



# BMGT-111 Foundations of Personal Finance

Jennifer Younger

NORTH CENTRAL KANSAS TECHNICAL COLLEGE

## COURSE INFORMATION

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This course is designed to cover issues relating to personal finance. Topics covered include: the economic system, managing your finances, income and taxes, financial institutions and credit, investing and retirement planning, consumer economics, and career and working world planning.

Instructional Level: Certificate/Degree

Credits: 3

## CLASS INFORMATION

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Section Number:

Term: Summer Year: 2024 Start Date: 6/3/2024 End Date: 7/26/2024

Delivery Mode: Online

## INSTRUCTOR

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Jennifer Younger

Email: [jyounger@ncktc.edu](mailto:jyounger@ncktc.edu)

Office Phone: (785) 623-6158

Office Location: Instructor's office is located inside the BOC building, classroom D - North East Corner

Office Hours:

Instructor's office hours are posted on instructor's office door.

## TEXTBOOKS

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**Cengage Unlimited, Multi-term 12 Months Subscription** By Cengage Unlimited

ISBN: 9780357700044

Edition: 1st

Type: Subscription

Pub. Date: 6/22/2018

Publisher: Cengage

## SUPPLIES

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- Textbook with an online access code is mandatory
- Computer (PC, Chromebook, Mac) with quality internet access.
  - Tablet and cell phone are not compatible.
- Google Chrome is the preferred browser
- Ability to check school ([NCKTC.EDU](mailto:NCKTC.EDU)) email address daily.

## COURSE COMPETENCIES

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1. Explain personal financial planning, financial statements, time value of money, and budgets
2. Explain the benefits and potential costs of consumer credit
3. Evaluate housing needs, large purchases, and financing alternatives
4. Identify fundamental tax strategies
5. Identify how insurance is used to manage risk
6. Compare investment and retirement planning alternatives and strategies
7. Explain the estate planning process

## GRADING INFORMATION

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### ***NCKTC Grading Scale:***

- A 100% -90%
- B 89% - 80%
- C 79% - 70%
- D 69% - 60%
- F 59% and below

### ***Instructor Weighted Grade Scale:***

- 35% Final Exam and Weekly Quiz per Chapter
- 55% Homework and Assignments
- 10% Discussion Board using Professionalism

## ACADEMIC HONESTY

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Membership in the NCK Tech learning community imposes upon the student a variety of commitments, obligations, and responsibilities. It is the policy of this college to impose sanctions on students who misrepresent their academic work. Appropriate classroom instructors or other designated persons will select these sanctions consistent with the seriousness of the violation and related considerations.

Examples of scholastic dishonesty include but are not limited to:

- Plagiarism: i.e. taking someone else's intellectual work and presenting it as one's own. Each department set standards of attribution. Faculty will include disciplinary or class-specific definitions in course syllabi.
- Cheating is unacceptable in any form. Examples include consultation of books, library materials, notes or intentional observation of another student's test on paper or a computer screen; accessing another student's answers from an exam to be given or in progress; submission of falsified data; alteration of exams or other academic exercises; and collaboration on projects where collaboration is forbidden.
- Falsification, forgery or alteration of any documents pertaining to assignments and examinations.
- Students who participate in, or assist with, cheating or plagiarism will also be in violation of this policy.

Classroom instructors and/or administrators will assess sanctions for violations of this policy. The seriousness of the violation will dictate the severity of the sanction imposed. Academic sanctions may include but are not limited to any of the following:

1. verbal or written warning
2. lowering of grade for an assignment
3. lowering of term grade

Administrative sanctions may include but are not limited to either of the following

1. Suspension from the course, program, or College
2. Dismissal from the course, program, or College

## **NCK TECH MISSION STATEMENT**

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North Central Kansas Technical College delivers applied, innovative and personalized education to empower learners, enrich lives, develop skilled professionals and strengthen economic systems.

### Vision Statement

North Central Kansas Technical College is dedicated to being a leader in workforce development by maximizing value for students, employers and communities through educational excellence.

### Core Values

Achieving EXCELLENCE with INTEGRITY through  
DEDICATION

INNOVATION

COLLABORATION

COMMUNICATION

## **NCK TECH NON-DISCRIMINATION POLICY**

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NCK Tech is committed to nondiscrimination on the basis of race, color, gender, ethnic or national origin, sex, sexual orientation, gender identity, marital status, religion, age, ancestry, disability, military status, or veteran status in admission or access to, or treatment or employment in, its programs and activities. Further, it is the policy of the college to prohibit harassment (including sexual harassment and sexual violence) of students and employees. Any person having inquiries concerning the college's compliance with the regulations implementing Title VI, Title VII, Title IX, Section 504, and the Americans with Disabilities Act Amendments Act is directed to the VP of Student and Instructional Services (Section 504/ADA Compliance Officer and Title VI, Title VII, & Title IX Compliance Officer) at (785)738-9055, [cisbell@ncktc.edu](mailto:cisbell@ncktc.edu), or PO Box 507, 3033 US Hwy 24, Beloit, KS 67420.

## **NCK TECH TOBACCO USE POLICY**

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The use of tobacco products in any form and/or electronic cigarettes is prohibited in, or within ten (10) feet of any building owned, leased, or rented by the College.

