



**ACCT 2145 Personal Finance
COURSE SYLLABUS
Online Asynchronous
Fall Semester 2022 (202312)**

Course Taught Fully Online Asynchronously (does not require students to be online at specific dates/times). Proctored Event is required.

COURSE INFORMATION

Credit Hours/Minutes: 3/2250

Campus/Class Location: Georgia Virtual Technical Connection (GVTC)/Blackboard

Class Meets: Via Internet for 10 weeks

Course Reference Number (CRN): 20006

Preferred Method of Contact: [Lori Sweat \(lsweat@southeasterntech.edu\)](mailto:lsweat@southeasterntech.edu)

INSTRUCTOR CONTACT INFORMATION

Instructor Name: Lori L. Sweat

Email Address: [Lori Sweat \(lsweat@southeasterntech.edu\)](mailto:lsweat@southeasterntech.edu)

Campus/Office Location: Swainsboro Campus/Building 2, Room 2113

Office Hours: 8-11:30 am; 1-5 pm T/W/R

Phone: 478-289-2223

Fax Number: 478-289-2276

Tutoring Hours: By Appointment

Campus/Office Location: Vidalia Campus/Gillis Building, 837

Office Hours: 1-5 pm M

Phone: 912-538-3100, extension 2223

Fax Number: 912-538-3106

Tutoring Hours: By Appointment

SOUTHEASTERN TECHNICAL COLLEGE (STC) CATALOG AND HANDBOOK

Students are responsible for all policies and procedures and all other information included in Southeastern Technical College's [Catalog and Handbook \(https://catalog.southeasterntech.edu/\)](https://catalog.southeasterntech.edu/).

REQUIRED TEXT

CengageUnlimited Access Card

This includes access to ebook PFIN 7th edition, Randall Billingsley, Lawrence Gitman, Michael Joehnk.

This is a Cengage text. You will need the Cengage Unlimited code that you purchased from the book store. If a student has not already purchased one for another class, he/she must purchase the Cengage Unlimited Access Code available in the book store. This code will give the student online access to this textbook and various assignments that will be completed during the semester. Once the access code has been entered, students will be able to rent a hardcopy of the text from Cengage for \$9.99. Renting a hardcopy is optional. The hardcopy ISBN is 978-1-337-61967-7.

If in doubt about which access code to purchase, discuss with your instructor before purchasing the code.

Choose ONLY ONE (depending upon your needs):

Cengage Unlimited Printed Access Card 1 Term Access (4 months)	978-0-357-70003-7
Cengage Unlimited Printed Access Card Multi-Term Access (12 months)	978-0-357-70004-4
Cengage Unlimited Printed Access Card 2 Year Access (24 months)	978-0-357-70005-1

REQUIRED SUPPLIES & SOFTWARE

Computer Requirements – Access to a computer with one of the following operating systems is required: Microsoft Windows OS (XP, Vista); Apple Mac OS X (10.0) or above; or Unix/Linux.

Reliable Internet Access - 56K Dial-Up connection or better. DSL or Cable recommended. **Mozilla Firefox is the recommended browser. Please do NOT use Internet Explorer.**

Recommended Software - Adobe Acrobat Reader; Macromedia Flash 7.0+; Macromedia: Shockwave; Quicktime; Windows Media; Microsoft Office 2007 or higher.

If you do not have computer access, see your instructor for information regarding use of labs on both Swainsboro and Vidalia campuses.

Note: Although students can use their smart phones and tablets to access their online course(s), exams, discussions, assignments, and other graded activities should be performed on a personal computer. Neither Blackboard nor Georgia Virtual Technical Connection (GVTC) provide technical support for issues relating to the use of a smart phone or tablet so students are advised to not rely on these devices to take an online course.

Students should not share login credentials with others and should change passwords periodically to maintain security.

COURSE DESCRIPTION

Introduces practical applications of concepts and techniques used to manage personal finance.

