

# Course Syllabus Addendum

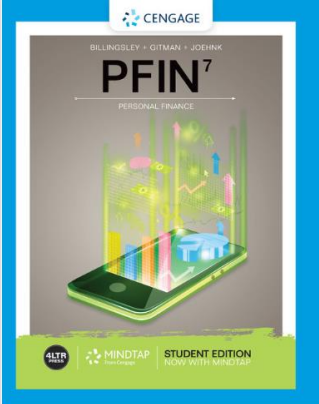
Your College, Your Future



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## BAF-101 Personal Finance

Course Instructor	Chelsie Smith
Office Location	256-B
Office Phone	843-355-4129
Email	smithc@wiltech.edu
Instructor office hours ( <b>required</b> for full-time faculty)	Monday- 10:30 am- 12:30 am Tuesday- 10:30 am-12:30 am Wednesday-10:30 am – 12:30 am Thursday- 10:30 am- 12:30 am Friday-9:00 am - 1:00 pm

Course Number	101	Section Number	11
Course Title	Personal Finance		
Credit Hours	3		
Teaching philosophy/ methods	N/A		
Materials specific to Course Section	<p>Course Textbook and D2L Access ISBN 13: 978-0-357-03361-6 Authors: Randall S. Billingsley, Lawrence J. Gitman, and Michael D. Joehnk</p> 		

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<p><b>Classroom standards for behavior (Attendance, tardiness, late work, Cheating, online etiquette as applicable)</b></p>	<p><b>I.D. Badges (WTC Catalog page 24):</b> Identification (ID) cards are made when a student is first enrolled, and the cards are validated every semester. Students must display ID cards at all times while on campus. A fee of \$5 will be charged to replace a lost or stolen ID card. Payment must be made to Business Affairs and receipt must be presented at the Library to get replacement ID card.</p> <p><b>Classroom Etiquette, Conduct, etc.</b></p> <ul style="list-style-type: none"> <li>• You must be in class on time and ready to work.</li> <li>• You must turn off and cell phones and other electronic devices. I am OK with them being on silent, but please do your best from using them in class.</li> <li>• You must remain alert and appropriately engaged with the lecture or discussion.</li> <li>• You must be able to discuss assigned readings when called on.</li> <li>• You must listen respectfully to other students' ideas and be respectful of others when you articulate your own thoughts.</li> <li>• You should wait until I indicate that class is over to pack up your materials (be polite)</li> <li>• Offer your ideas willingly in discussion and make sure that your contributions are thoughtful and on the point.</li> <li>• Respond respectfully to other students' ideas (not just mine) by asking questions or building on their points</li> <li>• Be careful that you are not monopolizing the discussion; allow others the opportunity to share their thoughts, as well.</li> <li>• Refrain from holding side conversations with others while the instructor is speaking or your classmates have "the floor" to speak.</li> </ul> <p><b><u>Please also note that neither food nor drink is permitted in the classroom.</u></b></p> <p><b>Class Participation:</b> Class Participation means much more than how much you say in class: it is your effort to be present – both in mind and body – in our discussions. Your grade will thus reflect your attendance, preparation, and the quality of your contributions to our class work. Students are expected to contribute positively and appropriately to class discussion. At my discretion, points may be deducted if you sleep in class, if you are unprepared for class, if you use electronic devices during class time, and/or if you disrupt our class work. Online students are expected to participate in the discussion forum weekly as a part of their class participation/ attendance.</p> <p><b>Disabilities (WTC Catalog page 20):</b> Williamsburg Technical College is committed to the achievement of maximum human potential. In keeping with</p>
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this, the College fully supports and complies with the Americans with Disabilities Act (ADA). The College endeavors to provide students, employees, and the community any opportunity for success with as few deterrents as possible. The College also strives to create a welcoming environment and will work in good faith to meet the needs of all populations. The following procedures are in place at the College to assist anyone with needs for accommodations and/or with general concerns covered by the ADA.

