



Course Title BAAS 351-Planning, Budgeting, & Decision Making

Course Syllabus – Spring, 2026

INSTRUCTOR INFORMATION

Instructor: David Kent

Office Phone: no office phone

East Texas A&M University Email Address: David.Kent@etamu.edu

Office Location: no campus office

Office Hours: NA

Preferred Form of Communication: email

Communication Response Time: 24 Hours or Less (Grading of assignments is typically not completed in 24 hours or less)

COURSE INFORMATION

Course Materials

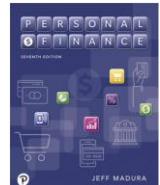
Textbook(s) Required

MyLab Finance with Pearson eText – Instant Access for

Personal Finance, 7th ed., copyright 2020

By: Jeffry D. Madura

Publisher: Pearson



*Note: PearsonMyLab Access includes access to the electronic textbook (e-text) and to the homework assignments required for completion of the class. You MUST HAVE MyLab online access to complete the online assignments. Students have the option to order a print upgrade to receive the loose-leaf text for an additional \$25.

Purchase options directly from the publisher:

- <https://www.pearson.com/store/p/personal-finance/P100002530260/9780135173107>,
or
- <https://www.pearsonmylabandmastering.com/northamerica/students/get-registered/index.html>

Purchase options from the university bookstore:

- MyLab access card for Personal Finance-My Finance Lab, 7th ed., ISBN: 9780135173091

Course code: when set up is complete with Pearson I will let the class know

Use your Leo email address to setup your MyLab account.

- Detailed account setup instructions will be provided the first class day.

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

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

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

1. Develop and implement a budget
2. Analyze actual performance against projected budget
3. Apply time-value-of-money concepts
4. Make purchase decisions based on relevant data and financing options

STUDENT RESPONSIBILITIES FOR COURSE

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 by the due date specified. Please contact the instructor by email for any assistance or support.

CWID and Password

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@etamu.edu.

Technology-Related Issues

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 ETAMU campus open computer lab, etc.

TECHNOLOGY REQUIREMENTS AND SUPPORT

Minimal Technical Skills Needed

Students will need reliable computer and internet access for this course. Students must be able to effectively use myLeo email, myLeo Online D2L, and Microsoft Office.

Learning Management System (LMS) – D2L

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

- View the [Learning Management System Requirements Webpage](#).
- Learn more on the [LMS Browser Support Webpage](#).

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

Interaction with Instructor Statement

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). **You will not RECEIVE email through D2L, so be sure to check your ETAMU email for communication.** 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.

Include the Following in Emails with Instructor:

- Course name and subject in the subject line (ex. EDCB 517 – Posttest)
- Salutation (Good afternoon, Dr. Jackson)
- Proper email etiquette (no “text” emails – use proper grammar and punctuation)
- Student name and CWID after the body of the email (possibly add to student signature on email)

CID Studio

The CID Studio is in D2L and available to all CID students. The CID Studio contains modules intended to support and inform students on their educational journey.

[CID Studio Link](#) – Please contact your advisor if you need access.

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 online in the [Student Guidebook](#).

Students should also consult the [Rules of Netiquette Webpage](#) for more information regarding how to interact with students in an online forum.

ETAMU Attendance

For more information about the attendance policy, please view the [Attendance Webpage](#) and the [Class Attendance Policy](#)

Academic Integrity

Students at East Texas A&M University are expected to maintain high standards of integrity and honesty in all 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](#)

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

East Texas A&M University 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
East Texas A&M University
Velma K. Waters Library Rm 162
Phone (903) 886-5150 or (903) 886-5835
Fax (903) 468-8148
Email: studentdisabilityservices@etamu.edu
Website: [Office of Student Disability Resources and Services](#)

Nondiscrimination Notice

East Texas A&M University 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 East Texas A&M University 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 ETAMU 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.

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

East Texas A&M Supports Students' Mental Health – Counseling Services

The Counseling Center at East Texas A&M University, 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.etamu.edu/counsel

Mental Health and Well-Being

The university aims to provide students with essential knowledge and tools to understand and support mental health. As part of our commitment to your well-being, we offer access to Telus Health, a service available 24/7/365 via chat, phone, or webinar. Scan the QR code to download the app and explore the resources available to you for guidance and support whenever you need it.



GRADING

The following items will be used to calculate the final grade in the course.

Weight of assessments in calculation of final course grade:

Item	Worth
Pearson MyLab Chapter Assignments	30%
Pearson MyLab Chapter Quizzes	20%
MyLeo Online D2L Discussions	10%
MyLeo Online D2L Exams (2)	40%
Total	100%

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

Chapter Assignments:

Chapter assignments comprise items to be completed in Pearson MyLab by the due dates posted. Most chapter assignments allow three completion attempts. You will get feedback and answers after each attempt, including a detailed solution and explanation. If you do not understand the solution, utilize the “ask my instructor” button to send me a link to the item in question. Your highest attempt score is kept. Your grade for each chapter in MyLab will be transferred to the myLeo Online D2L grade book after the assignment closes (or earlier if the student requests).

Chapter Quizzes:

Chapter quizzes are to be completed in Pearson MyLab by the due dates posted. Only one attempt is allowed. Your grade for each chapter quiz in MyLab will be transferred to the myLeo Online D2L grade book after the quiz closes (or earlier if the student requests).

Module Discussions:

Discussion boards are to be completed in myLeo Online D2L. 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 (mid-term and final) are to be completed in myLeo Online. Exams are open only for the dates noted in the course schedule. Only one attempt is allowed. Exams must be completed by the due date to be considered for credit.

A = 90%-100%

B = 80%-89%

F = 79% or Below

COURSE OUTLINE / CALENDAR

The course assignments calendar will be posted in the contents page.