



Course Syllabus
SEMESTER
School of Business, Hospitality Management, and Public Safety

Course Name:	Personal Financial Management
Course & Section Number:	BUS 215-XXX
Meeting Day(s) & Time(s):	
Credits:	3
Contact Hours:	3
Instructor's Name:	
Office Hours & Location:	
OCC Phone:	
OCC Email:*	
Additional Contact Information:	School of Business, Hospitality Management, and Public Safety 567-661-7280

*Please use only Owens email for course communications.

Catalog description:

Examines the techniques of personal financial planning. Includes charge accounts, credit cards, installment plans, credit management, relationships with financial institutions, budgeting, insurance, investments, taxation and other related subjects.

Prerequisite/Corequisites: None

Course Materials:

Inclusive Access (I.A.) Materials are included in the cost of the course to save students money through lower negotiated rates with publishers. Courses containing I.A. materials will have it noted on the online class schedule. If your course includes I.A. digital materials, you will receive an email with subject line, "Your inclusive Access Materials," and it will include any codes or digital links. The email will come to your Owens Community College email from the Owens e-Campus Bookstore on the first day of class, if not before. Be sure to check your spam (junk email) if you do not find it in your inbox. If the email is not in your inbox or spam folder, contact your instructor immediately. You may also see a folder at the top of your course labelled "Course Materials by eCampus." This folder will contain any needed codes or links to needed materials.

Please note that this course does not include printed materials in I.A and materials would need to be purchased separately using the link on the course schedule. When you access the Find Books link you will see which items in a course are included in I.A.

The eBook that is included in the inclusive access for this class is:



MINDTAP FOR PERSONAL FINANCIAL PLANNING 6 MONTHS
RANDY BILLINGSLEY ET AL.
ISBN13: 9780357438510
EDITION: 15TH
FORMAT: ACCESS CARD
PUBLISHER: Cengage
COPYRIGHT: 1/1/2020

What You Will Learn in the Course

Course Objectives:

1. Describe many of the investment alternatives available to every investor.
2. Teach students effective tools for tracking their spending and developing a monthly budgeting process.
3. Inform students of options available for making large purchases like autos and homes.
4. Describe a variety of different methods for legally reducing taxable income.
5. Inform students of the value for having adequate insurance coverages for: home-auto-health-life.
6. Teach students the value of understanding the benefits and consequences associated with credit debt.

Student Learning Outcomes:

Outcome	Where Assessed
Demonstrate knowledge for setting: financial goals, methods for saving part of their income, and investing for future goals.	Chapter 1, Financial Goals, Personal Budget Assignments & Test 1
Use budgeting tools for the purpose of better understanding effective cash management.	Chapter 4 & Personal Budget Assignments, Test 1
Examine a variety of investment alternatives and how each fit into their own financial goals, timing, and risk factors.	Chapters 11-13 Assignments, Test 3
Use decision making tools for large item purchases.	Chapter 5 Assignments & Test 1
Examine various methods for calculating credit debt interest add-ons, and issues associated with credit debt.	Chapter 6 Assignments & Test 2
Use accounting methods (income statements, balance sheet, cash flow) in a personal or individual manner, to understand how these methods can be used within their own financial lives.	Chapter 2 and Balance Sheet Assignments and Test 1

Institutional General Education Competencies:

As a student at Owens Community College, you will take General Education courses as part of your degree program. While specific to the General Education courses, will be reinforced in many of your degree program major courses and may be measured in your capstone course(s) and others as identified.

Competency	Where Introduced/Reinforced
Communicate effectively.	Retiree Interview assignment, Discussion Board assignments
Think analytically, critically, and creatively.	Budget assignment, What's the S & P 500 assignment

Technology, Lab, and File Requirements:

You will need access to a computer with reliable Internet connection, and capability to create Microsoft Word documents. Please note Office 365 is available for free to students at www.owens.edu/office365 or may be accessed using computer labs on campus.

Academic Support

Disability Services Resource Center: If you have a disability or acquire one, you may be entitled to receive reasonable accommodations intended to assure you an equal opportunity to participate in and benefit from the program. To receive more information or to register for accommodations, please contact the Disability Resource Center at 567-661-7007, email disability@owens.edu, visit <https://www.owens.edu/disability/>, or stop by College Hall 124.

Tutoring Services: Owens Community College offers academic tutoring and assistance in a variety of subjects including accounting, computing, economics, mathematics, science, and writing. For more information go to: <https://www.owens.edu/successcenters/>.

