



A&M-COMMERCE

CID 346: Numbers for Leaders

COURSE SYLLABUS:

Term:

Year:

INSTRUCTOR INFORMATION

Instructor:

Office Location: Online, Remote

Office Hours: Email, Telephone, or Virtual by Appointment

Office Phone:

University Email Address:

Preferred Form of Communication: Email

Communication Response Time: 24 Hours or Less

Instructor Notes:

Course Description

This course covers key components of financial leadership by exposing students to the financial skills needed for professional and personal success. Emphasis is on analyzing and interpreting data to write, decide and lead competently in both personal and professional arenas.

Student Learning Outcomes

Completion of this course provides the student with the knowledge to:

1. Understand and apply basic ideas of finance, income and expenses, assets, debt and equity, income and risk
2. Understand the concept and perform analysis of financial statements, accounting, and financial statements.
3. Understand time, risk, and value of money, the time value of money, calculate the relationship of time and value, value a series of cash flows, use financial statements to evaluate financial choices, evaluate risk.
4. Understand the concept and analysis of financial plans: budgets, the budget process, create a comprehensive budget, a cash budget and other specialized budgets, budget variances, budgets, financial statements, and financial decisions.
5. Understand the concepts of financial management, cash, savings, credit and debit.
6. Understand consumer strategies and purchases

The syllabus/schedule are subject to change.

- Understand investing, investments and markets, investment planning; Measure risk and return, diversification.

Program Description

Courses with the “CID” prefix are competency-based courses which can fulfill elective credits within other competency-based degree programs. Students should check with their advisor about the applicability or need for elective courses in a student’s major or support courses.

Course Materials

This course has been designed using Open Educational Resources (OER) and/or materials that are available through the [Waters Library](#). All materials are embedded within the course or are accessible via the internet or accessible through the Waters Library resource portal. After taking the pretest, students are encouraged to bookmark, download, or save materials.

The following text will be used and can be accessed directly via the link below:

Siegel, R., & Yacht, C. (2009). *Personal finance*. Saylor Foundation.

Open access textbook link: <https://open.umn.edu/opentextbooks/textbooks/31>

REGULAR AND SUBSTANTIVE COURSE INTERACTION

As a general guide, students enrolled in a three-semester hour course should spend one hour engaged in instructional activities and two to three hours on out-of-class work per week in a traditional semester. Students are expected to double this effort of engagement given that this course is being delivered in a seven-week term. Educational activities in this course are designed to ensure regular and substantive interaction between students and faculty to ensure that students are able to demonstrate competency.

COURSE REQUIREMENTS

Minimal Technical Skills Needed: Students will need reliable computers and internet access for this course. Students must be able to effectively use my Leo email, my Leo Online D2L, and Microsoft Office.

Instructional Methods: This course is an online course. To be successful in this course, all content and course modules should be read and reviewed. All assignments and quizzes (both graded and not graded) must be completed. Please contact the instructor by email for any assistance.

Email your instructor as soon as you complete your pre-test so the instructor can access and grade your work.

Student Responsibilities or Tips for Success in the Course: To be successful in this course, all content and course modules should be read and reviewed. All assignments and quizzes (both graded and not graded) should be completed. Please contact the instructor by email for any assistance.

ASSESSMENT

Students must achieve 80% or higher for the learning objective module post-tests, the culminating project, and the final post-test to demonstrate competency and pass the course.

Course Pre-test

The purpose of the pre-test is to provide a baseline understanding of your knowledge in this competency. The pre-test is required before you begin studying course materials.

Content	Description	Value	Notes
Pre-test	This is the initial assessment in the course to provide a baseline understanding of a student’s knowledge of the course content and competencies. Pretests are taken once and should be completed upon the first couple of days of a CBE academic term or entry into a course if a student is an accelerator.	100 points	Required before completing any other work in the course. The grade on the pre-test does not count in the final grade for this course.

Learning Objective Post Tests

A brief assessment at the end of each module that is intended to emphasize key concepts, theories, processes, etc., introduced in the Learning Objective Module. **You must score at least 80% on each Post Test to successfully complete the course. You will have 3 attempts.**

Course Post-test

The end-of-course comprehensive exam assesses student knowledge and understanding of major concepts, theories, processes, etc., in the course/module. A **score of 80% or higher is required** to demonstrate competency. **DUE: Last day of week 7, Friday by 11:59 PM CST.**

If you score less than 80% on the post-test, you will have an opportunity to review the material and retake the post-test two additional times. Students who fail the post-test should review feedback from the instructor before reattempting the post-test. If the post-test score is less than 80% within three attempts, students will receive a grade of "F" in the course and will be required to retake the course in the new term.