MAJOR COURSE COMPETENCIES

Topics include: cash management, time value of money, credit, major purchasing decisions, insurance, investments, retirement and estate planning.

PREREQUISITE(S)

Program Admission

COURSE OUTLINE

1. Cash Management
2. Time Value of Money
3. Credit
4. Major Purchasing Decisions
5. Insurance
6. Investments
7. Retirement Planning
8. Tax Planning

GENERAL EDUCATION CORE COMPETENCIES

Southeastern Technical College has identified the following general education core competencies that graduates will attain:

1. The ability to utilize standard written English.
2. The ability to solve practical mathematical problems.
3. The ability to read, analyze, and interpret information.

STUDENT REQUIREMENTS (ONLINE)

Students are expected to complete all work required by the instructor. Students will have at least one week to complete discussion boards and tests. Weekly deadlines are midnight on Monday of each week.

Students are expected to prove weekly academic engagement by meeting deadlines each week and spending a minimum of 37.5 hours during the semester completing the required discussion boards and tests. Students are expected to communicate frequently through college email and discussion boards. College email and other STC resources can be accessed from the [mySTC](#) tab on STC's Website. Email can also be accessed in the menu of your Blackboard course.

Online students in this course are responsible for checking e-mails and Blackboard announcements DAILY. It is my only means of communication with you. It only takes a few minutes. Please discipline yourself to check email and Blackboard announcements daily. You cannot succeed in an online class without checking emails and Blackboard announcements frequently. See Technology Access Guide in Blackboard for instructions on logging in to Blackboard, BannerWeb, Student Email, etc.

NO SHOW REQUIREMENTS

In order to acknowledge attendance for the class the student **must** complete ALL of the following for this course within the first three days of class:

1. Complete the Pledge Acknowledgment Requirement in the “*Getting Started*” link in Blackboard.
2. Post the Student Introduction in the “*Getting Started*” link in Blackboard.
3. Watch the COVID-19 presentation and complete the acknowledgement. This is very important; watch the presentation carefully.
4. Send your instructor an email from your STC account stating your intentions to take the course. Do not use your personal email account; I need to see that you know how to access your STC email. ALL email correspondence for this course is sent to your STC email. See the Technology Access Guide in Blackboard if you need help accessing your STC email.
5. Sign up for course reminders to be sent to your phone as a text. See link in Blackboard under Lessons.
6. Print your syllabus FIRST and use it to complete the syllabus quiz in Blackboard under Lessons. You **MUST** score 100%. Check the grade book for your score and re-take as necessary to score 100%. It is set for multiple attempts.

NO HARM NO FOUL POLICY

It is the student’s responsibility to drop courses during the first three days by completing a withdrawal form with a Counselor in Student Affairs. If a student completes the above no-show requirements during the first three days, the student will be dropped with no penalty **only if** they have completed the Withdrawal Form with Student Affairs by the close of business on the third business day of the semester. **The student must formally withdraw from classes in order to receive the no harm-no foul benefit.**

TESTS

Tests are posted for a week in Blackboard; tests must be completed by the date specified on the lesson plan. There are no makeup tests, and students who miss a test are assigned a grade of zero. Please do not wait until the last minute to take tests in case you have internet problems with your computer because there are no make-up tests, and there are no exceptions. If internet or browser failure occurs during a test, contact the instructor immediately by email. A decision will be made at that time IF the test will be reset. Only one test per student will be reset per semester if the instructor is notified immediately according to the instructions above and if the request is granted. Check your email for instructor response to a request for a test reset. If you do not check your email for the instructor response and miss the deadline provided, you will receive a grade of zero.

RECOMMENDED ASSIGNMENTS

Although not for a grade, students should always complete Chapter Pre-Tests, Brief Hypothetical, and Legal Reasoning assignments for each chapter to supplement their study of the material.

Students are highly encouraged to use the student resources provided in MindTap.

