



# BMGT-111 Foundations of Personal Finance

Jennifer Younger

FORT HAYS TECH | NORTH CENTRAL

## COURSE INFORMATION

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

Section Number: BMGT111LECTSO1

Term: Spring Year: 2025 Start Date: 1/21/2025 End Date: 5/16/2025

Delivery Mode: Online

## INSTRUCTOR

Jennifer Younger

Email: [jyounger@fhtechnnc.edu](mailto:jyounger@fhtechnnc.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 or by appointment.

## Spring Semester

Monday	Tuesday	Wednesday	Thursday	Friday
8:00 - 8:30 AM 3:00 - 3:30 PM	8:00 - 8:30 AM 3:00 - 3:30 PM	8:00 - 8:30 AM 3:00 - 3:30 PM	8:00 - 8:30 AM 3:00 - 3:30 PM	8:00 - 8:30 AM 9:30 - 10:00 AM
Also available by appointment				

## TEXTBOOKS

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### **Cengage Unlimited, 1 term (4 Month) Printed Access Card**

By Cengage Unlimited

ISBN: 9780357700037 Edition: 1st

Type: Subscription

Pub. Date: 3/8/2018

Publisher: Cengage

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

By Cengage Unlimited

ISBN: 9780357700044

Edition: 1st

Type: Subscription

Pub. Date: 6/22/2018

Publisher: Cengage



## SYSTEM REQUIREMENTS

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### [MindTap Student Help](#)

Cengage web-based learning platforms require broadband internet access and supported web browsers and plugins.

### **Supported Browsers**

Supported browsers for different activity types may vary. If you are using SAM in MindTap, see [SAM in MindTap System Requirements](#).

### **Windows®**

- Chrome™ 122 and 123
- Firefox® 123
- Edge 121 and 122

### **macOS™**

- Chrome 122 and 123
- Safari® 16 and 17

### **Chrome OS™**

- Chrome 122 and 123

### **iOS**

- Safari 17 (iPad only)

Other browsers and versions than those listed might also work, but are not supported. If you have problems when using an unsupported browser version, try using a supported browser version before contacting Customer Support.

### **Workstation Recommendations**

- Download bandwidth: 5+ Mbps
- RAM: 2+ GB
- CPU: 1.8+ GHz / multi-core
- Display: 1366 × 768, color
- Graphics: DirectX, 64+ MB
- Sound (for some content)

## 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 college email address daily.

## PROGRAM OUTCOMES

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Measure professionalism to model attendance and appearance in entry-level positions.

Apply the basic practices and principles involved in modern business.

Demonstrate business communication skills by exchanging information in both traditional and digital formats.

## 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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### Fort Hays Tech | North Central Grading Scale:

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

### Instructor Weighted Grade Scale:

- 55% Homework and Assignments
- 30% Final Exam and Weekly Quiz per Chapter
- 15% Discussion Board using Professionalism

## ACADEMIC HONESTY

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Membership in the Fort Hays Tech | North Central 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 academic 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.
- The use of AI generated content from AI tools such as, but not limited to, ChatGPT, Dall-E, Co-Pilot, etc., is up to faculty discretion per course as stipulated within the course syllabus. Submitting AI generated work as your own, without attribution, will be considered academic dishonesty.
- In courses where the use of AI tools are not permitted as stipulated within the course syllabus, work submitted using AI will be considered academic dishonesty.
- 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

## **FORT HAYS TECH | NORTH CENTRAL MISSION STATEMENT**

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Fort Hays Tech | North Central delivers applied, innovative and personalized education to empower learners, enrich lives, develop skilled professionals and strengthen economic systems.

### **Vision Statement**

Fort Hays Tech | North Central 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

## **FORT HAYS TECH | NORTH CENTRAL NON-DISCRIMINATION POLICY**

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Fort Hays Tech | North Central 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.

