

BUS 1016 Personal Finance

Basic Course Information

Course Name: BUS1016 Personal Finance

Semester: Fall 2024

Credits: 3

Prerequisites/Co-requisites: None

Meetings/Times: Monday; Tuesday; Thursday; Friday 3rd Period

Location: Broomfield High School Room 737

MyCourses Online Course Site:

<https://sites.google.com/bvsd.org/bhsbusiness/personal-finance-3rd-period?authuser=0>

Instructor Information

Instructor: Kelly Walter

Office Phone: 720-561-8100

Email: kelly.walter@bvsd.org

College Web Site: www.frontrange.edu

Office Location: Broomfield High School Room 737

Office Hours: 1st Period, 4th Period, either lunch, Tutor Time Wednesday and Thursday

Department Contact: Business Department Chair: Teresa Stuart Teresa.stuart@frontrange.edu
(303) 455-4140

Welcome Message

Hello! I get the joy of teaching you financial literacy! Throughout the semester you student will investigate possible paths for post secondary, understand the return on investment of a post secondary education, analyze resume best practices, get jobs and paychecks, pay bills, improve their credit score, repay student loans, rent apartments, buy cars, shop loans, buy houses, understand credit and banking, learn consumer skills, and invest and grow their money, complete tax forms and pay taxes, and understand the benefits of philanthropy. This will be done using a fun gamified approach within a software simulation. The class will have a real economy with spendable money to reinforce learning with real world applications.

FRCC's Philosophy of Inclusion

Front Range Community College is committed to inclusive excellence, educational equity, and advancing opportunity for all.

Inclusion is a powerful experience. Students and employees at Front Range Community College agree that inclusion evokes a sense of well-being, supports success, and fosters a sense of

belonging in each person that says, “I matter.” Inclusivity within our student and employee communities is critical to achieving our vision for students at the college: that all students accomplish their educational and career goals. [Continue reading FRCC's Philosophy of Inclusion](https://www.frontrange.edu/about/equity-inclusion/index.html) (<https://www.frontrange.edu/about/equity-inclusion/index.html>).

Technical Support

- All FRCC Courses have a course site in MyCourses and may incorporate other online materials (e.g. publisher content and open educational resources).
- As a student at FRCC, you are responsible for ensuring that you have a reliable internet connection and the necessary equipment to access your course(s) and any required course materials, activities and assignments listed in the course syllabus.
- MyCourses is available 24x7, with the exception of limited maintenance windows posted on the home page.
 - In the unlikely event of an unplanned MyCourses outage, faculty and staff will be informed so that they can make reasonable adjustments to the course schedule and assignment deadlines.
- For technical assistance with MyCourses, contact the 24x7 [Help Desk](http://help.cccs.edu): (<http://help.cccs.edu>); 888-800-9198 (toll free).
 - Link to the 24x7 Help Desk and System Check can be found in MyCourses under the Resources navigation menu.
- The Intro to Online Learning resource course includes information on how to use MyCourses, WebEx, Zoom and other learning technologies. It can be accessed under the FRCC Resources menu in MyCourses.

Course Materials

For this course students will use an Online Financial Simulator by Stukent. Students will also create a Notes Briefcase(supplied), equipment needed for completing projects are supplied(tripods, microphones, district supplied chromebooks, cameras, lighting, and manufacturing equipment and inventory if applicable). Personal phones may be used to create multimedia content for projects. Assignments can be found on their [Google Classroom](#) and on daily slides available on both their website and google classroom. The curriculum is supplied by Next Gen Personal Finance, which is a standardized curriculum used throughout the country for financial literacy standards.

CCCS Required Syllabus Information

FRCC Common Catalog Course Description

Surveys the basic personal finance needs of most individuals and introduces the personal finance tools useful in planning and instituting a successful personal financial philosophy. The course emphasizes the basics of budgeting,

buying, saving, borrowing, career planning, investing, retirement planning, estate planning, insurance, and income taxes.