DISCUSSION BOARDS

Discussion boards simulate a traditional classroom discussion. Please participate. All five discussion boards for the semester are located in Blackboard, under Lessons, in a folder named Discussion Boards; refer to your lesson plan for weeks requiring participation in a discussion board. **For weeks requiring a discussion board, students should make a post by 11:55 pm on Wednesday and reply to a post made by a classmate by 11:55 pm on Monday.** This is clearly marked on the lesson plan. Students should put the number of the question they are answering in the subject line of their discussion board post. Students should post the answer to a question that has NOT already been answered by a classmate. Posts and replies should be thoughtful and thoroughly answer the question. See the discussion board rubric located at the end of this syllabus for grading details. Discussion boards may be completed early, but must be completed by the date specified. However, if you post early, you must remember to go back and reply to at least one other student's post. Discussion boards will not be graded after the due date resulting in a zero (0).

EMAIL COMMUNICATION

The preferred method of communication is email using your STC email. See instructor's email address on the first page of this syllabus. Please make sure that you always type your name and class in the subject line of every email you send me so I know which class you are emailing regarding. For example: **John Doe ACCT 2145**. College email is accessed at <https://portal.office.com>, under Quick links on our webpage, or in the menu of your Blackboard course.

CHECKING GRADES

Students should monitor their grades in BLACKBOARD by clicking the CHECK MY GRADES link when students log in to this course in Blackboard. Individual grades for each test and discussion board, as well as the overall course average using the weights described in the Grading Policy section of the syllabus should display in the grade book to help track course progress.

COVID-19 MASK REQUIREMENT

Regardless of vaccination status, students are highly encouraged to wear masks or face coverings while in a classroom or lab at Southeastern Technical College. Masking may be implemented in some program areas (i.e. Health Sciences and Cosmetology) where students, faculty, and clients are in close proximity and social distancing cannot be maintained. This measure is being implemented to reduce COVID-19 related health risks for everyone engaged in the educational process. Masks or face coverings must be worn over the nose and mouth, in accordance with the Centers for Disease Control and Prevention (CDC).

COVID-19 SIGNS AND SYMPTOMS

We encourage individuals to monitor for the signs and symptoms of COVID-19 prior to coming on campus.

If you have experienced the symptoms listed below or have a body temperature 100.4°F or higher, we encourage you to self-quarantine at home and contact a primary care physician's office, local urgent care facility, or health department for further direction. Please notify your instructor(s) by email and do not come on campus for any reason.

COVID-19 Key Symptoms
Fever or felt feverish
Chills
Shortness of breath or difficulty breathing (not attributed to any other health condition)
Cough: new or worsening, not attributed to another health condition
Fatigue
Muscle or body aches
Headache
New loss of taste or smell
Sore throat (not attributed to any other health condition)
Congestion or runny nose (not attributed to any other health condition)
Nausea or vomiting
Diarrhea
In the past 14 days, if you:
Have had close contact with or are caring for an individual diagnosed with COVID-19 at home (not in healthcare setting), please do not come on campus and contact your instructor (s).

COVID-19 SELF-REPORTING REQUIREMENT

Students, regardless of vaccination status, who test positive for COVID-19 or who have been exposed to a COVID-19 positive person, are required to self-report using <https://www.southeasterntech.edu/covid-19/>. Report all positive cases of COVID-19 to your instructor and Stephannie Waters, Exposure Control Coordinator, swaters@southeasterntech.edu, 912-538-3195.

ONLINE ATTENDANCE

It is the student's responsibility to be academically engaged each week doing course related activities. The completion dates of these activities will be used to determine a student's last date of attendance in the event a student withdraws, stops attending, or receives an "F" (Failing 0-59) in a course.

Students will not be withdrawn by an instructor for attendance; however, all instructors will keep records of graded assignments and student participation in course activities. Students will be expected to complete all work required by the instructor as described in the individual course syllabus.

