



BAAS 351 – Financial Fitness Course Syllabus - Fall, 2018

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The *best* way to contact me is by email. This is an online course; therefore, expect most communication to be online as well. All e-mails **must include** “BAAS 351” in the subject line, use proper e-mail etiquette, and include your name and CWID.

COURSE INFORMATION

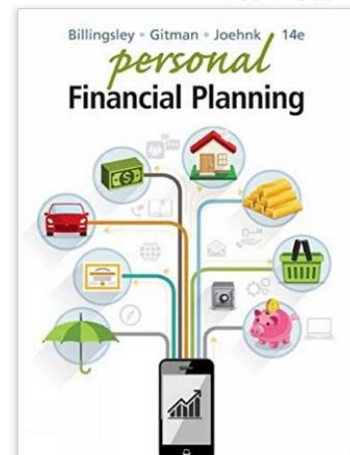
Textbook (required): MindTap Access* for
Personal Financial Planning, 14e
Billingsley, Randall S.
Gitman, Lawrence J., Joehnk, Michael

Purchase options (choose one):

- MindTap with digital text: ISBN **9781305636668**
MindTap Finance, 1 term (6 months) Printed Access Card for Billingsley/Gitman/Joehnk's Personal Financial Planning, 14th ed.

OR

- MindTap with digital text AND loose-leaf print version of text: ISBN **9781337128872**
Bundle: Personal Finance Planning, Loose-leaf Version, 14th + MindTap Finance, 1 term (6 months) Printed Access Card



***Note:** You **NEED MindTap** access to complete the online assignments

Course Description:

This course covers key components of financial leadership by exposing students to financial skills needed for professional and personal success. Emphasis is on financial decision making, asset purchases, financing options, budgeting, and analysis and interpretation of financial data.

Student Learning Outcomes:

- Develop and implement a budget
- Analyze actual performance against projected budget
- Apply time-value-of-money concepts
- Make capital purchase decisions based on relevant data and projected return on investment
- Make financing decisions for purchases
- Analyze and interpret financial data

COURSE REQUIREMENTS

Technical Skills Needed: Student must be able to effectively use myLeo Online D2L, MindTap, and Microsoft Office.

Instructional Methods: This course will be delivered fully online and will utilize the textbook, MindTap, D2L, and other sources. Interaction with fellow students through assigned discussions is also required.

Tips for Success in the Course: Regularly log into the course, check your Leo e-mail, and read announcements. Do your work and be prepared to spend at least 5 hours per week in the course.

GRADING

Each student is required to submit Module Assignments (MindTap), Discussion Boards (myLeo Online), and two Exams (myLeo Online). The assignments, discussion boards, and exams will coincide with the material covered in the text. Discussion boards require a minimum of one post and two replies to fellow students. Module assignments may include exercises, projects, and/or short quizzes. Further details will be given with each of the assignments within eCollege and MindTap.

Final grades in this course will be based on the following scale:

A = 90%-100%

B = 80%-89%

C = 70%-79%

D = 60%-69%

F = 59% or Below

Weight of assessments in calculation of final course grade:

Assignments	50%
Exams	30%
<u>Discussion Boards</u>	<u>20%</u>
Total	100%

Late work WILL NOT be accepted. Extra credit work will NOT be assigned so please do not ask.

**If you miss an assignment because you are in the hospital, please email me proof of admission and release. If you miss an assignment or quiz because of a death in the family, please email me a copy of the newspaper clipping stating you as the surviving spouse, parent, child, grandchild, or brother/sister.*

Module Assignments

Module assignments are to be completed in MindTap by the due dates posted. Your grade for each module in MindTap will be transferred to the myLeo Online D2L grade book after the module closes. Assignments may be completed and submitted by the posted due date. Assignments will not be accepted as email attachments. Spelling, punctuation, and grammar errors will have a negative impact on your assignment grades. *Note: You MUST use your Leo email address to setup your MindTap account.*

Module Discussions

Discussion boards require a minimum of one post and two replies to fellow students. Discussions may be completed and submitted prior to the posted due date, but keep in mind that sufficient dialog must occur with fellow students. Spelling, punctuation, and grammar errors will have a negative impact on your assignment grades.