Course Learning Outcomes

1. Construct a workable plan using goal setting and budgeting.
2. Identify the activities of a smart shopper, and avoid frauds and scams.
3. Demonstrate a basic knowledge of the banking and savings tools offered by financial institutions.
4. Explain the wise and unwise uses of credit and borrowing.
5. Interpret your own credit report and credit score, and the impacts on your financial life.
6. Evaluate career choices and activities as they relate to financial benefit.
7. Evaluate the costs of transportation options such as buying vs. leasing.
8. Demonstrate a basic knowledge of buying, financing, renting or selling a home.
9. Demonstrate an understanding of the basics of estate planning.
10. Explain how insurance protects against risk, including home, auto, health, and life insurance.
11. Demonstrate a basic knowledge of investing.
12. Compare the various methods of retirement planning and calculate the savings necessary for retirement.
13. Identify the importance aspects related to income tax and tax preparation and filing.

Topical Outline

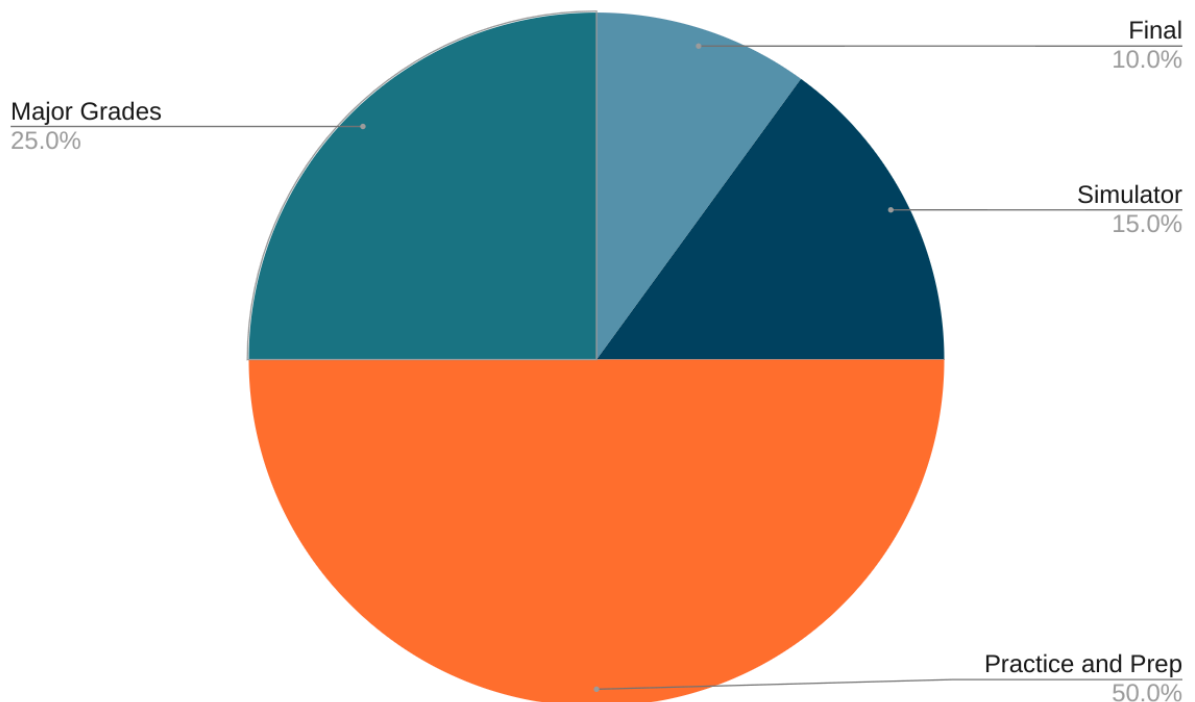
- I. Budgeting and spending plans
- II. Sensible shopping and spending
- III. Recognizing and avoiding frauds and swindles
- IV. Banking and saving
- V. Credit
 - A. Reports
 - B. Credit scores
 - C. Five Cs of creditworthiness
- VI. Career advice and income generation
- VII. Transportation
 - A. Leasing
 - B. Buying
 - C. Financing
 - D. Insuring vehicles
- VIII. Housing
 - A. Renting
 - B. Buying
 - C. Financing

