



### Basic Course Information

Semester:	<b>Fall 2021</b>	Instructor Name:	<b>Sylvia Olivares Quintero</b>
Course Title & #:	<b>Bus 148 Personal Finance</b>	Email:	<b>sylvia.olivares@imperial.edu</b>
		Webpage (optional):	<b>Canvas</b>
CRN #:	<b>10654</b>	Office #:	<b>N/A</b>
Classroom:	<b>N/A</b>	Office Hours:	<b>By Appointment</b>
Class Dates:	<b>Feb 16th – June 11th, 2021</b>	Office Phone #:	<b>760-556-8206 Cell Phone</b>
Class Days:	<b>TBA</b>	Emergency Contact:	<b>Tisha Nelson 760-355-6161 tisha.nelson@imperial.edu</b>
Class Times:	<b>6:30 pm</b>	Instructor Name:	<b>Sylvia Olivares Quintero</b>
Units:	<b>3</b>	Format:	<b>ONL-ZM</b>

### 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. (CSU)

### 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. (ILO1, ILO2)
2. Compare and contrast Stocks and Bonds as investment vehicles. Be sure to list the costs and benefits of each. (ILO1, ILO2, ILO4)
3. Create a financial plan. Use short-term, intermediate and long-term goals in your plan. (ILO1, ILO2, ILO3, ILO4)

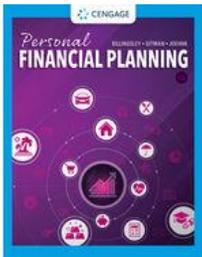
### Course Objectives

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.

3. Explain the mechanics and value of compounding, the importance of the interest rate and the time value of money.
4. Describe and understand major tax features, non-income based taxes, taxable income and how taxes are determined.
5. Compare and contrast different types of financial institutions, various cash management alternatives and rates of return on different liquid investments.
6. Describe how credit cards work, the cost involved with credit and the different types of credit cards.
7. Evaluate the various consumer loans and the costs of consumer loans.
8. Identify the key components of car and house buying decisions.
9. Describe the major types of insurance coverage available and the typical provisions that are included.
10. Calculate interest rates and real rates of return. Understand risk management and how taxes affect investments.
11. Identify and describe the primary and secondary securities markets.
12. Classify common stock according to basic market terminology. Understand the risks associated with investing in common stock.
13. Explain basic bond terminology, bond value and the factors that affect bond value.
14. Describe the advantages and disadvantages of investing in mutual funds.
15. Define and understand retirement plans and the changing of nature of retirement planning.
16. Explain the importance and the process of state planning, estate taxes and probate and the differences between wills and living trusts.

### Textbooks & Other Resources or Links



#### Personal Financial Planning, 15th Edition

Randy Billingsley | Lawrence Gitman | Michael Joehnk  
 ISBN-10: 0357438485 | ISBN-13: 9780357438480 © 2021

### Course Requirements and Instructional Methods

Method of Evaluation: Instructional Methodology:

Class Activity	Audio Visual
Mid-Term/Final Exam(s)	Demonstration
Problem Solving Exercise	Discussion
Skill Demonstration	Group Activity
Written Assignments	Lecture & Simulation/Case Study

Out-of-class

- 1) Prepare a cover letter and resume for a mock interview.
- 2) Follow the necessary steps to handle petty cash transactions.

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## Reading and Writing

- 1) Read three articles concerning diversity in the workplace concerning age, religion, gender, etc.
- 2) Compare salaries of three position titles in own zip code area.

Out of Class Assignments: 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.

## What if I need to borrow technology or access to WIFI?

1. To request a loaner laptop, MYFI device, or other electronic device, please submit your request here: <https://imperial.edu/students/student-equity-and-achievement/>
2. If you'd like access the WIFI at the IVC campus, you can park in parking lots "I & J". Students must log into the IVC student WIFI by using their IVC email and password. The parking lots will be open Monday through Friday from 8:00 a.m. to 7:00 p.m.

### Guidelines for using parking WIFI:

- Park in every other space (empty space BETWEEN vehicles)
- Must have facemask available
- For best reception park near buildings
- Only park at marked student spaces
- Only owners of a valid disabled placard may use disabled parking spaces
- Only members of the same household in each vehicle
- Occupants **MUST** remain in vehicles
- Restrooms and other on-campus services not available
- College campus safety will monitor the parking lot
- Student code of conduct and all other parking guidelines are in effect
- Please do not leave any trash behind
- No parking permit required**

If you have any questions about using parking WIFI, please call Student Affairs at 760- 355-6455.

