

Course Syllabus

BUS 91: Introduction to Personal Finance

Read this syllabus carefully. It should answer most of your questions about the course. If after reviewing this syllabus you still have questions, feel free to send me an email and I'll respond as soon as possible.

Please note that once you sign up for this class with the College, it becomes your responsibility to drop the class if necessary. Unless you proactively drop the class through the Admissions & Records Office, you will receive a grade for this course. In other words, I will not be responsible for dropping you if you stop participating in the course. However, I do reserve the right to drop you for non-participation at the beginning of the term.

Instructor Contact Information

Email: salahdan@deanza.edu (Email is the best way to reach me. Remember to include your full name as it appears on your registration with De Anza in any email.)

Office Location: F-51H

Office Hours: By appointment only during summer session.

Phone: (408)864-5563 (I won't be on campus this summer to answer voicemail, so email is best.)

Course Materials

Required Text

Personal Financial Management, The Missing Link: From College to Career and Beyond, Fred Selinger, 4th edition, Pearson, 2013. ISBN: 1269418289 or 9781269418287.

Course Description

This course provides students with an introduction to the fundamentals of personal finance. Students will learn about the various important topics such as time value of money, consumer credit, insurance, taxes, and investing.

Course Requirements

Reading: Each week you will have approximately 3-5 chapters to master. (Don't worry, the chapters are short.) You should read the assigned text chapters, and then review any associated materials for the week.

Weekly Assignments (100 Points Total): *Each* week you will also be expected to complete one or more online assignments or class discussions in addition to the assigned reading. The assignments are varied, but they are always meant to be practical rather than theoretical. This class is all about providing you with useful information that will be valuable to you now or at some point in the future. Your grades for these assignments will be evaluated according to the Rubric provided in the table below. *(Note that I am looking for quality, not quantity. Also, make sure to answer all parts of the assignment.)*

Discussion Rubric – All Criteria Listed Have Equal Importance

Criteria	A Level Work	B Level Work	C Level Work
Completeness	All questions posed in the assignment are fully answered and explained or justified. All directions have been followed.	All questions posed in the assignment are fully answered but explanations may be brief or some of the directions missed.	Some of the assigned questions are skipped or ignored.
Originality	Adds significant, new, and substantiated ideas to the chosen topic and demonstrates that the assignment has been reviewed prior to posting.	Adds a new idea to the chosen topic and demonstrates that the assignment has been reviewed.	Enhances or further explains an idea that has already been mentioned in the chosen topic.
Professionalism	Writing is clear and easy to read. Assignments are written in a professional manner with proper grammar and punctuation.	Writing is generally clear but may contain occasional grammatical errors or typos.	Posts may be difficult to understand due to grammatical and stylistic problems.

Exams: There will be 2 exams to test you on the material you have learned. The questions come directly from the test bank for the textbook, so mastering the material in the book is required to do well on the exams.

- **Midterm (50 Points Total):** Covers textbook chapters 1-13 plus the appendix.
- **Final (50 Points Total):** Covers textbook chapters 14 – 27.

Course Policies

Grading

Weekly Assignments, 100 points

Midterm Exam, 50 points

Final Exam, 50 points

Extra Credit, 15 points (There are 2 extra credit assignments worth 15 points total. Doing both extra credit assignments will allow you to make up for 1 missed weekly assignment. Better yet, do all the assignments and extra credit to insure an excellent grade.)

Grading Scale (200 Points)

A 179 – 200

B 159 - 178

C 139 – 158

D 119 - 138

F less than 119

All assignments are due by **11 p.m.** on the due date. Please note that I cannot and will not change the due dates or times for any of the assignments. They are all to be completed online.

Also, I do NOT give make up exams or quizzes for ANY reason whatsoever! Make sure you don't miss an exam.

Academic Integrity:

Students who plagiarize, submit the work of others as their own, or cheat on exams will (at minimum) receive a failing grade on that assignment and be reported to college authorities. Serious cases will receive a failing grade in the class and be reported to college authorities. Ignorance is not an acceptable excuse in a college classroom. If you are uncertain what acceptable behavior is, refer to the Student Handbook on [Academic Integrity](#).