Content	Description	Value	Notes
Post-test	Measures your competency of learning outcomes through essay, short answer, and multiple-choice questions.	100 points	Required and you must score 80% or higher. You have up to three attempts. DUE: Last day of week 7, Friday by 11:59 PM CST

Culminating Project

The project assesses your knowledge of terms and the application of concepts presented in this course. A **score of 80% or higher is required** to demonstrate competency. **DUE DATE if you want feedback for revisions: End of week 6. HARD DUE DATE: Last day of week 7, Friday by 11:59 PM CST.**

If students score less than 80% on the culminating project, they will have an opportunity to review the material and resubmit the project up to two additional times. If the culminating project is less than 80% within three attempts, students will receive a grade of F in the course and will be required to retake the course in the new term.

Content	Description	Value	Notes
Project	Measures your competency of learning outcomes the completion of a competency-based project.	100 points	Required and you must score 80% or higher. You have up to three attempts. DUE DATE for feedback/ revisions: End of week 6. HARD DUE DATE: Last day of week 7, Friday by 11:59 PM CST

GRADING

A score of 80% or higher on both the Culminating Project and Posttest is required to demonstrate competency and receive credit for the course. The following items will be used to calculate the final grade in the course.

Item	Worth
Posttest	100 points 30% of your grade
Culminating Project	100 points 35% of your grade
Competency Tests	100 points 35% of your grade
Total	300 points

Grading Scale

- A = 270-300 points (90%-100%)
 B = 250-269.9 points (80%-89%)
 F = 249.9 points or fewer (79% or Below)

ACCELERATION PROCESS

Students enrolled in competency-based education courses in the College of Innovation and Design are permitted to accelerate from one CBE course to another during a seven-week academic term under certain conditions. The request to accelerate from one course to another must be initiated by the student upon successful completion of currently enrolled CBE courses. Students are responsible for maintaining communication with faculty and their assigned advisor(s) throughout the acceleration process. Students who fail a course or who drop/withdraw from a CBE course are not eligible for acceleration. Student may only request permission to accelerate in one course at a time. Request to accelerate is initiated and completed by 5:00 pm CST on the fifth Friday of a seven-week academic term.

Process

1. Student successfully completes all required coursework in their CBE courses(s) with a grade of "A" or "B."
2. Student receives emailed verification from the assigned instructor that the course has been satisfactorily completed (Grade of A or B only).
3. Student contacts assigned advisor to provide proof of completion and discuss eligibility for acceleration into another course.

TECHNOLOGY REQUIREMENTS

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

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.

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.

Technical 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 on the [Brightspace Support Webpage](#).

COMMUNICATION AND SUPPORT

This is an online course; therefore, expect most communication to be online as well. If you have any questions or are having difficulties with the course material, please contact your instructor. Correspondence will always be through university email (your “myLeo” mail) and announcements in myLeo online (D2L). The instructor will make every effort to respond to emails within 24 provided the correspondence follows the requirements listed below. Students are encouraged to check university email daily.

All emails from students should include:

- Course name and subject in the subject line (ex. EDCB 517 – Posttest)
- Salutation
- Proper email etiquette (no “text” emails – use proper grammar and punctuation)
 - Student name and CWID after the body of the email

COURSE AND UNIVERSITY PROCEDURES/POLICIES

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.

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: <https://www.britannica.com/topic/netiquette>

TAMUC Attendance

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

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](#)

[Undergraduate Student Academic Dishonesty Form](#)

[Graduate Student Academic Dishonesty Form](#)

CID Policy on Academic Integrity

Academic dishonesty includes cheating, complicity in cheating, multiple submissions (or substantial portions) of the same work for credit without authorization, submitting another’s work, plagiarism, submitting algorithmically (AI) plagiarized work, and other acts that may reasonably be called academic dishonesty.

- Students who commit academic dishonesty will receive a grade of 0 for the assignment in the course and be issued a Written Warning that is reported to the CID Assistant Dean’s office and listed in a database.
- If the student does NOT have a previous Written Warning for academic dishonesty reported in CID courses and has additional attempts available for the assignment, the student may resubmit the assignment (this applies to CBE courses only).
- If the student has a Written Warning of academic dishonesty reported in CID courses, the student may NOT resubmit the assignment, and the instructor will follow the procedure detailed in [Policy 13.99.99.R0.03](#) for Undergraduate Academic Dishonesty and report the incident to the Provost Office.