## FORT HAYS TECH | NORTH CENTRAL 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.

## FORT HAYS TECH | NORTH CENTRAL WEAPONS POLICY

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Fort Hays Tech | North Central prohibits the possession and use of firearms, explosives, and other weapons on Fort Hays Tech | North Central property, with certain limited exceptions, as provided below. This policy is in accordance with the Kansas Board of Regents ("Board") Policy and state law, K.S.A. 75-7c01, et seq. Definitions For purposes of this policy:

1. The term "weapons" includes:

- a. Any object or device which will, is designed to, or may be readily converted to expel bullet, shot or shell by the action of an explosive or other propellant;
- b. Any handgun, pistol, revolver, rifle, shotgun, or other firearm of any nature
- c. Any BB gun, pellet gun, air/CO2 gun, stun gun or blowgun;
- d. Any explosive, incendiary or poison gas (A) bomb, (B) mine, (C) grenade, (D) rocket having a propellant charge of more than ¼ ounce;
- e. Any incendiary or explosive material, liquid, solid, or mixture equipped with a fuse, wick or other detonating device;
- f. Any tear gas bomb or smoke bomb; however, personal self-defense items containing mace or pepper spray shall not be deemed to be a weapon for the purposes of this policy;
- g. Any knife, commonly referred to as a switch-blade, which has a blade that opens automatically by hand pressure applied to a button, spring or other device .

## INCLEMENT WEATHER

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College campus dismissals and cancelations will be announced using the College Alert system. Local media will also be notified.

## OVERVIEW FOR STUDENTS WITH DISABILITIES

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Fort Hays Tech | North Central 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.

Fort Hays Tech | North Central 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 [Fort Hays Tech | North Central, 3033 US Hwy 24, Beloit, KS 67420](#).

### **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. Fort Hays Tech | North Central 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](tel: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 Fort Hays Tech | North Central 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 Fort Hays Tech | North Central 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 Fort Hays Tech | North Central'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 (ONLINE) CLASSROOM POLICIES**

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

### **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

Success in this course is dependent on your active participation and engagement throughout the course. As such, students are required to complete all assignments by the due date, and to actively participate. Students are expected to log on at least three times a week to ensure completion of weekly assignments, assessments, discussions and/or other weekly deliverables as directed inside Moodle.

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 student will be given a college email account and log in information. 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.

## 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.

## 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.

## Artificial Intelligence Use

The use of generative AI tools (e.g. ChatGPT, Dall-e, Co-Pilot, etc.) is NOT permitted in this course; therefore, any use of AI tools for work in this class may be considered a violation of Fort Hays Tech | North Central's Academic Honesty Policy.

## Scholastic Dishonesty



Membership in the Fort Hays Tech | North Central 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.

### **Fort Hays Tech | North Central Policy Regarding Withdrawal from Class**

The last official day a student can withdraw from class is located at [www.fhtechnc.edu](http://www.fhtechnc.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.

## **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.

## **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 - 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>  Monday: College Closed MLK Day	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	
<b>Week 2</b>	Chapter 1 - Understanding the financial planning process <b>Typical Weekly Assignments Include:</b> <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 3</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
<b>Week 4</b>	Chapter 3 - Preparing Your Taxes <i>*Assignments similar to week 2</i>	Identify fundamental tax strategies
<b>Week 5</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
<b>Week 6</b>	Chapter 5 - Making Automobile and Housing Decisions <i>*Assignments similar to week 2</i>	Evaluate housing needs, large purchases, and financing alternatives
<b>Week 7</b>	Chapter 6 - Using Credit <i>*Assignments similar to week 2</i>	Explain the benefits and potential costs of consumer credit
<b>Week 8</b>	Chapter 7 - Using Consumer Loans <i>*Assignments similar to week 2</i>	Explain the benefits and potential costs of consumer credit
	<b>Spring Break</b>	
<b>Week 9</b>	Chapter 9 - Insuring Your Health <i>*Assignments similar to week 2</i>	Identify how insurance is used to manage risk
<b>Week 10</b>	Chapter 10 - Protecting Your Property <i>*Assignments similar to week 2</i>	Identify how insurance is used to manage risk
<b>Week 11</b>	Chapter 11 - Investment Planning <i>*Assignments similar to week 2</i>	Compare investment and retirement planning alternatives and strategies

<b>Week 12</b>	Chapter 12 - Investing in Stocks and Bonds <i>*Assignments similar to week 2</i>	Compare investment and retirement planning alternatives and strategies
<b>Week 13</b> Monday: College Closed	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
<b>Week 14</b>	Chapter 14 - Planning for Retirement <i>*Assignments similar to week 2</i>	Compare investment and retirement planning alternatives and strategies
<b>Week 15</b>	Chapter 15 - Preserving Your Estate <i>*Assignments similar to week 2</i>	Identify fundamental tax strategies
<b>Week 16</b>	Comprehensive Exam over ALL Chapters Graduation is Thursday of this week	All Competencies