Course Description
A study of the financial problems encountered in managing family financial affairs. Topics include financial security for the family, budgeting, use of credit, home ownership, financial tangles, and savings and investment planning. 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.

Participant 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.

Goals and Objectives
Upon successful completion of the course, students will have the ability to accomplish the following objectives/competencies accurately and efficiently:
1. Understand why personal financial planning is important.
2. Collect information to assist in pursuing a meaningful career.
3. Construct personal financial statements and budgets.
4. Develop a tax strategy to enhance your financial planning.
5. Define consumer credit and analyze its advantages and disadvantages.
6. Evaluate available housing alternatives.
7. Analyze the factors that influence the purchase of an automobile.
8. Understand why insurance is needed to protect your home, automobiles, health, and life.
9. Explain why you should prepare for and establish an investment program.
10. Recognize the importance of retirement planning.
11. Realize that learning is a lifetime activity that requires exploring new concepts and ideas.

Course Outline
A. Because this is an online course, KEEP IN MIND THAT ALL OF YOUR WORK MUST BE COMPLETED BY THE SEMESTER END DATE.

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 Blackboard.
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 PART EXAMS WILL NO LONGER BE AVAILABLE AFTER THE DUE DATE.
3. Students may work ahead if they like. If all assignments and exams are completed the course can be finished early.

B. Because this is an online course, specific learning activities have been developed to help the student work through each chapter. ALL learning activities are located in the COURSE MATERIALS section of the course web site.

C. Please complete chapters in the order they are listed in the COURSE MATERIALS section.
Students will be expected to exhibit professional behavior during scheduled class times and while in the lab(s).

**Professional behavior includes, but is not limited to, the following:**

1. Complies with the rules of Midland College (see the Midland College Handbook)
2. Attends class regularly by checking e-mail, postings and announcements on Canvas
3. Behaves cooperatively and respectfully in all modes of communication.
4. Treats other students and participants in a courteous manner. No profanity, sexual innuendo or harassment of any kind will be tolerated.
5. Notifies the instructor in advanced when you will not have access to a computer for an extended period of time.
6. Prepares sufficiently for class, meets deadlines.

**Absences:** Notify the instructor in advance when you will not have access to a computer for an extended period of time.

**Scholastic Dishonesty and Academic Misconduct:**

Scholastic dishonesty is a violation of the Code of Student Conduct. Scholastic dishonesty includes, but is not limited to, cheating on a test, plagiarism, and collusion.

As a college student, you are considered a responsible adult. Your enrollment indicates acceptance of the Midland College Code of Student Conduct published in the Midland College Catalog (page 67)

[http://midland.edu/admissions/catalog.php](http://midland.edu/admissions/catalog.php)

**Evaluation of Students:**

Grades are based on weighted averages of all assignments, tests, and exam scores. The score will be expressed as a percentage. Percentages are converted to grades and will be assigned as follows: below 60% = F, 60% - 69% = D, 70% - 79% = C, 80% - 89% = B, 90% - 100% = A.

The Grading Scale is*

<table>
<thead>
<tr>
<th>Assignment</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Assignments</td>
<td>34%</td>
</tr>
<tr>
<td>Mid Term 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>Total</td>
<td>100%</td>
</tr>
</tbody>
</table>

*The grading schema is subjective to the instructor of record

**Instructor Office Hours:**

This information will be distributed in the first week of class and will be available in Canvas under the Course Documents link, Instructor Information page.

**Instructor Contact Info:**

This information will be distributed in the first week of class and will be available in Canvas under the Course Documents link, Instructor Information page.

**Division Information:**

Division Chair:

Division Secretary:

**Disclaimer**

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

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**ADA Statement**

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.