

Course Number: BA 2200

Course Title: Personal Finance

Course Description:

A practical understanding of a personal financial plan and the decisions everyone is faced with throughout their lives. Establishing a financial plan, using credit and long-term loans, lease versus buy decisions for autos and homes, insurance, and investment fundamentals. 3 credit hours. (3 plus 0)

Prerequisites: MA 1020.

Credit hours: 3

Learning Outcomes:

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

1. Establish a financial plan, create personal financial statements, and utilize time value of money techniques.
2. Describe the benefits and cost of credit, options available for accessing credit, and the information on a credit report.
3. Analyze lease vs. buy choices for capital investments and analysis early warning signs of financial trouble.
4. Evaluate the need for, and the levels of insurance needed to protect assets, health, and wealth considering tax implications.
5. Analyze the risk and return on investment products.

INDIANATECH

College of Professional Studies
BA 2200 Personal Finance
Online Course Syllabus

Instructor Information

Please see Professor Profile at the Blackboard instructional site.

Course Schedule

Please see Course Schedule in the Course Syllabus area of the Blackboard instructional site.

Online Course Policies

All of the online courses taken by students are required to follow the policies posted online at <http://online.indianatech.edu/tech-policies/policies/>. Please review the posted policies carefully. If you are unable to abide by the policies listed, please contact the Warrior Information Network (WIN) at 888.832.4742 and request to withdraw from this course.

Textbook

Walker, R., & Walker, K. (2017). *Personal finance* (2nd ed.). New York, NY: McGraw Hill.

Grading Events & Grading Criteria

Unless otherwise specified, all assignments must be submitted via Blackboard.

Course Preparation Quiz.....	10 points
Exam 1	50 points
Exam 2	40 points
Exam 3	45 points
Exam 4	45 points
Exam 5	30 points
Discussion Board Posts (5 @ 10 points)	50 points
Financial Goals Essay	40 points
Total	310 points

Grading Scale

The following grading scale will be used to assign a grade at the end of the course:

Percentage Achieved	Grade	Percentage Achieved	Grade	Percentage Achieved	Grade
93% or above	A	80% or above	B-	70% or above	C-
90% or above	A-	77% or above	C+	60% or above	D
87% or above	B+	73% or above	C	Below 60%	F
83% or above	B				

Late Assignments

All assignments and required online activities are due according to the deadline listed in the course schedule. Granting deadline extension is the course instructor's autonomy.

Incompletes

If you are unable to complete the requirements for this course due to extenuating circumstances, an Incomplete grade (I) may be granted if you meet the general guidelines stated below.

General Guidelines for submitting a course incomplete request:

- More than 50% of the course session has elapsed.
- The student has encountered an unexpected situation that is beyond his or her control.
- The student is
 - in good academic standing -- up-to-date on all of the course assignments and has at least an overall passing grade,
 - able to complete all of the remaining coursework within a session (5 weeks for an undergraduate course and 6 weeks for a graduate course) that immediately follows the session the student is currently enrolled, and
 - able to provide support documentations to substantiate the need for extra time should a session is not enough to complete the course requirements.

If an Incomplete is granted, the instructor will set a deadline for all work to be completed. **The deadline cannot go past one (1) session.** All incomplete grades and deadlines are subject to approval by the designated university authority.

Course Related Communication

Online courses are conducted in an accelerated format. Timely communication is very important. When receiving emails from your classmates or instructor, please respond as soon as you can.

Students are **REQUIRED** to use their Indiana Tech email account for all course related communication. The most direct, and effective, way to email your course instructor and classmates, is by using the Send Email function within the Blackboard course site. When you use the Send Email function, you automatically receive a carbon copy of the email you sent. In the event when you need to substantiate your claim that you did email your classmates or instructor, you can show that carbon copy to the person(s) who requested it.

Please note that Blackboard only permits you to send email, it does not provide you with the check email function. All of the emails your classmates and instructor send to you will be delivered to your Indiana Tech email account. You are strongly encouraged to check your Indiana Tech email account regularly, preferably several times a week, to minimize the likelihood of miscommunication.

The University policy requires each online course instructor to respond to a student's email within 24 hours. Unless there is an extraneous situation that prevents the instructor

from following this rule, you can expect to hear from the instructor within 24 hours. If you don't receive a reply within 24 hours, please do not hesitate to follow up with another email or forward the carbon copy of the email you sent to OnlineSupport@IndianaTech.edu with a note "Please help. It's been 24 hours and I have not heard from my instructor" and the University support staff will act on your behalf to contact your course instructor.