Professional Conduct

By enrolling in this course for academic credit, you agree to adhere to the Regulations and Procedures published in the TAMU-C STUDENT GUIDEBOOK:

<http://www.tamuc.edu/Admissions/oneStopShop/undergraduateAdmissions/studentGuidebook.aspx>

COURSE OUTLINE / CALENDAR**

**The instructor reserves the right to modify due dates as necessary during the semester.

DATE	TOPIC/ ASSIGNMENT
09/09/2018	Module 1 Assignments Due
09/16/2018	Module 2 Assignments Due
10/07/2018	Exam #1 Due
10/28/2018	Module 3 Assignments Due
11/18/2018	Module 4 Assignments Due
12/09/2018	Module 5 Assignments Due
12/12/2018	Exam #2 Due

COMMUNICATION & INTERACTION WITH INSTRUCTOR

This is an online course; therefore, expect most communication to be online as well. I will correspond with students via your university email (your “myLeo” mail) and via announcements in myLeo Online (D2L) and MindTap. Students are required to check university email daily.

All emails from students must include:

- **Course name and section in the subject line (BAAS 351)**
- **Salutation**
- **Student name and CWID in after body of email**
- **Proper email etiquette (no “text” emails – use proper grammar and punctuation)**

I will make every effort to respond to emails within 24 to 48 hours Monday-Friday, provided the correspondence follows the requirements listed above. If your correspondence falls over the weekend or some unforeseen circumstance occurs, it may be longer before you receive a reply.

In order to avoid duplication of questions and answers, if you have procedural or assignment related questions, you may post those in myLeo Online. It is likely that your peers will have the same question. Questions or concerns of a personal nature should be sent to my email address from your myLeo email account.

TECHNOLOGY REQUIREMENTS

Browser support

D2L is committed to performing key application testing when new browser versions are released. New and updated functionality is also tested against the latest version of supported browsers. However, due to the frequency of some browser releases, D2L cannot guarantee that each browser version will perform as expected. If you encounter any issues with any of the browser versions listed in the tables below, contact D2L Support, who will determine the best course of action for resolution. Reported issues are prioritized by supported browsers and then maintenance browsers.

Supported browsers are the latest or most recent browser versions that are tested against new versions of D2L products. Customers can report problems and receive support for issues. For an optimal experience, D2L recommends using supported browsers with D2L products.

Maintenance browsers are older browser versions that are not tested extensively against new versions of D2L products. Customers can still report problems and receive support for critical issues; however, D2L does not guarantee all issues will be addressed. A maintenance browser becomes officially unsupported after one year.

Note the following:

- Ensure that your browser has JavaScript and Cookies enabled.
- For desktop systems, you must have Adobe Flash Player 10.1 or greater.
- The Brightspace Support features are now optimized for production environments when using the Google Chrome browser, Apple Safari browser, Microsoft Edge browser, Microsoft Internet Explorer browser, and Mozilla Firefox browsers.

Desktop Support

Browser	Supported Browser Version(s)	Maintenance Browser Version(s)
Microsoft® Edge	Latest	N/A
Microsoft® Internet Explorer®	N/A	11
Mozilla® Firefox®	Latest, ESR	N/A
Google® Chrome™	Latest	N/A
Apple® Safari®	Latest	N/A

Tablet and Mobile Support

Device	Operating System	Browser	Supported Browser Version(s)
Android™	Android 4.4+	Chrome	Latest
Apple	iOS®	Safari, Chrome	The current major version of iOS (the latest minor or point release of that major version) and the previous major version of iOS (the latest minor or point release of that major version). For example, as of June 7, 2017, D2L supports iOS 10.3.2 and iOS 9.3.5, but not iOS 10.2.1, 9.0.2, or any other version. Chrome: Latest version for the iOS browser.
Windows	Windows 10	Edge, Chrome, Firefox	Latest of all browsers, and Firefox ESR.