Students will have at least one week to complete tests and assignments. All tests and assignments are due at 11:55 pm on Monday of each week. Exceptions to the due dates of assignments due to jury duty, military duty, court duty, or required job training will be made at the discretion of the instructor.

STUDENTS WITH DISABILITIES

Students with disabilities who believe that they may need accommodations in this class based on the impact of a disability are encouraged to contact the appropriate campus coordinator to request services.

Swainsboro Campus: [Daphne Scott \(dscott@southeasterntech.edu\)](mailto:dscott@southeasterntech.edu) 478-289-2274, Building 1, Room 1210.
 Vidalia Campus: [Helen Thomas, \(hthomas@southeasterntech.edu\)](mailto:hthomas@southeasterntech.edu), 912-538-3126, Building A, Room 165.

SPECIFIC ABSENCES

Provisions for Instructional Time missed because of documented absences due to jury duty, military duty, court duty, or required job training will be made at the discretion of the instructor.

PREGNANCY

Southeastern Technical College does not discriminate on the basis of pregnancy. However, we can offer accommodations to students who are pregnant that need special consideration to successfully complete the course. If you think you will need accommodations due to pregnancy, please make arrangements with the appropriate campus coordinator.

Swainsboro Campus: [Daphne Scott \(dscott@southeasterntech.edu\)](mailto:dscott@southeasterntech.edu) 478-289-2274, Building 1, Room 1210.
 Vidalia Campus: [Helen Thomas, \(hthomas@southeasterntech.edu\)](mailto:hthomas@southeasterntech.edu), 912-538-3126, Building A, Room 165.

It is strongly encouraged that requests for consideration be made **PRIOR** to delivery and early enough in the pregnancy to ensure that all the required documentation is secured before the absence occurs. Requests made after delivery **MAY NOT** be accommodated. The coordinator will contact your instructor to discuss accommodations when all required documentation has been received. The instructor will then discuss a plan with you to make up missed assignments.

WITHDRAWAL PROCEDURE

Students wishing to officially withdraw from a course(s) or all courses after the drop/add period and prior to the 65% point of the term in which student is enrolled (date will be posted on the school calendar) must speak with a Career Counselor in Student Affairs and complete a Student Withdrawal Form. A grade of "W" (Withdrawn) is assigned for the course(s) when the student completes the withdrawal form.

Important – Student-initiated withdrawals are not allowed after the 65% point. After the 65% point of the term in which student is enrolled, the student has earned the right to a letter grade and will receive a grade for the course. Please note: Abandoning a course(s) instead of following official withdrawal procedures may result in a grade of "F" (Failing 0-59) being assigned. **The 65% point for this semester is Monday, September 26.**

Informing your instructor that you will not return to his/her course, does not satisfy the approved withdrawal procedure outlined above.

There is no refund for partial reduction of hours. Withdrawals may affect students' eligibility for financial aid for the current semester and in the future, so a student must also speak with a representative of the Financial Aid Office to determine any financial penalties that may be assessed due to the withdrawal. A grade of "W" will count in attempted hour calculations for the purpose of Financial Aid.

PROCTORED EVENT REQUIREMENT

In order to validate student identity for all online courses, students enrolled in online courses are **required** to complete one proctored event per online course. Students are required to bring a photo ID (STC Student ID, Driver's License, or Passport) to the proctored event. The proctored event will be administered on separate days—once on the Vidalia campus and once on the Swainsboro campus. Students must attend one of the proctored sessions as scheduled on the Lesson Plan/Course Calendar. The event will be monitored by the instructor or by an approved proctor. The proctored event may be a major exam, assignment, or presentation, etc. that will count a minimum of 20% of the course grade. Students must attend one of the scheduled proctored sessions and will need to make arrangements with work, childcare, etc. The specific dates of the proctored event are scheduled on the Lesson Plan/Calendar for the online course.

