BUSG 1303 - SYLLABUS
Principles of Finance
(3 Semester Hours)

Course Description
Financial dynamics of a business. Includes monetary and credit theory, cash inventory, capital management, and consumer and government finance. Emphasizes the time value of money. Students will identify the processes and structures of monetary policy; relate the sources of capital to business, consumers and government; define the time value of money and its relationship to credit; and describe the characteristics of financial intermediaries and related markets. Course Level: Introductory
Prerequisite: None

Text and Supplies

B) Students must have access to a computer and a web connection in order to complete their work for this online course.

Goals and Objectives
Upon successful completion of the course, students will have the ability to accomplish the following objectives/competencies accurately and efficiently:

1. Identify the concepts associated with the time value of money.
2. Identify the differences among various savings and investment programs.
3. Identify the classes of securities.
4. Construct personal financial statements and budgets.
5. Describe retirement and estate planning techniques.
6. Identify options for personal insurance.
7. Define consumer credit and describe consumer protection legislation.
8. Explain owning versus renting real property.
9. Analyze the factors that influence the purchase of an automobile.
10. Understand why insurance is needed to protect your home, automobiles, health, and life.
11. Explain why you should prepare for and establish an investment program.

Participation Statement
For Online courses, students MUST actively participate by completing an academic assignment by the official census date. Students who do not do so, will be dropped from the course.

Course Outline
A. Because this is an online course,
   1. There are specific due dates for each Part. To see specific dates for each part, see the Class Schedule and Due Dates document within the Course Documents link in Canvas. KEEP IN MIND THAT ALL OF YOUR WORK MUST BE COMPLETED BY THE SEMESTER END DATE.
   2. All work in each part must be completed on or before the due date. NO WORK (ASSIGNMENTS OR EXAMS) WILL BE ACCEPTED AFTER THE DUE DATE AND THE EXAMS WILL NO LONGER BE AVAILABLE AFTER THE DUE DATE. For online sections and exams presented outside of a class room setting, Exams MUST be taken at a proctored location.
   3. Students may work ahead if they like. If all assignments and exams are completed the course can be finished early (with the exception of the Final Exam).
B. Because this is an online course, specific learning activities have been developed to
Students with Disabilities

The Americans With Disabilities Act (ADA) and Section 504 of the Rehabilitation Act require that no otherwise qualified person with a disability be denied access to, or the benefits of, or be subjected to discrimination by any program or activity provided by an institution or entity receiving federal financial assistance. It is this Section 504 mandate that has promoted the development of disability support service programs in colleges and universities across the country. Sub-part E of Section 504 deals specifically with this mandate for institutions of higher education. While it does not require that special educational programming be developed for students with disabilities, it does require that an institution (public or private) be prepared to make appropriate academic adjustments and reasonable accommodations in order to allow the full participation of students with disabilities in the same programs and activities available to non-disabled students.

If you have a disability that needs special assistance in either preparing for the course or for taking tests and quizzes, please contact Mr. Shep Grinnan at 432-685-4505; e-mail address: sgrinnan@midland.edu as soon as possible so that appropriate arrangements can be made for you.

Student Contribution and Class Policies:

Students are encouraged to contact the instructor at any time. Refer to the Instructor Information document for contact information.

This will be an in-depth, fast-paced class. It is important that you attend to the class schedule. There is weekly work to be accomplished throughout each sectional lab assignment.

Class Attendance: For web-based classes, failure to (1) contact the instructor and/or (2) submit homework by the due date will be considered non-attendance and will be reported as such. Missing three (3) consecutive due dates without notifying the instructor beforehand will result in a complete withdrawal from the class. Missing a total of six (6) due dates will result in a grade of "F" being assigned for the semester. Please note that the Instructor CANNOT withdraw students or assign a “W” for the semester grade! Students who do not wish to complete the class must contact the Office of Student Services at Midland College (the enrolling institution's proper office for distance learning students) and officially drop the class.

Professional behavior and academic honesty: Students will be expected to exhibit professional behavior while composing assignments and posting to the Discussion Board. It is each student’s responsibility to become familiar with Midland College polices (as explained in the Catalog and Handbook) pertaining to cheating, plagiarism, and any other form of academic dishonesty. Academic misconduct and dishonesty will
not be tolerated and students displaying any violation of the policies and principles enumerated in the Handbook will be subject to any or all disciplines described in section III(a) - (c). Enrollment in this course is the students’ acceptance of the Midland College Code of Student Conduct as published in the Midland College Catalog; http://midland.edu/admissions/catalog.php.

Students will be required to use a computer to complete homework assignments and projects. It is not required to complete the homework at one of the Midland College computer labs, but said labs are available for the benefit of the students.

**Absences:** Excessive absences, as defined in the section *Class Attendance*, will result in being administratively dropped from or failure of the course.

**Evaluation of Students**

A student's final grade will be reported as follows:

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

The final grade will be calculated using the weighted average method in the following areas:

<table>
<thead>
<tr>
<th>Area</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Assignments (End of Chapter exercises, Discussion Board, Quizzes, etc.)</td>
<td>34%</td>
</tr>
<tr>
<td>Midterm Exam</td>
<td>20 %</td>
</tr>
<tr>
<td>Final Exam</td>
<td>20%</td>
</tr>
<tr>
<td>Personal Finance Plan</td>
<td>26 %</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
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1 NOTE: Individual Instructors may alter the grading schema.
Class Work/Homework: It is important that the student complete all lab assignments and submit the work prior to the Due Date. See the Tentative Schedule for assignment due dates. Late work (after the due date) will NOT be accepted. For this class, in order to succeed the student must keep up. The average grade of the assignments multiplied by the weight is the total "points" earned for this portion of the semester grade.

Quizzes/Section tests: Students will be tested on material covered in class as well as on skill sets (anything) found in the textbook book. Exams will be given on a specific date (for the in-class sections) or within a range of dates (for the online sections). All exams will be taken on Midland College property or at a location approved by the instructor. There will be no make-up exams provided without prior approval by and arrangement with the instructor. Due to individual circumstances, should a make-up exam be allowed it be given during the week following the scheduled exam date, or last week of instruction or during Final Exam week. There are two (2) major exams, each of which account for 20% of the students’ final grade. The instructor reserves the right to alter the number of chapter or section exams.

Disclaimer
The instructor reserves the right to amend this syllabus as necessary.

Semester Schedule
See the Class Schedule

2 NOTE: For online sections, exams will only be available at an authorized testing center. Students must locate an institutional testing center to obtain the name, telephone number and email address of the testing center coordinator or director. Forward that information to the instructor. In addition, ask the coordinator/director to contact the instructor via email agreeing to act as proctor for the exams. No commercial email addresses will be accepted (.yahoo, .hotmail, .gmail, etc). Contact the instructor with questions.