- You will need regular access to a computer with a broadband Internet connection. The minimum computer requirements are:
 - 512 MB of RAM, 1 GB or more preferred
 - Broadband connection required courses are heavily video intensive
 - Video display capable of high-color 16-bit display 1024 x 768 or higher resolution

- You must have a:
 - Sound card, which is usually integrated into your desktop or laptop computer
 - Speakers or headphones.
 - *For courses utilizing video-conferencing tools and/or an online proctoring solution, a webcam and microphone are required.
- Both versions of Java (32 bit and 64 bit) must be installed and up to date on your machine. At a minimum Java 7, update 51, is required to support the learning management system. The most current version of Java can be downloaded at: [JAVA web site](http://www.java.com/en/download/manual.jsp)
<http://www.java.com/en/download/manual.jsp>
- Current anti-virus software must be installed and kept up to date.

Running the browser check will ensure your internet browser is supported.

Pop-ups are allowed.

JavaScript is enabled.

Cookies are enabled.

- You will need some additional free software (plug-ins) for enhanced web browsing. Ensure that you download the free versions of the following software:
 - [Adobe Reader](https://get.adobe.com/reader/) <https://get.adobe.com/reader/>
 - [Adobe Flash Player](https://get.adobe.com/flashplayer/) (version 17 or later) <https://get.adobe.com/flashplayer/>
 - [Adobe Shockwave Player](https://get.adobe.com/shockwave/) <https://get.adobe.com/shockwave/>
 - [Apple Quick Time](http://www.apple.com/quicktime/download/) <http://www.apple.com/quicktime/download/>
- At a minimum, you must have Microsoft Office 2013, 2010, 2007 or Open Office. Microsoft Office is the standard office productivity software utilized by faculty, students, and staff. Microsoft Word is the standard word processing software, Microsoft Excel is the standard spreadsheet software, and Microsoft PowerPoint is the standard presentation software. Copying and pasting, along with attaching/uploading documents for assignment submission, will also be required. If you do not have Microsoft Office, you can check with the bookstore to see if they have any student copies.

ACCESS AND NAVIGATION

You will need your campus-wide ID (CWID) and password to log into the course. If you do not know your CWID or have forgotten your password, contact the Center for IT Excellence (CITE) at 903.468.6000 or helpdesk@tamuc.edu.

Note: Personal computer and internet connection problems do not excuse the requirement to complete all course work in a timely and satisfactory manner. Each student needs to have a backup method to deal with these inevitable problems. These methods might include the availability of a backup PC at home or work, the temporary use of a computer at a friend's home, the local library, office service companies, Starbucks, a TAMUC campus open computer lab, etc.

SUPPORT

Student Support

If you have any questions or are having difficulties with the course material, please contact your Instructor.

Technical Support/D2L Brightspace Support

If you are having technical difficulty with any part of Brightspace, please contact Brightspace Technical Support at 1-877-325-7778 or click on the **Live Chat** or click on the words “[click here](#)” to submit an issue via email.

This syllabus and schedule are subject to change.



System Maintenance

D2L runs monthly updates during the last week of the month, usually on Wednesday. The system should remain up during this time unless otherwise specified in an announcement. You may experience minimal impacts to performance and/or look and feel of the environment.

COURSE AND UNIVERSITY PROCEDURES/POLICIES

Course Specific Procedures/Policies

Texas A&M University-Commerce will not condone plagiarism in any form. Plagiarism represents disregard for academic standards and is strictly against University policy. Plagiarized work can result in a "0" on a given assignment(s) or an "F" for the course as well as further administrative sanctions permitted under University policy.

Guidelines for properly quoting someone else's writings and the proper citing of sources can be found in the APA Publication Manual and through online resources provided. If you have difficulty summarizing or documenting sources, contact your professor for assistance.

The instructor reserves the right to manage a positive learning environment and thus will not tolerate inappropriate conduct in the course. Students must contribute appropriately to the class, and must maintain a professional level of respect when interacting with other students and the instructor.

Rude correspondence (discourteous, impolite, or threatening) in emails, telephone calls, postings to discussions boards or assignment submission folders, in person, to the instructor, or the BAAS office staff will reduce the student's semester grade by 10 points for the first offense and an 'F' in the course for the second offense along with a referral to the Dean of Student Services for dismissal from the University. Written documentation for any offense will be placed in the student's folder in the Applied Science office as documentation for removal from the BAAS program and or TAMU-C. Many of the topics discussed in this course may be of a sensitive nature. Please be considerate of other classmate's feelings, ethnic background, cultural differences, situation, and level of maturity. In other words, keep it professional.