Students living farther than 75 miles from either campus who cannot come to Southeastern Tech for the event must secure an approved proctoring site. The site and the proctor must meet Southeastern Technical College's requirements (instructor will provide more information and necessary forms if this is the case).

Note: Students taking proctored events off campus will utilize the Proctor Scheduling and Approval Form found in Blackboard within the Getting Started/Start Here and Proctoring Event area. The completed form should be submitted to the course instructor a minimum of two weeks prior to the proctored event. If approved, the instructor will notify the proctor.

Students arranging off-campus proctoring must take the event on one of the originally scheduled days. Students who do not complete the proctored event as scheduled must submit a valid documented excuse within three business days after the scheduled event. If the excuse is approved by the instructor of the course, students must make arrangements with the instructor to makeup/reschedule the missed event. The penalty and makeup instructions will be at the instructor's discretion. Proctored events will be given after the 65% point of the semester. **Students who do not complete the proctored event on the scheduled date and do not present a valid documented excuse within three business days of the scheduled event will be given a zero for the proctored event.**

PROCTORING FEES

Students are not charged a proctoring fee when taking a proctored event at Southeastern Technical College or any other TCSG college. Students who choose to use an off-campus proctor may be assessed a proctoring fee by the proctoring site. In this instance, the student is responsible for payment.

The required proctored event for this class is a 100 question multiple choice exam covering Chapters 11-18 scheduled on the following dates and times:

Thursday, October 20 at 9 am on the Swainsboro Campus, Building 2, Room 2113.

OR

Monday, October 24 at 1 pm on the Vidalia Campus, Gillis Building, Room 839

Please send your instructor an email by noon Monday, October 17 to schedule which of these dates you will take your proctored exam.

The following items are required for the proctored exam:

- STC Student ID
- Pencil
- Calculator
- Log in Credentials (i.e. Student ID Number & Password)

MAKEUP GUIDELINES (TESTS, QUIZZES, HOMEWORK, PROJECTS, ETC.)

Students are expected to complete **ALL** discussion boards and tests by the dates specified on the attached lesson plan. There are no makeups; a grade of zero will be given for any missed discussion boards and tests. Any zeroes recorded for missed discussion boards and tests will be included in the final score calculation.

ACADEMIC DISHONESTY POLICY

The Southeastern Technical College Academic Dishonesty Policy states that all forms of academic dishonesty, including but not limited to cheating on tests, plagiarism, collusion, and falsification of information, will call for discipline. The policy can also be found in the Southeastern Technical College Catalog and Handbook.

PROCEDURE FOR ACADEMIC MISCONDUCT

The procedure for dealing with academic misconduct and dishonesty is as follows:

1. First Offense

Student will be assigned a grade of "0" for the test or assignment. Instructor keeps a record in course/program files and notes as first offense. The instructor will notify the student's program advisor, academic dean, and the Registrar at the student's home campus. The Registrar will input the incident into Banner for tracking purposes.

2. Second Offense

Student is given a grade of "WF" (Withdrawn Failing) for the course in which offense occurs. The instructor will notify the student's program advisor, academic dean, and the Registrar at the student's home campus indicating a "WF" has been issued as a result of second offense. The Registrar will input the incident into Banner for tracking purposes.

3. Third Offense

Student is given a grade of "WF" for the course in which the offense occurs. The instructor will notify the student's program advisor, academic dean, and the Registrar at the student's home campus indicating a "WF" has been issued as a result of third offense. The Vice President for Student Affairs, or designee, will notify the student of suspension from college for a specified period of time. The Registrar will input the incident into Banner for tracking purposes.

STATEMENT OF NON-DISCRIMINATION

As set forth in the student catalog, Southeastern Technical College does not discriminate on the basis of race, color, creed, national or ethnic origin, sex, religion, disability, age, political affiliation or belief, genetic information, veteran status, or citizenship status (except in those special circumstances permitted or mandated by law).