## **NCK TECH WEAPONS POLICY**

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Individuals who choose to carry concealed handguns **are solely responsible to do so in a safe and secure manner in strict conformity with state and federal laws and NCK Tech weapons policy.** Individuals must be 18years of age to carry concealed handguns.

Safety measures outlined in the NCK Tech weapons policy specify that a concealed handgun:

- Must be under the constant control of the carrier.

- Must be out of view, concealed either on the body of the carrier, or backpack, purse, or bag that remains under the carrier's custody and control and within immediate reach of the individual.
- Must be in a holster that covers the trigger area and secures any external hammer in an un-cocked position
- Must have the safety on, and have no round in the chamber.

Lockers, toolboxes, and/or tool bags are not approved storage devices in accordance with NCK Tech Policy.

## OVERVIEW FOR STUDENTS WITH DISABILITIES

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NCK Tech is dedicated to providing equal access and opportunity to all campus programs and services for students with disabilities. We are committed to providing reasonable accommodations in accordance with applicable state and federal laws including, but not limited to, Section 504 and 508 of the Federal Rehabilitation Act of 1973 and the Americans with Disabilities Act Amendments Act (ADAAA) of 2008. We strive to create a safe, respectful and inclusive environment and promote awareness, knowledge and self-advocacy.

NCK Tech acknowledges that traditional methods, programs and services are not always appropriate or sufficient to accommodate the limitations experienced by some qualified persons with disabilities. When a student's disability prevents him/her from fulfilling a course requirement through conventional procedures, consideration will be given to alternatives, **keeping in mind that academic standards must be maintained.**

Services are provided through Student Accessibility Services (SAS) staff located in the Student Success Center, on the Beloit Campus, and in Student Services, on the Hays Campus.

- Director of Learning Services, may be reached at [1-785-738-9020](tel:1-785-738-9020); or by mail at [NCK Technical College, 3033 US Hwy 24, Beloit, KS 67420](mailto:Director of Learning Services@nck.edu).

### **Student Responsibilities**

Students requesting support services will need to register ("self-disclose" and complete Student Accessibility Services Intake and Consent Form), provide appropriate documentation (if available) including how the disability affects academic performance and suggested accommodations, and communicate with the Director of Learning Services as part of the interactive process to create an *Educational Accommodation Plan* that will notify Instructors of approved accommodations, services and/or auxiliary aids.

Students are encouraged to make timely and appropriate disclosures and requests, at least two weeks in advance of a course, program, or activity for which an accommodation is requested (or as soon as realistically possible) to allow adequate time for accommodation services to be set in place.

### **Accommodations, Academic Support Services, or Auxiliary Aids**

Reasonable accommodations including academic support services and auxiliary aids are provided to allow students with disabilities an equal opportunity to participate in and benefit from our educational programs. Accommodations will be provided on a case-by-case basis determined by student request, documentation, intake interview, Educational Accommodation Plan team, and assessment of individual needs and course requirements.

### **Reasonable testing accommodations may include, but are not limited to:**

- Extended testing time
- Reduced distraction testing environment
- Test reader and/or scribe
- Use of calculator

### **Academic support services/auxiliary aids may include, but are not limited to:**

- Note-taking assistance (second set of notes, power point slides, or other visual aids provided)
- Sign Language Interpreter
- Preferential seating in the classroom
- Large print exams, handouts, signs, etc.
- Telecommunications devices
- Use of Assistive Technology

Accommodations may not fundamentally alter the nature of the program or activity, lower academic standards, present undue financial or administrative burden on the college, or pose a threat to others or public safety.

Additionally, some accommodations and services cannot be provided, such as personal devices or assistance with personal services.

Auxiliary aids may be available through a variety of sources available to individual students. The student may make a request in obtaining specialized support services from other resources such as Vocational Rehabilitation Services (VR), Recordings for the Blind, Kansas Talking Book Service, etc. For example, Vocational Rehabilitation may fund such items as transportation to the institution, tuition, textbooks, hearing aids, and other individually prescribed medical devices.

If at any time throughout the academic year, a student feels that the agreed upon accommodations are not being followed or that alternate accommodations need to be provided, the student should notify Student Accessibility Services (SAS) staff. NCK Tech is committed to student success; however, we do not require students to use accommodations. The decision of when to utilize approved accommodations or services is up to the student. Integration, self-advocacy and individual responsibility are promoted and expected.

### ***Grievance Procedure***

Any student who believes he or she has been subjected to discrimination on the basis of disability or has been denied access or accommodations, shall have the right to invoke the Grievance Procedure.

Students are encouraged to first discuss their concerns with SAS. An attempt will be made to resolve the issue(s) causing concern by assisting the student in discussions with the person(s) involved. Most situations are positively resolved through this process. If the student does not feel the concern or complaint has been appropriately resolved, he or she should contact the [Vice President of Student and Instructional Services](#) at 1-800-658-4655 or PO Box 507, 3033 US Hwy 24, Beloit, KS 67420, where grievance procedures are filed for all students, including students with disabilities.

If the complaint is not resolved at the College level, a student may choose to file a complaint with the [Office for Civil Rights](#) at 1-816-268-0550 or [U.S. Department of Education, One Petticoat Lane, 1010 Walnut Street, Suite 320, Kansas City, MO 64106](#).

