

**COURSE SYLLABUS  
FALL 2023**

**Course Title:** BUSG 1304-271, Financial Literacy  
**Meeting Time:** Section 271; MW 9:30 AM - 10:45 AM Room LC 124  
**Instructor Information:**

<b>Instructor:</b>	Miran Rivera			
<b>Office:</b>	LC 120G (Lubbock Center)			
<b>Office Telephone:</b>	806.716.4917			
<b>E-mail:</b>	<a href="mailto:mriviera@southplainscollege.edu">mriviera@southplainscollege.edu</a>			
<b>Office Hours:</b>				
<b>Monday</b>	<b>Tuesday</b>	<b>Wednesday</b>	<b>Thursday</b>	<b>Friday</b>
8:00 - 9:30 AM	8:00 - 11:00 AM	8:00 - 9:30 AM	8:00 - 9:30 AM	8:00 - 9:00 AM

**COURSE DESCRIPTION:** An examination of financial planning - "making sure your values line up with how you spend and save. That means knowing where you are financially and planning on how to get where you want to be in the future no matter what life throws at you."

**TEXT AND OTHER MATERIALS**

*Personal Finance*, Garman, Fox; 14<sup>th</sup> Ed., ©2024. ISBN-13: 978-0-357-90149-6

OneDrive or 1GB+ Flash/Jump drive

\*\*See the last page for important info on setting up Cengage MindTap connection\*\*

**EVALUATION POLICY**

You will have textbook reading assignments and textbook writing assignments. You will have Chapter Quizzes and 2 objective unit exams covering the assigned textbook chapter material. Simulation tasks are included in the textbook assignments to be completed throughout the course.

**GRADING POLICY**

Your semester grade will be calculated as follows:

<b>Introduction Assignment &amp; Syllabus Summary</b>				<b>5%</b>
<b>In-Class Attendance</b>				<b>10%</b>
<b>Chapter Homework Assignments</b>				<b>35%</b>
<b>Exams and Quizzes</b>				<b>40%</b>
<b>Final Exam</b>				<b>10%</b>
90-100 = A	80-89 = B	70-79 = C	60-69 = D	Below 60 = F

**\*Absolutely no late work accepted. I will not reopen assignments. \*\***

## **ATTENDANCE POLICY**

This is an in-person course, so please be advised that your attendance and participation is extremely important. Don't put off for tomorrow what you can get done today!

If you do not complete the first assignment prior to the 12<sup>th</sup> day of class you will be dropped as "Never attended". So, make sure you get in and get to work.

We can see when you last logged into Blackboard so don't wait until the last minute – there will be no extensions. You will get a grade for attendance. If you are present in class you get a 100 for the day. If you are absent you get a 0. I will drop 4 (FOUR) missed classes from your grade at the end of the semester.

## **WITHDRAWAL POLICY**

The last day to withdraw/drop with a grade of "W" is **November 30<sup>th</sup>, 2023**. It is the student's responsibility to withdraw from this course. Otherwise, students will be assigned their earned letter grade at the end of the course. Course averages will be updated every Friday, and guidance will be provided throughout the term to help students decide whether they need to drop the class or not. For more information regarding drops/withdrawals, please visit

<https://www.southplainscollege.edu/admission-aid/apply/schedulechanges.php>.

## **COVID-19**

For information and resources about COVID-19, please visit

<https://www.southplainscollege.edu/emergency/covid19-faq.php>.

## **DIVERSITY, DISABILITIES, NON-DISCRIMINATION, TITLE V PREGNANCY, CAMPUS CONCEALED CARRY**

For information regarding official South Plains College statements about **Diversity, Disabilities, Non-Discrimination, Title V Pregnancy Accommodations, and Campus Concealed Carry**, please visit:

<https://www.southplainscollege.edu/syllabusstatements/>

## **STUDENT CONDUCT**

Expected student conduct is as outlined in the SPC catalog. Please note that there is an online component to this course and others will see your responses to questions. Please do not post any pictures or data that others may find offensive.

## **COURSE OBJECTIVES**

To identify:

- The concepts associated with the time value of money
- The differences among various savings and investment programs and classes of securities.
- The options for insurance
- Retirement and Estate planning techniques
- The benefits of owning versus renting real property

- Consumer protection legislation

## **ASSIGNMENT DUE DATES**

Week 1: September 4th – Chapter 1  
Week 2: September 11th – Chapter 3  
Week 3: September 18th – Chapter 5  
Week 4: September 25th –Chapter 6  
Week 5: October 2nd – Chapter 7  
Week 6: October 9th – Chapter 8  
Week 7: October 16th –Chapter 9  
Week 8: October 23rd – Chapter 10  
Week 9: October 30th – Chapter 11  
Week 10: November 6th – Chapter 12  
Week 11: November 13th – Chapter 13  
Week 12: November 20th – Chapter 14  
Week 13: November 27th – Chapter 15  
Week 14: December 4th – Chapter 16  
Week 15: December 11th – Chapter 17  
Week 16: December 14th - Final Exam

Note: All deadlines are at 11:59 PM on Monday unless you are notified differently. New Assignments open on Sunday at 5 AM.

**TECHNICAL PROBLEMS/SUPPORT:** If you are having computer problems, you have to let me know. I will try to help you in any way that I can. E-mail [blackboard@southplainscollege.edu](mailto:blackboard@southplainscollege.edu) as your first contact with technical problems related to the Blackboard program. I am your contact with content issues for the course. Please remember that it is your responsibility to have a backup plan if your computer goes down. Please have this plan in place now and do not wait until it is a crisis situation. If you lose your assignments due to bad flash drives, computer crash, or your dog ate your homework, there is nothing I can do about it. **THIS IS YOUR WARNING TO HAVE A BACKUP PLAN IN PLACE.**

**PLEASE DO NOT WAIT UNTIL THE LAST MINUTE TO TURN ASSIGNMENTS IN!** Remember the saying “TECHNOLOGY HAPPENS”! So, it is strongly recommended to work on and submit assignments early before the date due. If an assignment is due and you are not able to access the Internet because the SPC server is down (which rarely happens), you have several options available:

1. Cengage will not be affected if Blackboard is down, so go ahead and complete your work in Cengage.

2. If you have to email me attachments and Blackboard is down, you can email them to my SPC email (only in an emergency!) at mhill@southplainscollege.edu Use these options only as a last resort. If you must use one of these options, email and call me to let me know.

### \*Cengage Unlimited Access Code\*

You may purchase your Cengage access code in the bookstore or online. If you purchase online please select delivery of the code as -Access Delivery- do not ship it to your address. If you have questions please call immediately for help.



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