



BUSI 1307 - Personal Finance BUSI 1307.401 Course Syllabus

Description

Personal and family accounts, budgets and budgetary control, bank accounts, charge accounts, borrowing, investing, insurance, standards of living, renting or home ownership and wills and trust plans. NOTE: This course is not part of the business field of study and may not transfer toward a degree in business.

Semester Offered

Spring

Credits 3

Lecture Hours 3

Lab Hours 0

Extended Hours 0

Contact Hours 48

State Approval Code 19.0401.51 09

Instructor Name Jared Reynolds

Semester/Year Fall 2025

Meeting Time and Location

This class is offered online. Students are expected to spend at least 3 hours per week reading, reviewing, and participating in assigned activities for successful completion of this course.

Alternate Operations During Campus Closure

In the event of an emergency or announced campus closure due to a natural disaster or pandemic, it may be necessary for Panola College to move to altered operations. During this time, Panola College may opt to continue delivery of instruction through methods that include, but are not limited to: online learning management system (CANVAS), online conferencing, email messaging, and/or an alternate schedule. It is the responsibility of the student to monitor Panola College's website (www.panola.edu) for instructions about continuing courses remotely, CANVAS for each class for course-specific communication, and Panola College email for important general information.

Student Basic Needs

Unexpected circumstances may arise, but Panola College offers various resources to support students. If you need mental health services or are facing challenges with transportation, affording class materials and supplies, or accessing food regularly—issues that may impact your class performance—please visit panola.edu/resources.

Class Attendance

Regular and punctual attendance of classes and laboratories is required of all students. When a student has been ill or absent from class for approved extracurricular activities, he or she should be allowed, as far as possible, to make up for the missed work. If a student has not actively participated by the census date, they will be dropped by the instructor for non-attendance. This policy applies to courses that are in-person, online, hybrid, and hyflex.

Attendance in online courses is determined by submission of an assignment or participation in an activity. According to federal guidelines, simply logging into a distance learning course without participating in an

academic assignment does not constitute attendance. Distance learning is defined as when a majority (more than 50%) of instruction occurs when the instructor and students are in separate physical locations. Students must engage in an academic activity prior to the course census date.

When an instructor feels that a student has been absent to such a degree as to invalidate the learning experience, the instructor may recommend to the Vice President of Instruction that the student be withdrawn from the course. Instructors may seek to withdraw students for non-attendance after they have accumulated the following number of absences:

Fall or spring semesters:

3 or more class meeting times per week - 5 absences

2 class meeting times per week - 3 absences

1 class meeting per week - 2 absences

The student is responsible for seeing that he or she has been officially withdrawn from a class. A student who stops attendance in a class without officially withdrawing from that class will be given a failing grade; consequently, the student must follow official withdrawal procedures in the Admissions/Records Office.

Please note: Health Science and Cosmetology courses may require more stringent attendance policies based on their accreditation agencies. Please see the addendum and/or program handbook for further information concerning attendance.

Pregnant/Parenting Policy

Panola College welcomes pregnant and parenting students as a part of the student body. This institution is committed to providing support and adaptations for a successful educational experience for pregnant and parenting students. Students experiencing a need for accommodations related to pregnancy or parenting will find a Pregnancy and Parenting Accommodations Request form in the Student Handbook or may request the form from the course instructor.

Artificial Intelligence (AI) Course Policy

No use of Generative AI permitted.

This option assumes that all work submitted by students will be generated by the students themselves, whether they are working individually or in groups. Students should not have another person or entity do the writing of any portion of an assignment, which includes hiring a person or a company to write assignments and/or using artificial intelligence (AI) tools like ChatGPT. Use of any AI-generated content in this course qualifies as academic dishonesty and violates Panola College's standards of academic integrity.

Instructional Goals and Purposes

The purpose of this course is for students to learn about personal and family accounts, budgets and budgetary control, bank accounts, charge accounts, borrowing, investing, insurance, standards of living, renting or home ownership, and wills and trust plans.

Learning Outcomes

After studying all materials and resources presented in the course, the student will be able to:

1. Understand how financial decisions made today can affect their future financial stability.
2. Possess the analytical tools they need to think intelligently about personal finance decisions.
3. Use sound reasoning skills in evaluating personal finance alternatives.
4. Be conversant on a variety of personal finance issues.
5. Understand the language and vocabulary of personal finance.

Course Content

A general description of lecture/discussion topics included in this course are listed in the Learning Outcomes section of this syllabus.

Students in all sections of this course will learn the following content:

1. Career building
2. Saving, investing, spending, and giving strategies

3. Retirement planning
4. Insurance and basic risk management
5. Estate planning

Methods of Instruction/Course Format/Delivery

For the traditional face to face classroom course, teaching approaches are expected to vary with individual instructors who should employ those techniques which work best for them and their students. Although lecture and reading assignments are the primary delivery systems, other instructional techniques may include classroom discussion, audio-visual presentations, speakers, critical thinking exercises, and group activities.

Students are also able to complete the course online. Our online course delivery system is Canvas. An online course in BUSI 1307 at Panola College is designed for students who are capable of the self-discipline necessary in a non-structured situation to complete a three-hour course in one semester. Course content in the online version of BUSI 1307 is the same as those used in the face to face version of the class.

Major Assignments/Assessments

The following items are assigned and assessed during the semester and used to calculate the student's final grade.

Assignments

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The following items will be assigned and assessed during the semester and used to calculate the student's final grade.

Quizzes

- Details on each quiz can be found on Canvas.

Proctored Exams

- Tests will be given over the material covered in Canvas. There will be very thorough reviews found in Canvas. Tests will be administered online in Canvas using Proctorio which provides a video/audio recording of your testing experience for the instructor. You will take the exams at home using the webcam on your computer; if you do not have a webcam, you may take the exams at one of the Panola College testing centers in Carthage, Center, or Marshall. If you are unable to take a test when it is scheduled, you must reschedule the test with the instructor PRIOR to the testing date.

Research Papers

- Students will write three research papers in which they will craft strategies for education and career planning, budgeting and running a household, and investment planning. This will be tied to some of the note sets and assigned readings found in Canvas.

Course Grade

The grading scale for this course is as follows:

- Quizzes - 20%
- Proctored Exams - 20%
- Research papers - 60%

Texts Materials, and Supplies

There is no textbook to purchase for this class. Reading and other materials can be found in your Canvas course.

Required Readings

Notes, articles, and videos posted in Canvas.

Recommended Readings

None

Other

- Courses conducted via video conferencing may be recorded and shared for instructional purposes by the instructor.
- For current texts and materials, use the following link to access bookstore listings: <https://www.panolacollegestore.com>.
- For testing services, use the following link: <https://www.panola.edu/student-services/student-support/academic-testing-center>.
- The Accommodations & Disability Support (A&DS) Office at Panola College provides and facilitates support services and accommodations for students with disabilities. The A&DS office works under the federal guidelines included in Section 503 of the Rehabilitation Act of 1973 and the American with Disabilities Act. Please contact the Accommodations & Disability Support (A&DS) Office located in the Charles C. Matthews Student Center or go to <https://www.panola.edu/disabilitysupport> for more information.
- Withdrawing from a course is the student's responsibility. Students who do not attend class and who do not withdraw will receive the grade earned for the course.
- Student Handbook: <https://www.panola.edu/> (located on at the bottom under student)