### ***Confidentiality***

All information regarding a student's disability is confidential. All documentation will remain separate from academic records and will not be released to an individual or source external to NCK Tech without the student's written consent. In order to provide effective services, it may be necessary to communicate limited information on a need-to-know basis regarding disability-related needs to NCK Tech faculty and/or staff.

## **REASONABLE SUSPICION**

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If reasonable suspicion of substance abuse exists regarding an employee or student based on objective criteria (including, but not limited to, behavior, appearance, demeanor, detection of the odor of alcohol or any controlled substance), the employee or student will be requested to consent to drug testing performed by NCK Tech's contract vendor at the expense of the college.

- A. A college administrator (or their designee) shall drive the employee or student to the vendor's site for drug testing and shall return the employee or student to his/her residence (or arrange for transportation) following the testing.
- B. Test results shall be sent directly to the college administrator, with a copy also sent to the employee or student. All test results will be considered confidential, access to the results will be limited to institutional personnel who have a legitimate need-to-know.
- C. In the event of a positive test result, the employee or student may request a retest of the sample at the employee or student's expense. The request must be submitted within 24 hours.
- D. Positive results for any illegal drugs, or prescription drugs (either not prescribed for the employee or student, or at levels above the prescribed dosage), or blood alcohol level of 0.04 or greater shall be grounds for disciplinary action, up to and including termination or expulsion.
- E. Refusal to provide a specimen for this testing shall be treated as a positive drug test result.
- F. Test results or specimens that have been determined to be altered by the employee or student shall be grounds for disciplinary action, up to and including termination or expulsion.
- G. If the employee or student tests positive for an authorized prescription drug which may impair his/her performance or judgment, the employee or student may not be permitted to participate in college activities until he/she provides a doctor's release.

## RIGHT TO MODIFY THE SYLLABUS

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The instructor reserves the right to modify the syllabus during the semester. Students will be given advanced notice if a change would occur.

## NCKTC KANSAS CORE OUTCOME STATEMENT

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The learning outcomes detailed in this syllabus meet, or exceed, the learning outcomes specified by the Kansas Core Outcomes Project for this course, as sanctioned by the Kansas Board of Regents.

## INSTRUCTOR CLASSROOM POLICIES

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### INSTRUCTOR CLASSROOM POLICIES

#### Contact Information:

Jennifer Younger

[jyounger@ncktc.edu](mailto:jyounger@ncktc.edu)

(785) 623-6158 (Leave voice message)

I encourage you to store this contact in your phone. **Email is the preferred method of contact.**

Please note: this is NOT a cell phone number. Do not text this phone. You will need to call and leave a message.

#### Exams/Quiz

Each chapter will include an exam/quiz. These are timed, open book and have two attempts. Be prepared to take each exam/quiz in one sitting. There is **not** a "save for later" option. Exams open on Monday and close on Sunday each week. See Moodle for exact details. Exceptions are made at the instructor's discretion.

#### Daily Work Policy

It is important for a student to be dependable and get their work turned in on time. All daily work must be completed and submitted prior to the deadlines provided by the instructor. (see exact dates inside Moodle)

If your daily work is not submitted by the given deadline, no credit will be given. Any exceptions to this late work policy will be made at the instructor's discretion.

#### Passwords

It is the student's responsibility to know their own usernames and passwords. Each NCK Tech student will be given computer log in information and an NCK Tech email account. Multiple usernames and passwords are used throughout the school year for a variety of applications. Be sure to write these down in a safe place so that you have them with you. The instructor will not be responsible for your usernames and passwords.

#### Conduct Policy

Conduct in this class is to be professional as on the job. Appropriate language and behavior is expected at all times. If a student chooses not to use proper conduct, the student will not receive points for that particular assignment. That student will have a conference with their instructor and if a workable solution cannot be

arrived at between the two at that time, the student will proceed through the school's formal disciplinary procedure.

## **Suspension**

Any student who is absent from class due to a suspension will receive zeros for daily work and quizzes. A suspension will count as an unexcused absence.

## **Mutual Respect**

The course is designed to simulate an office workforce environment. That means that each member of the class supports the others in their efforts to succeed. Be sure to come to each class prepared to:

- Listen with respect
- Speak with respect
- Contribute actively to the work of your team

Apply the Golden Rule to all areas of conduct. Treat others how you want to be treated. If needed, agree to disagree. Have a spirit of forgiveness. All acts of violence or bullying are unacceptable. Students have the right to learn in an environment conducive of learning.

## **NCKTC Policy Regarding Withdrawal from Class**

The last official day a student can withdraw from class is located at [www.ncktc.edu](http://www.ncktc.edu). A grade of "W" will appear on the transcript if the student withdraws on or before that date; a grade of "F" will appear if you withdraw after that date. Withdrawal forms are available in the Student Services Office at the Administration Building. Withdrawals are not effective until completed forms are on file in the Registrar's Office. If the proper withdrawal procedure is not followed, a grade of "F" will appear on the transcript.

## **Scholastic Dishonesty**

Membership in the NCK Tech learning community imposes upon the student a variety of commitments, obligations, and responsibilities. It is the policy of this college to impose sanctions on students who misrepresent their academic work. Classroom instructors and/or administrators will assess sanctions for violations of this policy.

