



Basic Course Information

Semester:	Spring 2023	Instructor Name:	Rodolfo Quintero Marquez
Course # and Title:	Bus 148 Personal Finance	Email:	Rodolfo.quintero@imperial.edu
CRN #:	21050	Webpage (optional):	www.imperial.edu
Classroom:	403	Office #:	Zoom Meeting
Class Dates:	February 13th – June 10th	Office Hours:	Monday 5:00 to 6:00
Class Days:	Wednesday	Office Phone #:	Please use email
Class Times:	6:30pm – 9:40pm	Emergency Contact:	Tisha nelson 760-355-6161, Tisha.nelson@imperial.edu
Units:	3	Class Format:	Face-to-Face (in seat)

Course Description

This course is an introduction to planning and managing personal finances. An emphasis on real world situations such as budgeting, credit and borrowing, money management and tax strategies, risk and insurance analysis, consumer purchasing strategies, investment instruments, and alternatives to retirement and estate planning.

Course Prerequisite(s) and/or Corequisite(s)

None

Student Learning Outcomes

Upon course completion, the successful student will have acquired new skills, knowledge, and or attitudes as demonstrated by being able to:

1. Show understanding of the time value of money. Illustrate how to compare the value of a dollar today with the value of the dollar at a future point in time.
2. Compare and contrast Stocks and Bonds as investment vehicles. Be sure to list the costs and benefits of each.
3. Create a financial plan. Use short-term, intermediate, and long-term goals in your plan.

Course Objectives

Upon satisfactory completion of the course, students will be able to:

1. Identify the role of personal financial planning, the five basic steps of personal finance, the different stages of the financial life cycle and the keys in determining income level.
2. Calculate and analyze key worth, income statements, and financial plans and budgets.



Course Requirements and Instructional Methods

Demonstration, discussion, lecture, group activity and distance learning.

Out of Class Assignment: The Department of Education policy states that one (1) credit hour is the amount of student work that reasonably approximates not less than one hour of class time and two (2) hours of out-of-class time per week over the span of a semester. WASC has adopted a similar requirement.

Weekly Class Lecture, Power point presentations, and videos relating to Personal Financial Planning.

Weekly Homework - Total of 200 points (20% of grade)

Quizzes – 1st (chapters 1-3), **2nd** (chapters 4-6), **3rd** (chapters 7-9), **4th** (chapters 10-12), **5th** (chapters 13-15). Quizzes will be conducted/administered in class. Multiple choice format. **Total of 50 points per quiz (5% of grade each quiz) (5 x 5% = 25% of Final Grade)**

Exams - Midterm Exam & Final Exam. Exams will be conducted / administered in class. Timed Exams, 2-hour window to complete each Exam. Multiple Choice format, 50 questions. Each question is valued at 5 points. **Midterm - Total of 250 points (25% of grade), Final – total of 250 points (25% of grade).**

Attendance and class participation- Total of 50 points (5% of grade)

Course Grading Based on Course Objectives

Overall Points: 1,000

1000 – 900 points = A

800 – 899 points = B

700 – 799 points = C

600 - 699 points = D

0 - 599 points = F

Course Policies

ATTENDANCE: A student who is absent for first class session, and does not communicate with Instructor before end of Week 2 will be dropped from course. Should readmission be desired, the student's status will be the same as that of any other student who desires to add a class. It is the student's responsibility to drop or officially withdraw from the class. See General Catalog for details.

Regular attendance in all classes is expected of all students. **Students who fail to attend class and complete required activities for 3 consecutive weeks may be considered to have excessive absences and may be dropped.** Absences attributed to the representation of the college at officially approved events (conferences, contests, and field trips) will be counted as 'excused' absences.

ONLINE ETTIQUITE = NETIQUITTE: What is netiquette? Netiquette is internet manners, online etiquette, and digital etiquette all rolled into one word. Basically, netiquette is a set of rules for behaving properly online. Students are to comply with the following rules of netiquette: (1) identify yourself, (2) include a subject line, (3) avoid sarcasm, (4) respect others' opinions and privacy, (5) acknowledge and return messages promptly, (6) copy with caution, (7) do not spam or junk mail, (8) be concise, (9) use appropriate language, (10) use appropriate emoticons (emotional icons) to help convey meaning, and (11) use appropriate intensifiers to help convey meaning [do not use ALL CAPS or multiple exclamation marks (!!!!)].

CLASSROOM ETTIQUITE: Electronic Devices: Cell phones and electronic devices must be turned off and put away during class unless otherwise directed by the instructor. Consider: specifics for your class/program • Food and Drink are prohibited in all classrooms. Water bottles with lids/caps are the only exception. Additional restrictions will apply in labs. Please comply as directed. • Disruptive Students: Students who disrupt or interfere with a class may be sent out of the room and told to meet with the Campus Disciplinary Officer before returning to continue with coursework. Disciplinary procedures will be followed as outlined in the General Catalog.

