



## BAAS 351 – Financial Fitness Course Syllabus – Spring, 2020

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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

\*Note: Cengage Unlimited Access (whether purchased directly from the publisher, or through the university bookstore) is typically the least expensive option.

#### **Purchase options from the university bookstore:**

- Cengage Unlimited\* Access ISBN: 9780357700037  
<http://www.amcbookstore.com/CourseMaterials?src=2>

**OR**

- MindTap with digital text AND loose-leaf print version of text: ISBN **9781337128872** -  
*Bundle: Personal Finance Planning, Loose-leaf Version, 14th + MindTap*  
<http://www.amcbookstore.com/CourseMaterials?src=2>

#### **Purchase options directly from the publisher:**

- Cengage Unlimited\* Access (MindTap with digital text): <https://www.cengage.com/unlimited/#subscribe>

**OR**

- <https://www.cengage.com/c/personal-financial-planning-14e-billingsley/9781305636651/>

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

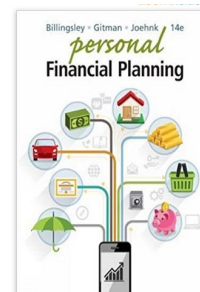
#### **Course Description:**

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

*This syllabus and schedule are subject to change.*



- 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, Cengage/MindTap, and Microsoft Office.

**Instructional Methods:** This course will be delivered fully online and will utilize the textbook, Cengage, 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 (Cengage), 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 in given with each of the assignments within eCollege and Cengage/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 should be completed in Cengage by the due dates posted. Your grade for each module in Cengage/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. Note that you will have up to three attempts on each Cengage assignment. Assignments will not be accepted as email attachments. *Note: You MUST use your Leo email address to setup your Cengage account.*

### **Module Discussions**

Discussion boards should be completed in myLeo Online. Discussions 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.

### Exams

Exams should be completed in myLeo Online. Exams are open only for the dates noted in the course schedule. Exams must be completed by the due date to be considered for credit.

### 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.

<b><u>MODULE</u></b>	<b>Chapter</b>	<b>Suggested Schedule</b>	<b><u>FINAL DUE DATE</u></b>
<b>Module 1</b>	Chapter 1	Week of 1/13	
	Chapter 2	Week of 1/20	
	Chapter 3	Week of 1/27	
<b>Module 1 Assignments &amp; Discussions Due</b>			<b>02/01/2020</b>
<b>Module 2</b>	Chapter 4	Week of 2/3	
	Chapter 5	Week of 2/10	
<b>Module 2 Assignments &amp; Discussions Due</b>			<b>02/15/2020</b>
<b>Exam #1 - Modules 1 &amp; 2</b> ( <i>opens 2/17</i> )			<b>02/22/2020</b>
<b>Module 3</b>	Chapter 6	Week of 2/24	
	Chapter 7	Week of 3/2	
<b>Module 3 Assignments &amp; Discussions Due</b>			<b>03/7/2020</b>
<i>SPRING BREAK</i>		Week of 3/9	
<b>Module 4</b>	Chapter 8	Week of 3/16	
	Chapter 9	Week of 3/23	
	Chapter 10	Week of 3/30	
<b>Module 4 Assignments &amp; Discussions Due</b>			<b>04/04/2020</b>
<b>Module 5</b>	Chapter 11	Week of 4/6	
	Chapter 14	Week of 4/13	
	Chapter 15	Week of 4/20	
<b>Module 5 Assignments &amp; Discussions Due</b>			<b>04/25/2020</b>
<b>Exam #2 – Modules 3, 4, &amp; 5</b> ( <i>opens 4/27</i> )			<b>05/02/2020</b>

## **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**

### **Learning Management System (LMS)**

All course sections offered by Texas A&M University-Commerce have a corresponding course shell in the myLeo Online Learning Management System (LMS). Below are technical requirements

LMS Requirements:

<https://community.brightspace.com/s/article/Brightspace-Platform-Requirements>

LMS Browser Support:

[https://documentation.brightspace.com/EN/brightspace/requirements/all/browser\\_support.htm](https://documentation.brightspace.com/EN/brightspace/requirements/all/browser_support.htm)

YouSeeU Virtual Classroom Requirements:

<https://support.youseeu.com/hc/en-us/articles/115007031107-Basic-System-Requirements>

## **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](mailto: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.

## **COMMUNICATION AND 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. Other support options can be found here:

<https://community.brightspace.com/support/s/contactsupport>

## **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.

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>

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](mailto: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.