Any student found to have committed an act of academic dishonesty will receive the following sanctions:

1. The first instance of academic dishonesty will result in a conference with the instructor and a written warning. The student will also lose any and all points associated with the assignment.
2. The second instance of academic dishonesty will result in an additional conference with the instructor, and the student will receive a failing grade at the end of the semester.

## **ONLINE - ATTENDANCE**

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In an online course, you are not required to show-up in at a particular location and at a particular time. However, you are expected to show-up online.

This course is designed to be an active and interactive course in which you contribute and respond to the contributions of others. You should plan to log on and participate in the course at least 3-5 times each week. I will measure this by

recording the date of each entry you make to the system--a response to an assignment, an entry into the threaded discussion, submission of an assignment, or participation in group work. (Though you are welcome to participate in the CyberCafe as frequently as you would like, this does not qualify as "attending and participating" in the course.) Please do not "drop out" for a period of time and then expect to "drop back in." If your business/personal obligations or illness require you to be absent for a week, please contact me and arrange to make up the work you will miss. Since you can access this online course from anywhere in the world, there should be little likelihood "absence."

## ONLINE - COMMUNICATION

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In a cyber community, you present yourself and learn about others through written words. You don't need to be a prize-winning author or poet to successfully communicate in an online community, however you do want to present yourself in a positive light and to communicate your thoughts and ideas effectively.

The following guidelines will help you ensure that you are properly understood, get your points across effectively, avoid getting anybody annoyed, and avoid looking like a "beginner" on the net.

1. Format your posting so that it is easy to read. Use short paragraphs separated by blank lines. Don't write everything in uppercase (capital) letters. It is more difficult to read and, even worse, in an online environment it means you are SHOUTING.
2. Be brief. Plan your messages ahead so that you don't ramble.
3. Be clear. Don't use abbreviations or acronyms that others may not understand. Read your messages over before sending them.
4. Check your spelling. People will not take you seriously, no matter how brilliant your ideas, if your writing is full of misspellings. Use your computer's Spell Check features; then read over what you have written to catch errors that Spell Check misses.
5. When you are interacting with others online, remember that things may "sound" harsh or less friendly when the reader cannot see your smile or the twinkle in your eye. Read your messages over to be sure they are diplomatic and polite.

## INSTRUCTOR CLASSROOM POLICIES

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Attendance is mandatory for learning. You are expected to attend and be attentive in class and use class time to work on assignments as directed. Attendance is of utmost importance if you intend on passing the course.

If you are unable to attend class, you must notify the instructor **prior to the beginning of class**.

Contact Information:

**Jennifer Younger**

**[jyounger@ncktc.edu](mailto:jyounger@ncktc.edu)**

**(785) 623-6158 (Leave voice message)**

I encourage you to store this contact in your phone. Please note: this is NOT a cell phone number. Please do not text this phone. You will need to call and leave a message, if I am away from my desk.

### **Absences:**

Students will be allowed 5 total absences per semester in each class.

- An **excused absence** means a student has **contacted the instructor prior to the beginning of class**. This can be done by either voice message or email.



- An **unexcused absence** occurs when no contact with the instructor has been made prior to the start of class. Communicating with a fellow student does not count as an excused absence.
- If a student does not contact the instructor that day, the unexcused absence will result in the student not being able to make up assignments, course work, quizzes, etc. from class that day.
- **In Class Activities** by definition are done in class. If a student is absent (excused or unexcused) the student will not be allowed to make up those points.
- For an excused absence, all daily work should be made up and submitted within two business days, or no credit will be given.
- It is the student's responsibility to get missed work from either another student or the instructor prior to the start of the next class. Failure to get missed assignments in a timely manner will affect the student's ability to submit make-up work for credit.
- When special notes or lectures are given, the student will be responsible for obtaining the information. The instructor will not re-lecture.

After having three absences in any one class, the student will conference with their instructor regarding their excessive absences.

After accumulating **five (5) absences** in a class, the student will be **docked one letter grade from their final grade**; each additional day of absence is docked one additional letter grade from their final grade. The student will receive zero attendance points for both excused and unexcused absences.

The instructor reserves the right to ask a student to leave class for the day if it is deemed necessary and providing that all other options have been exhausted. If this happens, the student will lose all points for the day.

*Any long term illness or injury or extenuating circumstances will be handled on an individual basis at the discretion of the instructor. You must communicate with the instructor concerning these situations. The instructor will only consider changing an unexcused absence after the student has communicated in a timely manner, and has provided proper documentation.*

## **Tardies**

A Tardy is the arrival after the beginning of class, or leaving before the class is dismissed. Tardies create a disruption to the classroom. If a student is tardy, they will lose half of their attendance points for the day. After three tardies, the student will conference with the instructor. Additional tardies may result in the student being docked one day of unexcused absence.

## **Exams**

Exams are given on one day only. A student can only make-up an exam for credit if the student notified the instructor of an absence on exam day prior to the start of class. If a student is absent on an exam day and failed to notify the instructor prior to the start of class, they will not be able to make up the exam.

## **Daily Work Policy**

It is important for a student to be dependable and get their work turned in on time. All daily work must be completed and submitted prior to the deadlines provided by the instructor.

If your daily work is not submitted by the given deadline, no credit will be given. Any exceptions to this late work policy will be made at the instructor's discretion.