Counseling Services: Counseling Services provides assistance to students experiencing personal, educational, interpersonal/relationship, family, social, or psychological difficulties. If you feel you may benefit from this service, please contact them at counselingservices@owens.edu. More information is at <https://www.owens.edu/counseling/>.

Campus and Community Connections: The Center for Campus and Community Connections (College Hall 123) is a walk-in office created to provide retention support through resource stability initiatives and community connections. Go here for more information: <https://www.owens.edu/connection/> or contact connections@owens.edu

Owens Library: The Owens Library offers two locations (Toledo and Findlay) as well as online resources. For more information visit <https://www.owens.edu/library/>.

Students can find more information on campus resources, student support, student life, and security at this [link](#).

General Information

Student Code of Conduct: All students are expected to follow Owens Community College's [Student Code of Conduct](#), which includes academic honesty, encompassing plagiarism. See the [Board Policy](#) for more information.

Anti-Discrimination and Harassment & Title IX/Sexual Misconduct: All students, faculty, and staff are expected to follow Owens Community College's [Anti-Discrimination and Harassment Policy](#) and the College's [Title IX Policy](#)/Sexual Misconduct Procedures and Guidelines. The College strictly prohibits and will not tolerate harassment, discrimination, intimidation, or hostile/offensive working or learning environments.

Religious Accommodations: A student seeking an accommodation for an absence permitted under Ohio's Testing Your Faith Act must provide the instructor with a written email notice with the specific dates for an absence, and must do so not later than fourteen (14) days after the first day of instruction. Alternative accommodations are not retroactive, and no academic penalty will be imposed for an absence under the policy*. The request for an alternative accommodation will be kept confidential. Students with questions about a religious accommodation under Ohio's Testing Your Faith Act may contact the College's Office of Academic Affairs: provost@owens.edu. The policy may be found on the Owens website: [3358:11-2-63 Accommodation for a Student Absence for the Observance of Religious Beliefs and Practices Policy](#)

Document Collection: Throughout the semester, your instructors may ask for a variety of assignments including tests and/or quizzes for student learning of institutional general education competencies or program assessment. Please save all your class materials until the end of the semester.

Classroom Admittance: OCC classes shall only be attended by the officially registered OCC students or

prospective students, instructor of record, guest lecturer, or substitute. Visitors are not permitted to be in the classroom and should not be invited to attend or participate in the class. See [FERPA](#) regulations for more information.

Use of AI Tools: This course permits you to use artificial intelligence (AI) tools, such as chatbots, text generators, paraphrasers, summarizers, or solvers, to get guidance on assignments, as long as you do so in an ethical and responsible manner. Essentially, you can think of these tools as ways to help you learn but not to entirely create work for assignments like discussion board posts, essays, presentation slides, and so on. AI is more like your tutor or TA, not a replacement for your independent thinking.

This means that you must:

- Not use AI tools to replace your own thinking or analysis or to avoid engaging with the course content.
- Cite or explain any AI tools you use. Provide the name of the AI tool, the date of access, the URL of the interface, and the specific prompt or query you used to generate the output.
- Be transparent and honest about how you used the AI tool and how it contributed to your assignment. Explain what you learned from the AI tool, how you verified its accuracy and reliability, how you integrated its output with your own work, and how you acknowledged its limitations and biases.

You are accountable for any mistakes or errors made by the AI tool. Always check and edit the output before submitting your work. If you discover any inaccuracies or inconsistencies in the output after submission, notify the instructor immediately and correct them as soon as possible.

Using AI tools in an unethical or irresponsible manner, such as copying or paraphrasing the output without citation or transparency, using the output as your own work without verification or integration, or using the output to misrepresent your knowledge or skills, is considered a form of academic dishonesty and will result in a zero grade for the assignment and possible disciplinary action. If you have any questions about what constitutes ethical and responsible use of AI tools, please consult with the instructor **before** submitting your work.

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Student Responsibilities & Instructor Expectations

Contact the Owens Help Desk **(567) 661-7120** if you are experiencing technical issues with your username and/or password or having navigational issues in Blackboard.

E-mail is the best method to contact me outside of student hours, which are listed above. I expect questions and that's okay. Don't hesitate! Reach out when you need to.

Email me with personal questions. You must use your Owens student email to ensure FERPA is followed.

*****I WANT YOU TO DO YOUR BEST IN THIS CLASS. IF YOU HAVE ANY QUESTIONS OR NEED ANY HELP, PLEASE CONTACT ME, SO I CAN ASSIST YOU. *****

Cheating will be governed under the provisions in the *College Catalog*.

Attendance Policy: Attendance for this web course is based on your logging into Blackboard and completing the necessary assignments. In order to receive attendance verification for this class for financial aid purposes, all assignments required for the first due date must be completed by that due date.