## CORE CONTENT TO BE COVERED IN ALL SECTIONS:

### Lecture Outline

1. Financial Planning. The personal financial planning process. The life cycle of financial planning. Foundations of personal finance.
2. Measuring Financial Health. Using a balance sheet to measure wealth. Using an income statement to track money. Using financial ratios. Record keeping and budgeting.
3. Time Value of Money. Compound interest and future values. Power of time. Annuities and amortized loans.

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4. Tax Planning Strategies. Taxable income and tax rates. Marginal versus average rates. Capital gains taxes. Other income and non-income based taxes. Determining adjusted gross income. Calculating adjusted gross income. Tax Planning.
  5. Cash or Liquid Asset Management. Managing liquid assets. Automatic savings plans. Checking, savings and money market accounts. Comparable interest rates. Electronic funds transfers.
  6. The Role of Open Credit. Interest rates and calculating the balance owed. Buying money: the cash advance. Pros and cons of credit cards. Consumer credit rights. Trouble signs in credit card spending.
  7. The Role of Planned Borrowing. Characteristics of consumer loans. The loan contract. Cost and early payment of consumer loans. Sources of consumer loans. Controlling the use of debt.
  8. Home and Auto Decisions. Smart buying: doing your homework. Making the purchase. The lease-versus-buying decision. Financing the purchase.
  9. Life and Health Insurance. The logic behind insurance: risk management. Major types of life insurance. Contract clauses and riders. Types of health insurance. Basic health care choices. Controlling health care costs. Property and liability insurance. Automobile insurance.
  10. Investment Basics. Investing versus speculating. Setting investment goals. Investment choices and returns. Risk-return trade offs. Asset allocation and risk management.
  11. Security Markets. Primary and secondary markets. Regulation of the securities markets. Security trading: order characteristics, types of orders. Brokerage accounts: types of brokers, cash versus margin accounts and online trading sources of investment information.
  12. Investment in Stocks. The language of common stocks: book value, earnings per share and dividend yield. Stock indexes, measuring movements in the market. Valuation of common stocks. Stock investment strategies. Risks associated with common stocks.
  13. Investing in Bonds and Other Alternatives. Basic bond terminology and features. Types of bonds. Evaluating bond yields. Bond valuation. Preferred stock- an alternative to bonds. Risks associated with preferred stocks. Investing in real estate. Speculating in precious metals, gems, and collectibles.
  14. Mutual Funds: An Easy Way to Diversity. Advantages of mutual fund investing. Investment companies. The cost of mutual funds. Types and objectives of mutual funds. Calculating fund returns.
  15. Retirement Planning. Social Security. Employer-funded pensions. Retirement goals. Retirement plans for self-employed and small business employees. Individual Retirement Accounts: traditional versus Roth IRAs. Retirement payout alternatives.
  16. Estate Planning: Saving your Heirs Money and Headaches. The estate planning process. Understanding and avoiding estate taxes. Wills and what they do. Living trusts. Avoiding probate.



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## Course Grading Based on Course Objectives

<b>Grading Criteria:</b>	<b>90% - 100% - A</b>
<b>Assignments 50%</b>	<b>80% - 89% - B</b>
<b>Tests 40%</b>	<b>70% - 79% - C</b>
<b>Final Exam 10%</b>	<b>60% - 69% - D</b>
	<b>Below 59% - F</b>

### Attendance

- A student who fails to attend the first meeting of a class or does not complete the first mandatory activity of an online class will be dropped by the instructor as of the first official meeting of that class. 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. A student whose continuous, unexcused absences exceed the number of hours the class is scheduled to meet per week may be dropped. For online courses, students who fail to complete required activities for two 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.

### What does it mean to "attend" an online class?

Attendance is critical to student success and for IVC to use federal aid funds. Acceptable indications of attendance are:

- Student submission of an academic assignment
- Student submission of an exam
- Student participation in an instructor-led Zoom conference
- Documented student interaction with class postings, such as an interactive tutorial or computer-assisted instruction via modules
- A posting by the student showing the student's participation in an assignment created by the instructor
- A posting by the student in a discussion forum showing the student's participation in an online discussion about academic matters
- An email from the student or other documentation showing that the student has initiated contact with a faculty member to ask a question about an academic subject studied in the course.

