

## **Course Syllabus**

### **BUS 91: Introduction to Personal Finance**

**Winter 2023**

**CRN: 33947 (Online)**

**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**

Canvas Messaging: Our course website will be hosted on Canvas, De Anza's course management system. The best way to reach me is through the messaging function in Canvas. Once you are logged into Canvas, you can click on the "Inbox" icon to access the messaging function. It will be on the left side of any page in Canvas.

Email: [salahdan@deanza.edu](mailto:salahdan@deanza.edu)

Office Hours: Mon. - Thurs. 5 – 5:50 online via Zoom at the following link  
(<https://fhda-edu.zoom.us/j/8166848463?pwd=R3NKTmRPNWEvWHRNNkw2dzc0am53QT09>)

Phone: (408)864-5563

#### **Course Materials**

##### **Free Textbook**

**Your Financial Path: From Community College to F\*#! You Money**, Stephen Heath, 1st edition, 2022.

A copy of the textbook in pdf format is available on our class website. I recommend that everyone download the textbook for ease of use. The textbook was written by a good friend of mine, and edited by me specifically for this class. It is relatively short and hopefully easy to read, so I do not provide slides for the book. This is done on purpose to encourage you to actually read the book.

#### **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. This class is entirely online with no in-person meetings required. The course will be hosted on De Anza's online course management system called Canvas. You can find a student guide to using Canvas [here](#).

## Student Learning Outcomes

- Demonstrate a knowledge of opportunity costs and the time value of money.
- Prepare, explain and analyze personal financial statements including the balance sheet and cash flow statement.
- Analyze and evaluate various savings, investment, and insurance options.

## Course Requirements

**Reading:** Each week you will have approximately 2-3 chapters to master. (Don't worry, the chapters are short.) You should read the assigned textbook chapters, and then review any associated materials for the week.

**Weekly Assignment (100 Points Total):** *Most* weeks you will also be expected to complete one online assignment or class discussion 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
<b>Completeness</b>	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.
<b>Originality</b>	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.
<b>Professionalism</b>	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. These tests will be timed, so you will not have the time to look up all the answers in the textbook.

- **Midterm (40 Points Total):** Covers textbook chapters 1 - 9. See course website for due date and time.
- **Final (60 Points Total):** Covers textbook chapters 10 – 23. See course website for due date and time.

## **Course Policies**

### **Grading**

Weekly Assignments, 100 points

Midterm Exam, 40 points

Final Exam, 60 points

### **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 **11:59 p.m.** on the due date. Please note that I cannot and will not change the due dates or times for any of the tests or other assignments. They are all to be completed online. Also, the tests are timed. Once you start taking a test, you must finish within the allotted time. **DO NOT LOG OFF AND ATTEMPT TO TAKE THE TEST AT ANOTHER TIME!** The clock will not restart and your time will run out.

**Also, I do NOT accept late work for ANY reason whatsoever!**

### **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](#).