Class work, Homework, and Quizzes: Various assignments will be assigned at the completion of each chapter and can be found under the Assignments link in Blackboard.

You must use the Blackboard website to submit your files electronically to me. Assignments must be submitted using the Assignments section of Blackboard (unless instructed otherwise).

Late Work & Make Up Policy: Any assignment turned in late will earn half credit. **No assignments will be accepted two weeks after the date in which they are assigned. No assignments will be accepted after the last day of classes.**

Assessments: These will be completed in Blackboard.

NOTE: **DATE, is the last day students can drop the course without receiving an official letter grade.** Please consult with your academic advisor prior to end of semester to review options.

Grading assignments: Assignments that are submitted by the due date will be graded and returned/recorded in the grade center before the next due date (within one week). Assignments that are submitted after the due date *may take up* to two weeks before being graded.

Answering emails: The best way to contact me is via email at EMAIL. I will do my best to respond to your emails within 24 hours on weekdays and within 48 hours on weekends.

- I check my email several times a day. (I will post on the Announcements on Blackboard, if I am not going to be able to check my email for extended periods of time during a day or days.) Phone messages left on my voice mail (The number on the on the front page of the syllabus) may be delayed due to office hours. Please only use your Owens email account to contact me.

Student hours: These posted times are designated for me to be available to meet with and assist you, outside of normal class time, with any concerns/questions you may have regarding this course or program.

Facilitating successful completion of the course: I welcome questions, concerns and experiences relevant to the topic, course and/or professional field. We learn from each other. If appropriate, I encourage you to share and ask during class. If it is not, please don't hesitate to see me during student hours or email me. If I feel that there is a need, I will reach out to the student or class as a whole to address that need. I will make referrals to other campus resources as needed. I am aware that life is happening and this class is not the only thing you have going on.

Read through the material, watch the videos, and practice the activities in this class. If you need study tips, Owens has resources to help get you off to a great start!

How Grades are Determined and Major Assignments

Evaluation Measure	Outcomes Assessed	Value
Discussion Board Assignments (4 @ 7 points)	1-6	28 points
MindTap Chapter Assignments (14 @ varied points values)	1-6	495 points
Budget/Miscellaneous Assignments (14 @ varied point values)	1-4	250 points
Tests (3 @ varied point values)	1-6	308 points
Total		1081 points

The final course grade is to be computed using the following weights.

Evaluation Measure	Value	Student Learning Outcome Assessed
Discussion Board Assignments (4 @ 7 points)	3%	1-6
MindTap Chapter Assignments (14 @ varied points values)	46%	1-6
Budget/Miscellaneous Assignments (14 @ varied point values)	23%	1-4
Tests (3 @ varied point values)	28%	1-6

Grading Scale and Procedure:

Grade	Points
A	972-1081
B	864-971
C	756-863
D	648-755
F	647 & below

Grades will be calculated on the following scale.

90% and Above	A
80% to Less than 90%	B
70% to Less than 80%	C
60% to Less than 70%	D
Less Than 60%	F

Important Dates to Remember

Please see <https://www.owens.edu/academics/academic-calendar/> for important dates in the semester.

Tentative Class Assignments:

Due Date	Assignment (See Blackboard Weekly Assignments link for specific assignment directions)
DATE	Chapter 1: Understanding the Financial Planning Process
DATE	Chapter 2: Using Financial Statements and Budgets
DATE	Chapter 3: Preparing Your Taxes
DATE	Chapter 4: Managing Your Cash Savings
DATE	Chapter 5: Making Automobile and Housing Decisions
DATE	Unit 1 Test: Chapters 1-5
DATE	Chapter 6: Using Credit
DATE	Chapter 7: Using Consumer Loans
DATE	Chapter 8: Insuring Your Life
DATE	Chapter 9: Insuring Your Health
DATE	Chapter 10: Protecting Your Property
DATE	Unit 2 Test: Chapters 6-10
DATE	Chapter 11: Investment Planning
DATE	Chapter 12: Investing in Stocks and Bonds
DATE	Chapter 13: Investing in mutual funds, ETFs, and Real Estate
DATE	Chapter 14: Planning for Retirement
DATE	Chapter 15: Preserving Your Estate
DATE	Unit 3 Test: Chapters 11-15

Disclaimer: The instructor reserves the right to amend this syllabus as deemed necessary and will communicate such amendment to the students in the course. Please note that while unlikely, there is a possibility courses might need to change the delivery method due to external issues like public health concerns, weather issues, etc. If this happens, the college will communicate any

changes via email and/or other communication methods.