## **Lab Policy**

In a professional environment the use of computers is critical for performance. While computers can at times be frustrating, the manner with which you conduct yourself must remain professional and courteous.

Computer usage is a privilege, and all students are required to use the school's property with care. No food or drink is allowed near the computers with the only exception being bottles with screw-on lids. Students are required to log off the computer at the end of each class, push in their chair and maintain a clean work station. Lab time needs to be quiet as to not disrupt others working on assignments. Students who wish to continue working after class is over may stay with instructor's permission, but you may be asked to relocate to a designated workstation.

## **Passwords**

It is the student's responsibility to know their own usernames and passwords. Each NCK Tech student will be given computer log in information and an NCK Tech email account. Multiple usernames and passwords are used throughout the school year for a variety of applications. Be sure to write these down in a safe place so that you have them with you. The instructor will not be responsible for your usernames and passwords.

## **Professionalism**

A professionalism grade will be assessed daily for each course. This will include **attendance** (absences policy, tardy policy), **dress code** (refer to the separate dress code policy) and **participation** (conduct policy, cell phone policy, internet, etc.). The student will receive zero professionalism points for both excused and unexcused absences.

## **Internet Access**

We have internet access in this classroom. However, it is to be used for the enhancement of curriculum only. There is to be no inappropriate use of the internet. Any violation of the above rule could result in your losing all internet privileges all over campus.

If the instructor notices a student using the internet during class time, for non-course related activities, the student will lose half of their attendance points for the class period.

## **Cell Phone Policy**

An important quality employers look for in employees is the ability to eliminate cell phone distractions during work hours. Cell phones must be kept on silent and out of sight in the classroom/lab setting. Texting, calls, and other cell phone activities should be completed outside of class time, unless those activities are part of the coursework as approved by the instructor.

If the instructor notices a student using their cell phone during lecture/instruction time, the student will lose half of their professionalism points for the class period.

Students are allowed to have their cell phones out during lab time to listen quietly to music, with ear buds only. This can be done while working on the computer assignments, not during lecture or instruction. If a student's cell phone usage is a distraction from the student working on assignments, the student will lose half of their professionalism points for the class period. This will be done at the instructor's discretion.

## **Conduct Policy**

Conduct in the classroom is to be professional as on the job. Appropriate language and behavior is expected at all times. If a student chooses not to use proper conduct, he/she may be asked to leave the class and receive a zero for that particular class period. That student will be called in for a conference with his/her instructor and if a workable solution cannot be arrived at between the two at that time, the student will proceed through the school's formal disciplinary procedure.

## **Suspension**

Any student who is absent from class due to a suspension will receive zeros for daily work and quizzes. A suspension will count as an unexcused absence.

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Any student found to have committed an act of academic dishonesty will receive the following sanctions:

1. The first instance of academic dishonesty will result in a conference with the instructor and a written warning. The student will also lose any and all points associated with the assignment.
2. The second instance of academic dishonesty will result in an additional conference with the instructor, and the student will receive a failing grade at the end of the semester.

## **Dress Code Policy**

The purpose of this dress code policy is to prepare students to project a professional image. In speaking with members of local industry, employers stress the importance of looking professional while on the job, and this policy is designed to help students prepare for the jobs they want upon successful completion of the Business Management program. Dressing up can take extra effort, but it also changes our mood. Through clothing we can project an outer image for the world to see. Whether fair or not, we are often judged by our appearances. An employer has the right to set a dress code standard because the employee is a reflection upon the company's image. Remember: Dress for the job you want, not the job you have!

The Dress Code Requirements are as follows:

- Clothing:
  1. Attire must be neat, clean, professional and look appropriate for a place of business
  2. Students will dress in business casual attire, which is defined as:
    - Dress shirt or blouse or knit shirt or sweater or polo-shirt
    - Slacks or khakis or capris, a dress or skirt at knee-length or below
    - Clothing must be clean, freshly laundered, and/or pressed, and in good repair
    - Clothing must fit appropriately and cover conservative area.
  3. Program will allow nice jeans and skinny jeans (no holes, excessive pocket flair, uneven or shredding hemlines, washed out/old appearance, low ride jean that show too much) to be worn.
  4. Leggings and form fitting pants may be worn with a longer top, skirt or dress (below the posterior).
  5. Students may not wear:
    - Gym clothing. This includes: sweat pant, gym shorts, workout pants, yoga pants
    - Shorts or very short skirts.
    - Torn clothing, saggy pants, offensive t-shirts, or pajamas.
    - Hats of any kind
    - Hoods must be off heads
    - No slippers or house shoes. Shoes must be worn at all times.
- Hygiene:
  1. Hair, beards, and mustaches must be neatly trimmed and groomed.
  2. Hair must be kept out of the eyes. Shoulder length or longer hair on men must be pulled back in a ponytail.
  3. Daily showering or bathing and use of deodorant is essential to overall cleanliness.
  4. Moderate amounts of cologne and makeup may be worn.

- Body Piercings:
  1. Earrings will be conservative and professional in appearance. Ear gauges/plugs must be replaced by skin tone colored plugs. Industrial piercings (bars or chains) are not allowed.
  2. Nose piercings must be clear or skin tone colored studs only. No other visible body piercing will be permitted.

