

COURSE SYLLABUS Spring Semester 2011

Course Number/Name:	Finance 1010	Section Number:	51	CRN:	82809
Class Day(s):	Distance Learning	Class Time:	Distance Learning		
Class Location:	Distance Learning	Course Credits:	3		
Prerequisite: Corequisite:	N/A				
Instructor:	Diane DeReyes	Email:	ddereyes@cnm.edu		
Web Address: [Optional]					
CNM Phone/Voice Mail:	224-3900, ext. 0528	Other:			
Office Hour(s):	Monday: 9:30 am-10:30 am, 2:30 pm-3:30 pm Tuesday: 11:00 am-12:00 pm Wednesday: 8:00 am-9:00 am Thursday: 4:00 pm-5:00 pm		Office Location:	CNM Main SB 103-Tue and Thur Montoya G201-Mon and Wed	

Texts & Supplies

Required text: None

Supplies: Three-ring binder with 11 tabs, flash drive, computer with Microsoft Office and internet access.

Course Description

Planning a successful life is the main topic. This course is interactive and will cover concepts and decision-making about banks, checking accounts, creating personal budgets, savings accounts and record keeping. The course does not use a textbook; instead, it will use internet and library research to supplement video presentations. Students will be evaluated with a combination of projects and multiple-choice testing via Blackboard. Practical application of financial literacy is our goal. All projects are oriented around the student's favorite subject, themselves, and will hopefully give them confidence to make good decisions in our increasingly complex society.

Student Learning Outcomes

After completing this course, students will be able to:

1. Develop written goals of where they want to be in 5, 10, 20 and 40 years and plan how they will achieve their goals.
 - a. Pick a career, learn the lifestyle the career can provide, learn the requirements for the career.
 - b. Take a personality/career test to learn and understand your natural strengths.
 - c. Create a written plan of how you will work toward and accomplish your goals.
2. Choose appropriate financial institutions.
 - a. Understand the roles of different types of financial organizations.
 - b. How do financial organizations get paid?
 - c. What is in their best interest vs. your best interest?
 - d. When is it appropriate to use different kinds of institutions?
3. Comply with government rules and taxation laws.
 - a. Different types of taxes.
 - b. Government forms that need to be filled out.
 - c. Pitfalls of not meeting your responsibilities.
4. Plan for bad times and understand the importance of Insurance.
 - a. Types of risk we all face and how to insure this risk.
 - b. Health insurance.
 - c. Property insurance.

- d. Life insurance.
- 5. Understand basic financial terminology and be comfortable researching new terms as they are encountered.
- 6. Access free annual credit reports and understand the importance of their credit history.

Attendance/Tardy/Withdrawal/Drop Policies

This course is governed by the CNM Attendance policy on pg. 40 of the [CNM 2009-2011 Catalog](http://www.cnm.edu/coursecatalog/index.php) accessed at <http://www.cnm.edu/coursecatalog/index.php> In addition; **students who fail to satisfactorily submit the Assignment 1 and Assignment 2 on time will be dropped from the class. Students who miss two assignments may be dropped from the class without notice. A student who continually fails to respond to personal emails from the instructor within 4 days will be dropped. There are no “make-ups” and late work is not accepted.**

Students are expected to be aware of requirements and deadlines. Students are expected to complete assignments and quizzes on time.

It is the student’s responsibility to drop/withdraw from the course in order to avoid a grade of “F.” [Important dates, deadlines and the last day to drop this course can be found at <http://www.cnm.edu/depts/enrollment/registration/importantdatesanddeadlines.php>](http://www.cnm.edu/depts/enrollment/registration/importantdatesanddeadlines.php)

In the event CNM is on a delayed schedule, classes meeting prior to the announced start time will not meet. Classes scheduled to meet for 45 minutes or more after the announced start time or starting at or after the announced start time will meet. In the event CNM closes during finals week AND Blackboard is unavailable, the final grades for students will be calculated on all work assessed up to that point in the course. For students whose final assessment results could influence the successful completion of the class, an alternative time will be arranged individually.

Grading

The following will be used to determine your grade in this course:

The following scale is used to assign course grades:

	%
Quizzes	24
Assignments	76
Total	100

Percentile Range	Grade
91-100	A
81-90	B
71-80	C
61-70	D
Below 61	F

Note: A final grade of “D” or “F” is not acceptable for this course if it is required for graduation or as a prerequisite for other courses. A final grade of “D” or “F” requires repeating this course.

Late/Make-up/Re-take Policies

No late work is accepted. Please pay attention to the due dates of assignments. No accommodations will be made for make-up work.