Use of Artificial Intelligence

Texas A&M University-Commerce acknowledges that there are legitimate uses of Artificial Intelligence, ChatBots, or other software that has the capacity to generate text, or suggest replacements for text beyond individual words, as determined by the instructor of the course.

Any use of such software must be documented. Any undocumented use of such software constitutes an instance of academic dishonesty (plagiarism).

Individual instructors may disallow entirely the use of such software for individual assignments or for the entire course. Students should be aware of such requirements and follow their instructors' guidelines. If no instructions are provided the student should assume that the use of such software is disallowed.

In any case, students are fully responsible for the content of any assignment they submit, regardless of whether they used an AI, in any way. This specifically includes cases in which the AI plagiarized another text or misrepresented sources.

Students with Disabilities-- ADA Statement

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

Velma K. Waters Library Rm 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](#)

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.

A&M-Commerce Supports Students' Mental Health – Counseling Services

The Counseling Center at A&M-Commerce, located in the Halladay Building, Room 203, offers counseling services, educational programming, and connection to community resources for students. Students have 24/7 access to the Counseling Center's crisis assessment services by calling 903-886-5145. For more information regarding Counseling Center events and confidential services, please visit www.tamuc.edu/counsel

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](#) online 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.

COURSE OUTLINE / CALENDAR

Learning Objectives and Competencies	Materials to Read or Review OTL https://open.umn.edu/opentextbooks/textbooks/31	Assignments
LO1: Basic Ideas of Finance, Income and Expenses, Assets, Liabilities, Debt and Equity, Income and Risk	Read sections 1.1 – 1.4 Personal Finance Training to learn individual or “micro” factors that affect financial thinking. Systematic or “macro” factors that affect financial thinking. The planning process. Financial planning professionals. Read sections 2.1 – 2.4 Basic Ideas of Finance on income and expenses, assets, debt and equity, and income and risk. Other linked material located in competency 1 module.	Read the material for the week. Complete the module test.
LO2: The concept and analysis of Financial Statements, Accounting and financial statements, Comparing and analyzing financial statements.	Reading 3.1 – 3.3 Accounting and financial statements. Comparing and analyzing financial statements. Accounting software...an overview. Other linked material located in competency 2 module.	Read the material for the week. Complete the module test.
LO 3: Understanding Time, Risk, and Value of money, The time value of money, Calculating the relationship of time and value, Valuing a series of cash flows, Using financial statements to evaluate financial choices, Evaluating risk	Reading 4.1 – 4.5 The time value of money. Calculating the relationship of time and value. Valuing a series of cash flows. Using financial statements to evaluate financial choices. Evaluating risk. Other linked material located in competency 3 module.	Read the material for the week. Complete the module quiz.

<p>LO4: The concept and analysis of Financial Plans: Budgets, The budget process, Creating a comprehensive budget, The cash budget and other specialized budgets, Budget variances, Budgets, financial statements, and financial decisions</p>	<p>Read 5.1 – 5.5 The budget process. Creating the comprehensive budget. The cash budget and other specialized budgets. Budget variances. Budgets, financial statements, and financial decisions. Other linked material in competency 4 module.</p>	<p>Read the material for the week. Complete the module test.</p>
<p>LO5: The concepts of Financial Management, Cash, Savings, Credit, Debt</p>	<p>Read 7.1 – 7.4 Your own money: cash, your own money: savings, other people’s money: credit, other people’s money: a introduction to debt Other linked material in competency 5 module.</p>	<p>Read the material for the week. Complete the module test.</p>
<p>LO6: Understanding Consumer Strategies, Purchases</p>	<p>Read 8.1 – 8.2 Consumer Purchases, A Major Purchase: Buying a Car. Read 9.1 -9.3 Identify the Product and the Market, Identifying the Financing, Purchasing and Owning Your Home Other linked material in competency 6 module.</p>	<p>Read the material for the week. Complete the module test.</p>
<p>LO7: Investing, Investments and markets, Investment planning, Measuring risk and return, Diversification: return with less risk</p>	<p>Read 12.1 – 12.4 Investments and markets: a brief overview, Investment Planning, Measuring Risk and Return, Diversification: Return With Less Risk</p>	<p>Read material for the week. Complete the module test.</p>