The following individuals have been designated to handle inquiries regarding the nondiscrimination policies:

American With Disabilities Act (ADA)/Section 504 - Equity- Title IX (Students) – Office of Civil Rights (OCR) Compliance Officer	Title VI - Title IX (Employees) – Equal Employment Opportunity Commission (EEOC) Officer
Helen Thomas, Special Needs Specialist Vidalia Campus 3001 East 1 st Street, Vidalia Office 165 Phone: 912-538-3126 Email: Helen Thomas (hthomas@southeasterntech.edu)	Lanie Jonas, Director of Human Resources Vidalia Campus 3001 East 1 st Street, Vidalia Office 138B Phone: 912-538-3230 Email: Lanie Jonas (ljonas@southeasterntech.edu)

ACCESSIBILITY STATEMENT

Southeastern Technical College is committed to making course content accessible to individuals to comply with the requirements of Section 508 of the Rehabilitation Act of Americans with Disabilities Act (ADA). If you find a problem that prevents access, please contact the course instructor.

GRIEVANCE PROCEDURES

Grievance procedures can be found in the Catalog and Handbook located on Southeastern Technical College's website.

ACCESS TO TECHNOLOGY

Students can now access Blackboard, Remote Lab Access, Student Email, Library Databases (Galileo), and BannerWeb via the mySTC portal or by clicking the Current Students link on the [Southeastern Technical College Website](http://www.southeasterntech.edu) (www.southeasterntech.edu).

TECHNICAL COLLEGE SYSTEM OF GEORGIA (TCSG) GUARANTEE/WARRANTY STATEMENT

The Technical College System of Georgia guarantees employers that graduates of State Technical Colleges shall possess skills and knowledge as prescribed by State Curriculum Standards. Should any graduate employee within two years of graduation be deemed lacking in said skills, that student shall be retrained in any State Technical College at no charge for instructional costs to either the student or the employer.

GRADING POLICY

Assessment/Assignment	Percentage
Tests	75%
Proctored Event/Exam	20%
Discussion Boards	5%

GRADING SCALE

Letter Grade	Range
A	90-100
B	80-89
C	70-79
D	60-69
F	0-59

ACCT 2145 Personal Finance Fall Semester 2022 Lesson Plan

Date/Week	Chapter	Content/ Assignments & Tests Due Dates	Competency Area
FIRST DAY August 15	No Show Requirements	<p>1. PRINT and read the ACCT 2145 Course Syllabus/Lesson Plan <u>located in Blackboard</u>. Any other syllabus is merely tentative.</p> <p>2. Read all of the items under the “<i>Getting Started</i>” link.</p> <p>3. Complete ALL of the following no-show requirements by 11:55 pm, Wednesday, August 17:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Complete the Pledge Acknowledgment Quiz in the “<i>Getting Started</i>” link in Blackboard <input type="checkbox"/> Post the Student Introduction in the “<i>Getting Started</i>” link in Blackboard <input type="checkbox"/> Watch the COVID-19 presentation and complete the acknowledgement. This is very important; watch the presentation carefully. <input type="checkbox"/> Send your instructor an email from your <u>STC account</u> stating your intentions to take the course. Do not use your personal email account; I need to see that you know how to access your STC email. ALL email correspondence for this course is sent to your STC email. See the Technology Access Guide in Blackboard if you need help accessing your STC email. <input type="checkbox"/> Sign up for course reminders to be sent to your phone as a text. See link in Blackboard under Lessons. <input type="checkbox"/> Print your syllabus FIRST and use it to complete the syllabus quiz in Blackboard under Lessons. You MUST score 100%. Check the grade book for your score and re-take as necessary to score 100%. It is set for multiple attempts. <p><u>If ALL of these items are not completed by 11:55 pm on Wednesday, August 17, you will be turned in as a No-Show and will be removed from the course.</u></p> <p>→ It is most important that you register your CengageNow access code as soon as possible.</p> <p>See next page for Week 1 Assignments →</p>	