Course Codes & Policies

Student Behavior:

As a member of this classroom, students are responsible for understanding and adhering to the CNM codes and policies that govern and prescribe acceptable student behavior. The codes and policies of this course are governed by the Academic Policies found on pp. 40-43 of the [CNM 2009-2011 Catalog](http://www.cnm.edu/coursecatalog/index.php) and the Student Code of Conduct found on pp. 298-310 of the [CNM 2009-2011 Catalog](http://www.cnm.edu/coursecatalog/index.php) accessed at <http://www.cnm.edu/coursecatalog/index.php>

If a student behaves in a manner that is disruptive to the educational process or violates any other provisions of the Code of Conduct, this behavior will (generally) first be addressed the instructor. If the behavior continues, or escalates, this behavior will be reported to the Dean of Students for appropriate disciplinary action. If a student

demonstrates behavior that is a violation of the Code of Conduct, CNM instructors may require the student to leave the classroom. Should this occur, the incident will be reported to the Dean of Students for further disciplinary action.

Academic Dishonesty:

Academic dishonesty hurts everyone involved. Forms of dishonesty are collaboration during in-class exams; receiving assistance from others on take-home quizzes and exams; sharing completed assignments. The Dean of Students will be notified of any instances of academic dishonesty. The student will receive a grade of '0' for the assignment, quiz, exam, etc.

Special Needs:

Special Services is a department that can provide students with documented disabilities the accommodations they might need. It is also a department that can help students who think they might have a disability. Students needing accommodation in an academic setting must contact [Special Services](#) at 224-3259 or at <http://www.cnm.edu/depts/ss/index.php>

Student Resources/Advisement/Graduation

The School of Business & Information Technology (BIT) has an [A-Z listing of resources](#) and links for advisement and graduation that can be found at <http://www.cnm.edu/depts/bit/resources/AZStuResourceList.php>

The [Achievement Coach](#) (224-3870) is available to all BIT students. The Achievement Coach's main job is to help students find the answers to questions concerning classes and issues involving college and life. The Achievement Coach helps with the following: program and course information, campus and community supports, balancing school, family and work, life changes and obstacles, and graduation information. More information can be found at <http://www.cnm.edu/depts/bit/ac/>

Main Campus Learning Center: All tutoring services (including the WRAC) have moved to the new Student Resource Center (SRC). The Writing and Reading Assistance Centers (WRAC) is now located in: Student Resource Center Room 203 (224-4306 or 224-4315). Students can also find a computer to use on campus at the SRC 203 Open Computer Lab.

Tentative Class Schedule

Syllabus & Class Schedule: The syllabus and class schedule are subject to change by the instructor. Changes will be made with as much advance notice as possible. The course begins January 31, 2011 and ends on April 30, 2011. The class schedule is set up in the Blackboard Calendar tab. Also, the due dates are listed on each assignment and assessment in their respective tabs in Blackboard. **[Important dates, deadlines, and the last day to drop this course can be found at http://www.cnm.edu/depts/enrollment/registration/importantdatesanddeadlines.php](http://www.cnm.edu/depts/enrollment/registration/importantdatesanddeadlines.php) and includes holidays.**

Business Resource Centers (BRCs) are available for students to work on distance learning, homework assignments, class projects, and for one-on-one assistance. Tutoring services are available to support students in selected courses. The [BIT Tutorial Schedule](#) is posted each term on the BIT Internet at <http://www.cnm.edu/depts/bit/resources/> The BRCs are located at Main Campus, SB-210 and Montoya Campus, H-124. [Days and times](#) of operation may be found at our BIT Internet at <http://www.cnm.edu/depts/bit/resources/BRC.php>

Computer Labs that are best equipped to serve networking and programming students:

Main: E-100, N-114

Montoya: K-105

Electronic Devices in Class

All cellular telephones, pagers and beepers must be turned off or switched to silent or vibrate mode. During class, all pagers and cell phones are to be placed in your backpack or purse and not on the table or desk. Electronic entertainment devices are to be turned off and head phones removed. When attending the FIN 1010 lab session, you will want to bring headphones to listen to lecture videos in the Blackboard system.

Finance 1010, Financial Literacy Spring 2011		
Date	Lesson	Assignment Due Date
Jan 31, 2011	Assignment 1: Introduction	Feb 3, 2011
Feb 4, 2011	Assignment 2: Terminology	Feb 10, 2011
Feb 11, 2011	Assignment 3: Career Planning	Feb 17, 2011
Feb 18, 2011	Assignment 4: Career Selection	Feb 24, 2011
Feb 25, 2011	Assignment 5: Financing your Education	Mar 3, 2011
Mar 4, 2011	Assignment 6: M-O-N-E-Y	Mar 10, 2011
Mar 14-18, 2011	Spring Break	No assignment
Mar 18, 2011	Assignment 7: Borrowers and Savers	Mar 24, 2011
Mar 25, 2011	Assignment 8: Credit and Credit Reports	Mar 31, 2011
Apr 1, 2011	Assignment 9: Risk Management	Apr 7, 2011
Apr 8, 2011	Assignment 10: Predatory Lending	Apr 14, 2011
Apr 15, 2011	Assignment 11: Taxes	Apr 21, 2011
April 29, 2011	Last Day of Spring semester	

NOTE: I will check email Monday-Thursday; all assignments are due on Thursday, before midnight. If you have questions regarding your assignment, please post your question(s) on or before Thursday.