- D. Tax implications
- IX. Insurance
 - A. Auto
 - B. Home
 - C. Life
 - D. Health
 - E. Disability

Course Overview

Graded Instructional Activities

Replace with a summary of graded instructional activities (exam, quizzes, projects, papers, etc.) and the Employers expect their employees to show up for work every day and do the necessary work to accomplish their common goals. Students will learn through daily activities and those represent the dominant portion of the grade, just as consistent performance is key in financial and career success. The simulation will provide students with actual experience in every financial topic taught in class and will be managed throughout the semester. Major grades will be made up of periodic projects and tests. The final will be a cumulative project incorporating all learning throughout the semester.



If student attendance is within BVSD acceptable limits, rounding will be considered. If students have missed classes or have a history of tardiness and early departures, they will not be eligible for grade rounding. Attendance is critical.

Grading Scales and Standards

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

Late Policy

There will be various cut offs for late work throughout the semester(i.e. quarter end). If you want to turn in late work, *and* you are within my communicated cut off time frame, I will still accept it without point penalty. HOWEVER, the process to get your grade into the grade book is as follows:

1. Write a private comment in our google classroom letting me know that you have turned in the assignment, NOT AN EMAIL.
2. Come in during my office hours, before or after school, or during tutor time and show me your work. Once you have done this step, I will enter your grade into Infinite Campus.

Attendance and Participation

Students establish attendance for courses by completing an academic activity based on course content. As defined by the Federal Department of Education, merely logging into the course site or introducing oneself to the class does not count as attendance. Some examples of successfully attending class include participation in a content-related discussion in the MyCourses discussion board or in WebEx/Zoom, taking a quiz, submitting an assignment, or contacting your instructor with a content related question. The last date of academic attendance must be reported to Financial Aid for students who do not earn a D or better.

Academic Honesty

Students are expected to uphold FRCC's Student Code of Conduct relating to academic honesty and assume full responsibility for the content and integrity of the academic work they submit. The guiding principle of academic integrity will be that a student's submitted work, examinations, reports, discussions, and projects must be that of the student's own work and unique to the course. Students are guilty of violating the honor code if they:

- Represent the work of others as their own (this includes copying material from the Internet for discussion postings or other assignments without proper citation)
- Use or obtain unauthorized assistance in any academic work.
- Give unauthorized assistance to other students.
- Modify, without instructor approval, an examination, paper, record, or report for the purpose of obtaining additional credit.

- Misrepresent the content of submitted work.
- The penalty for violating the honor code is severe. Any student violating the honor code is subject to receive a failing grade for the course and will be reported to the Office of Student Affairs. If a student is unclear about whether a particular situation may constitute an honor code violation, the student should contact the instructor to discuss the situation.

Collaboration. Unless otherwise instructed, all work submitted is to be done individually by the student. This means you should not be working in pairs or in a group to write discussion posts, complete assignments or take quizzes and other assessments unless specifically asked to do so by your instructor.

Plagiarism / Dual Submission. Plagiarism, whether intentional or accidental, is academic dishonesty and may incur disciplinary action ranging from receiving a zero on an assignment or failing a course to more severe consequences. Plagiarism means

- Using someone else's ideas and not correctly citing that use. This means that if you put someone else's work into your own words, put it in your work, and do not correctly document it, the idea is plagiarized.
- Using someone else's words without quotation marks and not correctly citing that use.
- Using someone else's images or other works (such as from the Internet) without correctly citing that use.
- Submitting work that has been turned in for credit in another class or at another institution unless specifically permitted by your instructor.
- Using artificial intelligence (AI) content without instructor approval.
- Students may be required to submit work that is evaluated for originality by Turnitin.com, a plagiarism detection software program that checks for certain forms of plagiarism.

Program Expectations

Students will be expected to have verifiable individual contributions to EVERY group assignment. If students are not contributing within their group, they will not receive the same grade as their group peers and may be required to complete the group project on their own to ensure they are learning the course content through the assigned project based learning. This will be assessed during class work time and is at the discretion of the instructor.

