITLE IX 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 Vice President for Student Affairs.

Dr. Melissa Batten, VP Student Affairs

Title IX Coordinator

Building 1100, Room 107A, Conway Campus

PO Box 261966, Conway, SC 29528-6066

843-349-5228

Melissa.Batten@hgtc.edu

Employee and applicant inquiries concerning Section 504, Title II, and Title IX and their application to the College may be directed to the Vice President for Human Resources.

Jacquelyne Snyder, VP Human Resources

EEO and Title IX Coordinator

Building 200, Room 212A, Conway Campus

PO Box 261966, Conway, SC 29528-6066

843-349-5212

Jacquelyne.Snyder@hgtc.edu