ACADEMIC HONESTY:

Academic honesty in the advancement of knowledge requires that all students and instructors respect the integrity of one another's work and recognize the importance of acknowledging and safeguarding intellectual property. There are many different forms of academic dishonesty. The following kinds of honesty violations and their definitions are not meant to be exhaustive. Rather, they are intended to serve as examples of unacceptable academic conduct.

- Plagiarism is taking and presenting as one's own the writings or ideas of others, without citing the source. You should understand the concept of plagiarism and keep it in mind when taking exams and preparing written materials. If you do not understand how to "cite a source" correctly, you must ask for help.
- Cheating is defined as fraud, deceit, or dishonesty in an academic assignment, or using or attempting to use materials, or assisting others in using materials that are prohibited or inappropriate in the context of the academic assignment in question.

Anyone caught cheating or plagiarizing will receive a zero (0) on the exam or assignment, and the instructor may report the incident to the Campus Disciplinary Officer, who may place related documentation in a file. Repeated acts of cheating may result in an F in the course and/or disciplinary action. Please refer to the General Catalog for more information on academic dishonesty or other misconduct. Acts of cheating include, but are not limited to, the following: (a) plagiarism; (b) copying or attempting to copy from others during an examination or on an assignment; (c) communicating test information with another person during an examination; (d) allowing others to do an assignment or portion of an assignment; (e) using a commercial term paper service.

IVC Student Resources

IVC wants you to be successful in all aspects of your education. For help, resources, services, and an explanation of policies, visit <http://www.imperial.edu/studentresources> or click the heart icon in Canvas.

Anticipated Class Schedule/Calendar

[Provide a tentative overview of the readings, assignments, tests, and/or other activities for the duration of the course. A table format as in the example below may be used for this purpose.]

Date or Week	Activity, Assignment, and/or Topic	Pages/ Due Dates/Tests
Week 1 February 13 - 18	Syllabus & Introduction Read Chapter 1 & 2 Chapter 1 – Understanding the Financial Planning Process. Chapter 2 – Using Financial Statements and Budgets Homework Chapter 1 & 2	Pages 2-90 Hwk Due Date – Next Class
Week 2 February 20 - 25	Read Chapter 3 Chapter 3 -Preparing your taxes. Homework Chapter 3	Pages 91-129 Hwk Due Date – Next Class
Week 3 February 27 - March 4	Read Chapter 4 Chapter 4 – Managing your cash and savings. Homework Chapter 4 Quiz 1- (chapters 1-3)	Pages 130- 168 Hwk Due Date – Next Class Quiz Due Date – Next Class
Week 4 March 6 - 11	Read Chapter 5 Chapter 5 – Making Automobile and Housing Decisions Homework Chapter 5	Pages 169-223 Hwk Due Date – Next Class
Week 5 March 13 - 18	Read Chapter 6 Chapter 6 – Using Credit Homework Chapter 6	Pages 224-266 Hwk Due Date – Next Class
Week 6 March 20 - 25	Read Chapter 7 Chapter 7 – Using Consumer Loans Homework Chapter 7 Quiz 2- (chapters 4-6)	Pages 267- 305 Hwk Due Date – Next Class Quiz Due Date – Next Class
Week 7 March 27 – April 1	Read Chapter 8 Chapter 8– Insuring Your Life Homework Chapter 8	Pages 306-346 Hwk Due Date – Next Class
Week 8 April 3 – 8	Midterm Review Midterm Exam – Chapters 1 - 8	
Week 9 April 17 - 22	Read Chapter 9 Chapter 9 – Insuring Your Health Homework Chapter 9	Pages 347-385 Hwk Due Date – Next Class
Week 10 April 24 - 29	Read Chapter 10 Chapter 10 – Protecting your property. Homework Chapter 10 Quiz 3- (chapters 7-9)	Pages 286- 421 Hwk Due Date – Next Class Quiz Due Date – Next Class
Week 11 May 1 - 6	Read Chapter 11 Chapter 11 – Insuring Your Health Homework Chapter 11	Pages 422-470 Hwk Due Date – Next Class



Date or Week	Activity, Assignment, and/or Topic	Pages/ Due Dates/Tests
Week 12 May 8 - 13	Read Chapter 12 Chapter 12 – Investing in Stocks and Bonds Homework Chapter 12	Pages 471-520 Hwk Due Date – Next Class
Week 13 May 15 – 20	Read Chapter 13 Chapter 13 – Investing in Mutuals Funds, ETFs, and Real Estate Homework Chapter 13 Quiz 4- (chapters 10-12)	Pages 521-569 Hwk Due Date – Next Class Quiz Due Date – Next Class
Week 14 May 22 - 27	Read Chapter 14 Chapter 14 – Planning for Retirement Homework Chapter 14	Pages 570-611 Hwk Due Date – Next Class
Week 15 May 29– June 3	Read Chapter 15 Chapter 15 – Investing in Mutuals Funds, ETFs, and Real Estate Homework Chapter 15 Quiz 5- (chapters 13-15)	Pages 612-647 Hwk Due Date – Next Class Quiz Due Date – Next Class
Week 16 April 5 – 10	Final Review Final Exam – Chapters 9 - 15	

*****Subject to change without prior notice*****