Online Learning and Real-Time Remote Learning Expectations

FRCC is committed to helping you succeed in your courses. Please read the following section for a better understanding of expectations specific to online and real-time remote courses. If you have questions or concerns about course content and activities, contact your instructor right away. If you

have questions or concerns related to support services or the student code of conduct, contact your Academic Advisor, or a member of the Student Support and Conduct team at 970-204-8348, or email support@frontrange.edu.

Interacting in Online Learning Environments

Online and real-time remote classes provide opportunities for you to interact with your instructor and peers in a variety of online formats. Despite what is often modeled in public forums and social networks, civility and etiquette are important aspects in creating deep and meaningful learning. Personal attacks, monopolization, and bullying can stop valuable discussion and are harmful to academic discourse. For this reason, it is important that online interactions are civil, respectful, and focused on the topic presented. If you notice behavior that violates this conduct, be sure to contact your instructor.

Use of Video Conferencing Technology

Students will be notified in advance if audio and/or video recordings will be made of any class meetings and may opt out of using their microphone or video camera. To protect student privacy, access to the recordings will be restricted to members of the class, the instructor, and instructional support staff. Students will also be notified if audio and/or video recordings will be required as part of specific course assignments or online test proctoring.

A student granted permission by the instructor to make an audio or video recording may use the recording only for his or her own study purposes and may not publish or post the recording on YouTube or any other medium or venue without the instructor's explicit written authorization.

Please contact your instructor if you have any questions or concerns.

Student Rights, Responsibilities, and Resources

For important information on rights and responsibilities of all FRCC students, as well as the many support resources available to you, please refer to the link to “Student Rights, Responsibilities and Resources” in MyCourses. Topics include:

- Philosophy of Inclusion
- Course Questions
- Access to Course Materials
- Student Email
- Student Drop for Non-Attendance
- Payment Deadline
- Financial Aid
- Academic Assistance
- Disability Support Services
- Use of Audio / Video Recordings

- Mental Health Support
- FRCC Cares
- Community Resources
- Notice of Non-Discrimination
- Mandatory Reporting (Title IX)
- Student Code of Conduct
- COVID-19

Mental Health Services

All students have access to mental health counseling from a licensed professional during their academic career. For more information on accessing Mental Health Counseling or to schedule an appointment, access the [Mental Health Counseling webpage](https://www.frontrange.edu/student-experience/support-services/mental-health-counseling) (<https://www.frontrange.edu/student-experience/support-services/mental-health-counseling>).

If you or someone you know is experiencing a mental health crisis call or text 988 for the Suicide & Crisis Hotline or dial 911.

Campus Closure

Weather or emergencies may require FRCC administrators to delay or close individual campuses or the college periodically. The [College Closures and Delays webpage](https://www.frontrange.edu/student-experience/campus-security/college-closures-delays.html) (<https://www.frontrange.edu/student-experience/campus-security/college-closures-delays.html>) includes resources related to college delay/closure information. Please note, some campus classes may meet remotely during a closure. Students should check their MyCourses sites or contact their instructor for additional guidance or updates.

Course Schedule

Important Dates

First Day of Class: August 15, 2024

Fall Break / Holidays: September 30; October 14; November 25 - 29

Last Day to Withdraw: September 20, 2024

Last Day of Class: FRCC Grades are final as of December 9th. Broomfield High School grades are still in progress through December 20th

Course Plan

All learning content, activities, and homework are detailed in [daily slides](#). The course will address the content over 18 weeks in the following order:

1. Career Interests
2. Post Secondary Paths
3. Career
4. Pay, Benefits, and Healthcare
5. Behavioral Economics and Consumer Skills

6. Banking
7. Budgeting
8. Renting and Apartments
9. Budgeting
10. Major Purchase: Cars, Loans, Insurance, Alternative Transportation
11. Managing Debt
12. Investing: Stocks, Bonds, Mutual Funds, Property, Diversification, Managing Risk
13. 2nd Major Purchase: Home, Amortized loans, difference between renting and purchasing,
14. Taxes
15. Philanthropy