Logging onto Canvas alone is NOT adequate to demonstrate academic attendance by the student.

### Classroom Etiquette

- **Electronic Devices:** Cell phones and electronic devices must be turned off and put away during class, unless otherwise directed by the instructor.
- **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 by the instructor.

- 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](#).
- Children in the classroom: Due to college rules and state laws, only students enrolled in the class may attend; children are not allowed.

### How do I act differently if I have an on-ground class during COVID?

#### 1. DO NOT COME TO CAMPUS OR ATTEND AN OFF-CAMPUS CLASS IF YOU FEEL SICK, HAVE A FEVER, OR HAVE A COUGH

- a. Even if your symptoms are mild, stay home.
- b. Email your instructor to explain why you are missing class.
- c. [If you are sick with COVID-19 or think you might have COVID-19](#), provides CDC guidance.
- d. If you have tested positive for COVID-19, you must self-quarantine for 14 days and then be without symptoms for at least 72 hours. Clearance is required prior to returning to any face-to-face interaction. It is recommended that you undergo a final COVID-19 test to confirm that you are no longer infected.
- e. If you are exposed through direct contact with a person known to be COVID-19 positive, then you must submit negative COVID-19 test results prior to returning to any face-to-face interaction.

#### 2. ARRIVE AT CAMPUS EARLY (at least 15 minutes early is advised).

- a. All people entering the IVC campus will need to pass a screening process, which will occur at the gates as your drive onto campus. You will need to take a short questionnaire and get your temperature taken (the screening is completely touchless and will take place while you remain in your car).

#### 3. BRING A MASK TO CLASS (and always wear it).

- a. Be sure that your mask covers both your nose and mouth. If your mask is cloth, then wash it each day. If your mask is disposable, then use a new one each day.

#### 4. GO DIRECTLY TO YOUR CLASSROOM.

- a. The IVC campus is mostly closed so you should not visit other areas or seek any face-to-face services. Services are available to students online and can be accessed through [www.imperial.edu](http://www.imperial.edu).

#### 5. WASH YOUR HANDS FREQUENTLY (and use the provided sanitation supplies).

- a. Your classroom is equipped with cleaning supplies. Use them as needed.

#### 6. BE SURE TO SOCIAL DISTANCE (stay at least 6 feet from other).

- a. The number of students in a classroom at any one time is very limited so you have plenty of space to spread and ensure that you stay at least 6 feet from others.

#### 7. BRING YOUR OWN FOOD AND DRINKS.

- a. There is no food service currently offered on campus.

### Online Netiquette

- 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 (!!!)].

### **How am I expected to act in an online “classroom” (especially Zoom)?**

Attending a virtual meeting can be a challenge when there are many students on one conference call. Participating in such meetings may count as class attendance, but disruptive behavior may also result in you not being admitted to future meetings. Follow the tips below for best results:

#### **1) Be RESPECTFUL**

- a. Your written, verbal, and non-verbal communications should be respectful and focused on the learning topics of the class.

#### **2) Find a QUIET LOCATION & SILENCE YOUR PHONE (if zooming)**

- a. People walking around and pets barking can be a distraction.

#### **3) EAT AT A DIFFERENT TIME.**

- a. Crunching food or chugging drinks is distracting for others.
- b. Synchronous zoom times are set in advance so reserve meals for outside class meetings.

#### **4) ADJUST YOUR LIGHTING SO THAT OTHERS CAN SEE YOU**

- a. It is hard to see you in dim lighting so find a location with light.
- b. If your back is to a bright window, you will be what is called “backlit” and not only is it hard on the eyes (glare) but you look like a silhouette.

#### **5) POSITION THE CAMERA SO THAT YOUR FACE AND EYES ARE SHOWING**

- a. If you are using the camera, show your face; it helps others see your non-verbal cues.
- b. You may be at home, but meeting in pajamas or shirtless is not appropriate so dress suitably. Comb your hair, clean your teeth, fix your clothes, etc. before your meeting time to show self-respect and respect for others.

#### **6) Be READY TO LEARN AND PAY ATTENTION**

- a. Catch up on other emails or other work later.
- b. If you are Zooming, silence your phone and put it away.
- c. If you are in a room with a TV – turn it off.