Date/Week	Chapter	Content/ Assignments & Tests Due Dates	Competency Area
Week 1 August 15-22	Chapter 1 Understanding the Financial Planning Process	In Blackboard: <input type="checkbox"/> View PowerPoint slides In MindTap (can be accessed through Blackboard): Read the chapter and watch the video reviews. Chapter 1 Test available 8/22 – 8/29	1 a,c
Week 2 August 23-29	Chapter 3 Preparing Your Taxes	In Blackboard: <input type="checkbox"/> View PowerPoint slides In MindTap (can be accessed through Blackboard): Read the chapter and watch the video reviews. Due by 11:55 pm 8/29 <input type="checkbox"/> Chapter 1 Test Chapter 3 Test available 8/29 – 9/5	8 a,c
Week 3 August 30 - September 5	Chapter 4 Managing Your Cash & Savings	In Blackboard: <input type="checkbox"/> View PowerPoint slides In MindTap (can be accessed through Blackboard): Read the chapter and watch the video reviews. Due by 11:55 pm 8/31: <input type="checkbox"/> Discussion Board 1 Post Due by 11:55 pm 9/5: <input type="checkbox"/> Chapter 3 Test <input type="checkbox"/> Discussion Board 1 reply to another student's post Chapter 4 Test available 9/5 – 9/12	2 a,c

Date/Week	Chapter	Content/ Assignments & Tests Due Dates	Competency Area
Week 4 September 6-12	Chapter 5 Making Automobile and Housing Decisions	<p>In Blackboard: <input type="checkbox"/> View PowerPoint slides</p> <p>In MindTap (can be accessed through Blackboard): Read the chapter and watch the video reviews.</p> <p>Due by 11:55 pm 9/7: <input type="checkbox"/> Discussion Board 2 Post</p> <p>Due by 11:55 pm 9/12: <input type="checkbox"/> Chapter 4 Test <input type="checkbox"/> Discussion Board 2 reply to another student's post</p> <p>Chapter 5 Test available 9/12 – 9/19</p>	4 a,c
Week 5 September 13-19	Chapter 6 Using Credit	<p>In Blackboard: <input type="checkbox"/> View PowerPoint slides</p> <p>In MindTap (can be accessed through Blackboard): Read the chapter and watch the video reviews.</p> <p>Due by 11:55 pm 9/14: <input type="checkbox"/> Discussion Board 3 Post</p> <p>Due by 11:55 pm 9/19: <input type="checkbox"/> Chapter 5 Test <input type="checkbox"/> Discussion Board 3 reply to another student's post</p> <p>Chapter 6 Test available 9/19 – 9/26</p>	3 a,c
Week 6 September 20-26	Chapter 8 Insuring Your Life	<p>In Blackboard: <input type="checkbox"/> View PowerPoint slides</p> <p>In MindTap (can be accessed through Blackboard): Read the chapter and watch the video reviews.</p> <p>Due by 11:55 pm 9/21: <input type="checkbox"/> Chapter 6 Test</p> <p>Note: Students who withdraw on or before Monday, September 26 receive a grade of "W"</p> <p>Chapter 8 Test available 9/26 – 10/3</p>	5 a,c