It is the student's responsibility to ensure that he/she adheres to this policy. Students who violate the Dress Code Policy will lose all associated points for the day and could be asked to go home and change into appropriate attire. If a student is absent for any reason, the student will lose all associated points for any and all days missed. The instructor will be responsible for addressing noncompliance with this policy. Exceptions to this policy are at the instructors' discretion and will be managed on a case by case basis.

## ONLINE - CORE ABILITIES

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Although the primary setting for learning in this course is online, you are a member of a learning community just as you would be in a classroom course. As members of an online learning community, we share responsibility for creating and maintaining an environment that communicates mutual respect, supports learning for all members, and provides opportunities for all members of the community to learn from one another. Throughout this learning experience we will strive to build the following online learning core abilities:

### Learn effectively

You will know you are practicing effective online learning habits:

- o you actively engage in the online learning community
- o you use the syllabus, learning plans, performance assessment tasks, and learning materials to guide learning
- o you use online learning tools such as Profiles, Orientation, Learning Plans, Discussion, Chat, In/Out Box, WorkSpace, GradeBook, Help Desk
- o you take responsibility for self as a learner
- o you use resources that are provided and find additional resources to meet learning needs
- o you produce evidence of learning that meets the performance expectations

### Work cooperatively

You will know you are effectively contributing to the online learning community when:

- o you complete assigned tasks for team/group work
- o you use collaborative strategies to complete tasks
- o you exchange information, ideas, and opinions in group and/or class discussions
- o you actively provide feedback through Peer Review process

### Act responsibly

You will know you are taking responsibility for your online learning when:

- o you complete assigned tasks according to prescribed deadlines
- o you complete assigned tasks according to prescribed criteria
- o you are an active participant in your cyber community
- o you observe the rules of netiquette

### Think critically and creatively

You will know you are thinking critically and creatively when:

- o you respect other points of view
- o you apply the principles and strategies of purposeful, organized thinking to problem solving and decision making
- o you distinguish between fact and opinion

- o your contributions to online discussions show original thought
- o you synthesize information from a variety of sources

## **ONLINE - CREATING A LEARNING ENVIRONMENT AT HOME**

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What makes a particular setting or space a good place to learn? Think about classrooms or training rooms that have worked well for you. Chances are they provided good lighting, comfortable seating, ample workspace, good ventilation and a comfortable temperature, minimal distractions, and content-related visual or audio cues.

When you attend class in a classroom, the school and your instructor create a good learning environment. When attend class online, you need to create a good learning environment for yourself-most likely in your home. Don't underestimate the importance of your study surroundings. The time you spend creating surroundings that support learning will be well invested.

Here are some tips to help you get started:

- Select a space in which you can set up your computer (with access to your internet connection) and your tools for learning (books, papers, pencils and pens, calendar) and (if possible) leave them undisturbed between sessions.
- Keep the area well ventilated and at a temperature that works for you-cool enough so that you don't feel sleepy, but warm enough so that you are comfortable.
- Provide yourself with a comfortable desk or work chair (preferably adjustable; not an easy chair) and ample work surface (table space) at a comfortable height.
- Ensure that you have good lighting that does not cause a glare on your computer screen, but still allows you to read comfortably.
- Keep your study space as free from distractions as possible (television, distracting music, conversations, ringing phones).
- Add props to make your learning space more interesting and to help you focus on the subject matter. You might use posters, pictures, mind maps, geographic maps, drawings, charts, etc. that are related to the subject matter you are studying.
- Play music that enhances learning. Research shows that classical music written by classical composers such as Bach, Brahms, Handel, Mozart, Vivaldi, Mendelssohn, Haydn, Tchaikovsky, and Corelli, can enhance the ability of many students to concentrate and think. You can purchase classical music CDs or tapes very reasonably at any music store, many book story chains, and online.
- Have fresh drinking water and nutritious snacks nearby.

## **ONLINE - EMAIL GUIDELINES**

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Assume that mail on the Internet is not secure. Never put in a mail message anything you would not put on a postcard. Respect the copyright on material that you reproduce. Almost every country has copyright laws.

If you are forwarding or re-posting a message you've received, do not change the wording. If the message was a personal message to you and you are re-posting to a group, you should ask permission first. You may shorten the message and quote only relevant parts, but be sure you give proper attribution.

A good rule of thumb: Be conservative in what you send and liberal in what you receive. You should not send heated messages (we call these "flames") even if you are provoked. On the other hand, you shouldn't be surprised if you get flamed and it's prudent not to respond to flames.

In general, it's a good idea to at least check all your mail subjects before responding to a message. Sometimes a person who asks you for help (or clarification) will send another message which effectively says "Never Mind". Also make sure that any message you respond to was directed to you. You might be cc:ed rather than the primary recipient.

Make things easy for the recipient. Many mailers strip header information that includes your return address. In order to ensure that people know who you are, be sure to include a line or two at the end of your message with contact information. You can create this file ahead of time and add it to the end of your messages. (Some mailers do this automatically.) In Internet parlance, this is known as a ".sig" or "signature" file. Your .sig file takes the place of your business card. (And you can have more than one to apply in different circumstances.)

Watch cc's when replying. Don't continue to include people if the messages have become a 2-way conversation.

In general, most people who use the Internet don't have time to answer general questions about the Internet and its workings. Don't send unsolicited mail asking for information to people whose names you might have seen on mailing lists.

Be especially careful with sarcasm.