Assignments, discussions and exams must be submitted by the due dates stated. See the "Grading" section of the syllabus for more detail.

Syllabus Change Policy

The syllabus is a guide. Circumstances and events, such as student progress, may make it necessary for the instructor to modify the syllabus during the semester. Any changes made to the syllabus will be announced in advance.

University Specific Procedures

Student Conduct

All students enrolled at the University shall follow the tenets of common decency and acceptable behavior conducive to a positive learning environment. The Code of Student Conduct is described in detail in the [Student Guidebook](http://www.tamuc.edu/Admissions/oneStopShop/undergraduateAdmissions/studentGuidebook.aspx).

<http://www.tamuc.edu/Admissions/oneStopShop/undergraduateAdmissions/studentGuidebook.aspx>

Students should also consult the Rules of Netiquette for more information regarding how to interact with students in an online forum: [Netiquette http://www.albion.com/netiquette/corerules.html](http://www.albion.com/netiquette/corerules.html)

TAMUC Attendance

For more information about the attendance policy please visit the [Attendance](#) webpage and [Procedure 13.99.99.R0.01](#).

<http://www.tamuc.edu/admissions/registrar/generalInformation/attendance.aspx>

<http://www.tamuc.edu/aboutUs/policiesProceduresStandardsStatements/rulesProcedures/13students/academic/13.99.99.R0.01.pdf>

Academic Integrity

Students at Texas A&M University-Commerce are expected to maintain high standards of integrity and honesty in all of their scholastic work. For more details and the definition of academic dishonesty see the following procedures:

[Undergraduate Academic Dishonesty 13.99.99.R0.03](#)

<http://www.tamuc.edu/aboutUs/policiesProceduresStandardsStatements/rulesProcedures/13students/undergraduates/13.99.99.R0.03UndergraduateAcademicDishonesty.pdf>

[Graduate Student Academic Dishonesty 13.99.99.R0.10](#)

<http://www.tamuc.edu/aboutUs/policiesProceduresStandardsStatements/rulesProcedures/13students/graduate/13.99.99.R0.10GraduateStudentAcademicDishonesty.pdf>

ADA Statement

Students with Disabilities

The Americans with Disabilities Act (ADA) is a federal anti-discrimination statute that provides comprehensive civil rights protection for persons with disabilities. Among other things, this legislation requires that all students with disabilities be guaranteed a learning environment that provides for reasonable accommodation of their disabilities. If you have a disability requiring an accommodation, please contact:

Office of Student Disability Resources and Services

Texas A&M University-Commerce

Gee Library- Room 162

Phone (903) 886-5150 or (903) 886-5835

Fax (903) 468-8148

Email: studentdisabilityservices@tamuc.edu

Website: [Office of Student Disability Resources and Services](#)

<http://www.tamuc.edu/campusLife/campusServices/studentDisabilityResourcesAndServices/>

Nondiscrimination Notice

Texas A&M University-Commerce will comply in the classroom, and in online courses, with all federal and state laws prohibiting discrimination and related retaliation on the basis of race, color, religion, sex, national origin, disability, age, genetic information or veteran status. Further, an environment free from discrimination on the basis of sexual orientation, gender identity, or gender expression will be maintained.

Campus Concealed Carry Statement

Texas Senate Bill - 11 (Government Code 411.2031, et al.) authorizes the carrying of a concealed handgun in Texas A&M University-Commerce buildings only by persons who have been issued and are in possession of a Texas License to Carry a Handgun. Qualified law enforcement officers or those who are otherwise authorized to carry a concealed handgun in the State of Texas are also permitted to do so. Pursuant to Penal Code (PC) 46.035 and A&M-Commerce Rule 34.06.02.R1, license holders may not carry a concealed handgun in restricted locations.

For a list of locations, please refer to the [Carrying Concealed Handguns On Campus](#) document and/or consult your event organizer.

Web url:

<http://www.tamuc.edu/aboutUs/policiesProceduresStandardsStatements/rulesProcedures/34SafetyOfEmployeesAndStudents/34.06.02.R1.pdf>

Pursuant to PC 46.035, the open carrying of handguns is prohibited on all A&M-Commerce campuses. Report violations to the University Police Department at 903-886-5868 or 9-1-1.