#### **7) USE YOUR MUTE BUTTON WHEN IN LOUD PLACES OR FOR DISTRACTIONS**

- a. Pets barking, children crying, sneezing, coughing, etc. can happen unexpectedly. It’s best if you conference in a private space, but if you can’t find a quiet place, when noises arise **MUTE** your laptop.

#### **8) REMEMBER TO UNMUTE WHEN SPEAKING**

- a. Follow your instructor’s directions about using the “**raise hand**” icon or chat function to be recognized and to speak, but make sure you have unmuted your device.
- b. Do not speak when someone else is speaking.

#### **9) REMAIN FOCUSED AND PARTICIPATE IN THE MEETING**

- a. Especially when the camera is on YOU, we can all see your actions. Engage in the meeting. Look at the camera. Listen to instruction. Answer questions when asked.
- b. Do not use the Zoom meeting to meet with your peers or put on a “show” for them.

#### **10) PAUSE YOUR VIDEO IF MOVING OR DOING SOMETHING DISTRACTING**

- a. Emergencies happen. If you need to leave the room or get up and move about, stop your video.

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## Academic Honesty

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.

### How do I show academic honesty and integrity in an online "classroom"?

- **KEEP YOUR PASSWORDS CONFIDENTIAL.**
  - You have a unique password to access online software like Canvas. Never allow someone else to log-in to your account.
- **COMPLETE YOUR OWN COURSEWORK.**
  - When you register for an online class and log-in to Canvas, you do so with the understanding that you will produce your own work, take your own exams, and will do so without the assistance of others (unless directed by the instructor).

### Examples of Academic Dishonesty that can occur in an online environment:

- Copying from others on a quiz, test, examination, or assignment;
- Allowing someone else to copy your answers on a quiz, test, exam, or assignment;
- Having someone else take an exam or quiz for you;
- Conferring with others during a test or quiz (if the instructor didn't explicitly say it was a group project, then he/she expects you to do the work without conferring with others);
- Buying or using a term paper or research paper from an internet source or other company or taking any work of another, even with permission, and presenting the work as your own;
- Excessive revising or editing by others that substantially alters your final work;
- Sharing information that allows other students an advantage on an exam (such as telling a peer what to expect on a make-up exam or prepping a student for a test in another section of the same class);
- Taking and using the words, work, or ideas of others and presenting any of these as your own work is plagiarism. This applies to all work generated by another, whether it be oral, written, or artistic work. Plagiarism may either be deliberate or unintentional.



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## Other Course Information

### How do I access services now that we are mostly online?

- **CANVAS LMS.** Canvas is Imperial Valley College's Learning Management System. To log onto Canvas, use this link: [Canvas Student Login](#). The [Canvas Student Guides Site](#) provides a variety of support available to students 24 hours per day. Additionally, a 24/7 Canvas Support Hotline is available for students to use: 877-893-9853.
- **[Learning Services](#).** In order to accommodate students and maximize student success during the COVID-19 Pandemic, all tutoring support is being provided through one Zoom link ([IVC online Tutoring](#)). When campus is open again, there are several learning labs to assist students. Whether you need support using computers, or you need a tutor, please consult your [Campus Map](#) for the [Math Lab](#); [Reading, Writing & Language Labs](#); and the [Study Skills Center](#).
- **[Library Services](#).** Visit the Spencer Library's page on the IVC website for a wealth of valuable resources and online access to databases, e-books and more. Contact us so we can help you with instructional and research development skills (for those conducting research and writing academic papers). When campus re-opens, students also have access to tutoring services in the Study Skills Center as well as private study rooms for small study groups. There is more to our library than just books!
- **[Career Services Center](#).** The Career Services Center is dedicated to serve all IVC students and Alumni. Services include Career Assessments, Resume and Cover Letter Assistance, Interview Preparation, Internship Opportunities and Job Placement.
- **[Child Development Center](#).** The Preschool and Infant/Toddler Centers are on-campus demonstration lab programs that meet the educational, research, and service needs of the institution and community at large. The Preschool program (children three to five years of age) and the Infant/Toddler program (newborn to three years of age) is in buildings 2200 and 2300. Service is available to families who meet the California Department of Education qualifications for enrollment. The centers are open during COVID from Monday-Friday 7:15-5:30. Breakfast, lunch and snack are provided through the California Adult and Child Food Program. Location: Buildings 2200 and 2300. Phone: (760) 355-6528 or (760) 355-6232. Application: <https://forms.imperial.edu/view.php?id=150958>

## 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

TBA

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