Use mixed case. UPPER CASE LOOKS AS IF YOU'RE SHOUTING.

Use smileys to indicate tone of voice, but use them sparingly. :-) is an example of a smiley (Look sideways). Don't assume that the inclusion of a smiley will make the recipient happy with what you say or wipe out an otherwise insulting comment.

Wait overnight to send emotional responses to messages.

Be brief without being overly terse. When replying to a message, include enough original material to be understood but no more. It is extremely bad form to simply reply to a message by including the entire previous message: edit out all the irrelevant material.

Mail should have a subject heading which reflects the content of the message.

If you include a signature keep it short. Rule of thumb is no longer than 4 lines. Remember that many people pay for connectivity by the minute, and the longer your message is, the more they pay.

If you think the importance of a message justifies it, immediately reply briefly to an e-mail message to let the sender know you got it, even if you will send a longer reply later.

Be careful with slang or local acronyms. .

This information was abstracted from Netiquette Guidelines offered for unlimited distribution on the Delaware Technical Community College website <<http://www.dtcc.edu/cs/rfc1855.html>>.

## **ONLINE - EMOTICONS**

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In a face-to-face conversation auditory cues and visual cues, or body language, play an important part in communicating the emotions and feelings behind the message. In an online learning community, we strive to build relationships that enhance our ability to support learning for each member of the community. It can be difficult to build rapport through written conversations because they may seem to lack feeling or personality.

To overcome the lack of visual or auditory cues in e-mail and online discussions, users have come up with something called "smilies" or "emoticons" (emotional icons). They are made up of combinations of keyboard characters that are inserted in the e-mail or discussion text to convey the writer's emotions (cues). The most common example is :-). Turn your head to the left and you should see a happy face (the colon are the eyes, the dash is the nose and the parentheses is the mouth).

Writers usually insert "smilies" at the end of a sentence to refer back to the prior statement. There are hundreds of "smilies" and their interpretation is by no means universal, so I recommend you use them sparingly. If you stick with the examples and their definitions below, everyone in the class will know how you intend for them to be interpreted. If you find or make up additional emoticons, please clue us in so we know what you mean!

:-) smile variation: :^)

:-) big smile (and you can make it bigger) :-))))))

:-( frown

;-) wink

:-P sticking out tongue <hold the "alt" key down & use your number pad to press 0222 to make the tongue>

8-) smile with glasses

:-D laughing

:-O "oh!"

{{{{ name}}}} a cyber hug. You'll see xoxoxox too.

:-| indifference

:-> devilish grin

:-/ perplexed

:-e disappointment

:-@ scream

:-} leer

:- male

-< female

## ONLINE - GROUP WORK

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### Online Group Work

In this course you will be required to collaborate on projects with a Work Group. Your instructor will assign you to a work group of 3-5 people. Your work group assignment will be posted in the Announcements or Discussion under work groups. You will use the same work group for the entire course.

1. Your work group will be assigned a name and number. Your group will share a Workspace where you can post and review each other's work, and a Work Group Discussion Forum for you to share thoughts and ideas. Only members of your group (and your instructor) can access what's posted in these areas.
2. Take time to review the Profiles of other members of your work group. (This is a good time to make sure your profile is completely filled out.) Email a greeting and letter of introduction to your work group members. Indicate the best way and time to reach you.
3. When you are assigned to work on a project collaboratively, post any documents you are sharing to your group's workspace. Use your group's discussion area to post comments. Use email to contact each other as well. When necessary, plan to meet in the course Chat at the same time for synchronous discussion. You may find that you want to exchange your work for peer feedback even when it is not part of the assignment. Your Group Workspace is yours to use!
4. After your group has completed an assignment, make sure you send your assignment to me as an attachment to an email or submit it using the InBox.

For groups to work together effectively, it is essential that you respond to your email and discussion postings from group members within 48 hours (preferably 24 hours). If you have difficulty working with a member of your group, please contact me.



## **ONLINE - INSTRUCTOR ROLE AND RESPONSIBILITIES**

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As your instructor, I am responsible for providing an environment in which an opportunity for learning exists. I will work with you and assist you in your quest for understanding. I cannot make you learn anything. As a resource person and facilitator, I will organize the course, schedule learning activities, and evaluate the short-run "products" of your learning process. Recognizing that even asynchronous online communication is time sensitive, I will monitor threaded discussions and respond to queries within 48 hours of the time they were posted. Since the Writing and Thinking Skills and Individual Reflections are significant pieces of writing, it may take a little longer to assess them. I will be giving your work, as well as that of your fellow learners, careful consideration.

## **ONLINE - LEARNER ROLE AND RESPONSIBILITIES**

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You are an adult learner and as such you are responsible for your own learning. No one else can be a "stand in" for you in the learning process. You will be held accountable for all assigned activities. You matter and what you do does make a difference. You will have an opportunity to share your unique ideas and experiences with your student peers and instructor. The form and content of your participation will determine the level of achievement, satisfaction, and enjoyment that you experience. Because others are depending on you to keep the course moving, you have an obligation to meet deadlines for completing assignments and postings.