Date/Week	Chapter	Content/ Assignments & Tests Due Dates	Competency Area
Week 7 September 27- October 3	Chapter 9 Insuring Your Health	<p>In Blackboard:</p> <ul style="list-style-type: none"> <input type="checkbox"/> View PowerPoint slides <p>In MindTap (can be accessed through Blackboard): Read the chapter and watch the video reviews.</p> <p>Due by 11:55 pm 9/28:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Discussion Board 4 Post <p>Due by 11:55 pm 10/3</p> <ul style="list-style-type: none"> <input type="checkbox"/> Chapter 8 Test <input type="checkbox"/> Discussion Board 4 reply to another student's post <p>Chapter 9 Test available 10/3 – 10/10</p>	5 a,c
Week 8 October 4-10	Chapter 10 Protecting Your Property	<p>In Blackboard:</p> <ul style="list-style-type: none"> <input type="checkbox"/> View PowerPoint slides <p>In MindTap (can be accessed through Blackboard): Read the chapter and watch the video reviews.</p> <p>Due by 11:55 pm 10/10</p> <ul style="list-style-type: none"> <input type="checkbox"/> Chapter 9 Test <p>Chapter 10 Test available 10/10 –10/17</p>	5 a,c
Week 9 October 11- 17	Chapter 11 Investment Planning	<p>In Blackboard:</p> <ul style="list-style-type: none"> <input type="checkbox"/> View PowerPoint slides <p>In MindTap (can be accessed through Blackboard): Read the chapter and watch the video reviews.</p> <p>Due by 11:55 pm 10/12:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Discussion Board 5 Post <p>Please send your instructor an email by noon Monday, October 17 to schedule which of these dates you will take your proctored exam.</p> <p>Due by 11:55 pm 10/17</p> <ul style="list-style-type: none"> <input type="checkbox"/> Chapter 10 Test <input type="checkbox"/> Discussion Board 5 reply to another student's post <input type="checkbox"/> Log into BannerWeb and complete course survey 	6 a,c

Date/Week	Chapter	Content/ Assignments & Tests Due Dates	Competency Area
Week 10 & Proctored Exam October 18-24	Chapter 14 Planning For Retirement	<p>In Blackboard:</p> <ul style="list-style-type: none"> <input type="checkbox"/> View PowerPoint slides <p>In MindTap (can be accessed through Blackboard): Read the chapter and watch the video reviews.</p> <p>Very Important: Complete your course surveys in BannerWeb.</p> <p>Take the proctored multiple choice exam on chapters 10, 11 & 14 in person:</p> <p>Thursday, October 20 at 9 am on the Swainsboro Campus, Building 2, Room 2113.</p> <p>OR</p> <p>Monday, October 24 at 1 pm on the Vidalia Campus, Gillis Building, Room 839</p> <p>The following items are required for the proctored exam:</p> <ul style="list-style-type: none"> <input type="checkbox"/> STC Student ID <input type="checkbox"/> Pencil <input type="checkbox"/> Calculator <input type="checkbox"/> Log in Credentials (i.e. Student ID Number & Password) 	7 a,c

COMPETENCY AREAS: FRAUD CONCEPTS

1. Cash Management
2. Time Value of Money
3. Credit
4. Major Purchasing Decisions
5. Insurance
6. Investments
7. Retirement Planning
8. Tax Planning

GENERAL CORE EDUCATIONAL COMPETENCIES

- a) The ability to utilize standard written English.
- b) The ability to solve practical mathematical problems.
- c) The ability to read, analyze, and interpret information.

DISCUSSION BOARD RUBRIC

# of discussion posts	# of discussion replies	Grade	Due Date, Length, Grammar and Spelling Requirements
1	1	100	<p>To receive full credit, students must:</p> <ul style="list-style-type: none"> • make their initial discussion board post to their chosen discussion board question by Wednesday (20 point deduction) • reply to at least one other student's post by the following Monday. (Replying to your own post is NOT considered a reply.) (30 point deduction) • include the number of the question answered in the subject line of their post (10 point deduction) • answer a question that has not already been answered by another student (30 point deduction) • have 4-5 sentences in their post that answers the question thoroughly and correctly (worth up to 50 points) • have 4-5 sentences in their thorough and thoughtful reply to another student's post that is not simply "yes/no" or "I agree/I disagree" (worth up to 30 points) • make post and reply that is free of grammatical and spelling errors (up to 10 point deduction for gross grammatical and spelling errors)