## **ONLINE - PARTICIPATION**

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This workshop is designed to provide a forum in which you, as a practicing professional, can work together with others to build your [name skills here] skills. We've designed many of the learning activities to be hands-on and collaborative. Your participation in all discussion forums is important to your professional growth and to the learning of the other participants. Participation in discussion is defined as:

Sharing your ideas and examples

Responding to each question with at least a full paragraph answer

## **ONLINE - READING TIPS**

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In a typical classroom course, you can get the information you need to learn a skill by listening to lectures and discussions, by viewing presentations and demonstrations, by reading, or by hands-on experience. In an online learning course, you will need to get much of your information by reading. The SQ4R method of reading offers tips to help you get more out of the learning materials you read:

S = Survey

Q = Question

R = Read

R = Recite

R = Reflect

R = Review

**SURVEY:**

Reading your text:

Survey the whole text. Skim the preface, table of contents, summary, glossary, etc., before beginning to read any assigned chapter.

Survey the chapter. Read the introduction, chapter headings, charts, summary, chapter questions, etc., before reading each chapter.

Survey other reading materials. Read the headings and subheadings, look at the pictures and read the captions, skim the content before reading the material in detail.

Why? It gives you a picture of the content and difficulty of the book or reading. To identify learning aids such as a glossary, questions or summaries at the end of the chapters, objectives at the beginning of the chapters, margin notes that highlight main points.

QUESTION:

Turn each heading/subheading into a question before you start to read. Also, read to answer chapter questions, if provided.

Why? It makes reading an active process.

READ:

Read each section to answer the question you asked. Read one paragraph or short section at a time. Ask yourself what is the main idea in each paragraph.

RECITE

Recite in your own words or paraphrase what you've just read. Check to make sure you're right.

Why? It helps you concentrate, understand and remember.

REFLECT

Think about how what you have just learned ties in with ideas from previous readings. Think about how you can use what you learned from this reading.

Why? It assists with recall and greater understanding.

REVIEW

Review the entire piece or chapter immediately after you finish reading it.

Why? It puts together all the separate parts of the piece or chapter.

Mark your Textbook

If you purchased your textbook and intent to keep it, highlight main points and make notes that give the reading meaning to you. These strategies will help you with later review.

Underline or highlight by reading a section first, then going back to underline or highlight. Concentrate on key ideas.

Avoid highlighting too much.

Key words. Write down key words and/or brief notes in the margin.

Summary notes could be made on a separate sheet of paper, in your own words.

Diagramming/mind mapping. Develop a diagram to illustrate main ideas and relationships between ideas.

Test questions. Make up your own test questions for the reading.

## SCHEDULE

Session	Topic	Competencies
<b>Week 1</b>	Read the Syllabus, email the instructor Introduction discussion board Textbook access code linked to Moodle Introduction videos Pre-Test assessment Engagement Activity Familiarize yourself with the resources	
	Chapter 1 - Understanding the financial planning process <u>Typical Weekly Assignments Include:</u> <ul style="list-style-type: none"> <li>• Lecture Materials</li> <li>• Cengage Reading assignments (multiple choice)</li> <li>• Assignments:               <ul style="list-style-type: none"> <li>○ chapter review</li> <li>○ written assignment</li> <li>○ worksheet</li> <li>○ you decide process</li> </ul> </li> <li>• Chapter 1 Quiz</li> </ul>	Explain personal financial planning, financial statements, time value of money, and budgets
<b>Week 2</b>	Chapter 2 - Using financial statements and budgets  <i>*Assignments similar to week 2</i>	Explain personal financial planning, financial statements, time value of money, and budgets
	Chapter 3 - Preparing Your Taxes  <i>*Assignments similar to week 2</i>	Identify fundamental tax strategies
<b>Week 3</b>	Chapter 4 - Managing your cash and savings  <i>*Assignments similar to week 2</i>	Explain personal financial planning, financial statements, time value of money, and budgets
	Chapter 5 - Making Automobile and Housing Decisions  <i>*Assignments similar to week 2</i>	Evaluate housing needs, large purchases, and financing alternatives
<b>Week 4</b>	Chapter 6 - Using Credit  <i>*Assignments similar to week 2</i>	Explain the benefits and potential costs of consumer credit
	Chapter 7 - Using Consumer Loans  <i>*Assignments similar to week 2</i>	Explain the benefits and potential costs of consumer credit

<b>Week 5</b>	Chapter 9 - Insuring Your Health <i>*Assignments similar to week 2</i>	Identify how insurance is used to manage risk
	Chapter 10 - Protecting Your Property <i>*Assignments similar to week 2</i>	Identify how insurance is used to manage risk
<b>Week 6</b>	Chapter 11 - Investment Planning <i>*Assignments similar to week 2</i>	Compare investment and retirement planning alternatives and strategies
	Chapter 12 - Investing in Stocks and Bonds <i>*Assignments similar to week 2</i>	Compare investment and retirement planning alternatives and strategies
<b>Week 7</b>	Chapter 13 - Investing in Mutual Funds, ETFs and Real Estate <i>*Assignments similar to week 2</i>	Compare investment and retirement planning alternatives and strategies
	Chapter 14 - Planning for Retirement <i>*Assignments similar to week 2</i>	Compare investment and retirement planning alternatives and strategies
<b>Week 8</b>	Chapter 15 - Preserving Your Estate <i>*Assignments similar to week 2</i>	Identify fundamental tax strategies
	Comprehensive Exam over ALL Chapters	All Competencies