**Academic Discipline and Honesty (WTC Catalog page 29):** All forms of academic misconduct including, but not limited to, cheating on tests, plagiarism, collusion and falsification of information will call for discipline. Alleged violations will be handled according to the procedures presented in Section IV. Section C. Academic Misconduct

1. Cheating on tests is defined to include the following:
  - a. Copying from another student's test or answer sheet.
  - b. Using materials or equipment during a test not authorized by the person giving the test.
  - c. Collaborating with any other person during a test without permission.
  - d. Knowingly obtaining, using, buying, selling, transporting, or soliciting in whole or in part the contents of a test prior to its administration.
  - e. Bribing or coercing any other person to obtain tests or information about tests.
  - f. Substituting for another student, or permitting any other person to substitute for oneself.
  - g. Cooperating or aiding in any of the above.
2. "Plagiarism" is defined as the appropriation of any other person's work and the unacknowledged incorporation of that work in one's own work.
3. "Collusion" means knowingly assisting another person in an act of academic dishonesty.
4. "Fabrication" is defined as falsifying or inventing information in such academic exercises as reports, laboratory results, and citations to the sources of information.

Section D. Falsification of information, and other unlawful acts, with intent to deceive is defined as:

1. Forgery, alteration, or misuse of college documents, records, or identification cards.
2. Destruction of evidence with the intent to deny its presentation to the appropriate hearing or appeals panel when properly notified to appear.

Section E. Infringement of rights of others is defined to include, but not limited to, the following:

1. Physical or verbal abuse inflicted on another person.

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2. Severe emotional distress inflicted upon another person.
3. Theft, destruction, damage, or misuse of the private property of members of the college community or non-members of the college community occurring on campus or off campus during any college approved activity.
4. Sexual harassment inflicted on another person. This is defined as sexual discrimination where the harassing conduct created a hostile environment. Therefore, unwelcome sexual advances, request for sexual favors, and other verbal or physical conduct of a sexual nature constitutes sexual harassment when the conduct is sufficiently severe, persistent, or pervasive to limit an individual's ability to participate in or benefit from the education program, or to create a hostile or abusive educational environment.
5. Stalking, defined as engaging in a course of conduct that would place a reasonable person in fear for their safety, and that has, in fact, placed an individual in such fear.

## **ATTENDANCE**

The College's statement of policy indicates that students must attend ninety percent (90%) of total class hours, or they will be in violation of the attendance policy.

### **ON CAMPUS ATTENDANCE NO ATTENDANCE**

- Students not physically attending class during the first two weeks (first ten calendar days) from the start of the semester must be dropped from the class for NOT ATTENDING. The second week determines the official roster.
- Reinstatement requires the signature of the division dean who will consult with instructor.

### **STOP ATTENDING**

- Instructors will withdraw students from the class when 90% attendance is not maintained. In the event it becomes necessary for a student to withdraw from the course OR if a student stops attending class, it is the student's responsibility to contact the instructor via e-mail requesting to be withdrawn from the class. Withdrawing from class may have consequences associated with financial aid and time to completion. Students are strongly encouraged to consult with Financial Aid prior to withdrawing from any class, particularly if the student is currently on a warning or probation status.
- When a student exceeds the allowed absences, the student is in violation of the attendance policy. Three tardies will be considered an absence. The instructor MUST withdraw the student with a grade of "W" or "WP" depending on the date the student exceeded the allowed absences and the student's progress up to the last date of attendance or
- Under extenuating circumstances and at the discretion of the faculty member teaching the class, the student may be allowed by the instructor to continue in the class and make-up the work. This exception must be documented at the time the allowed absences are exceeded.
- Absences are counted from the first day of class/first day student enrolls. There are no "excused" absences. All absences are counted, regardless of the reason for the absence.

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- A student must take the final exam or be excused from the final exam in order to earn a non-withdrawal grade.
- A copy of WTC's STATEMENT OF POLICY NUMBER: D-23 STUDENT ATTENDANCE (WITHDRAWAL) is on the WTC website and Student Handbook.

## ONLINE ATTENDANCE

**NO ATTENDANCE** Students taking an online/internet class must sign in and complete an assignment designated by the instructor within the second week of class from the start of the semester to indicate attendance in the class. Students not attending class during the first two weeks (first ten calendar days) from the start of the semester must be dropped from the class for NOT ATTENDING. The second week determines the official roster.

**STOP ATTENDING** Instructors will withdraw students from the class when 90% attendance is not maintained. Attendance in an online course is defined by regular course access and by timely completion of assignments as required by the instructor. Each student will be expected to access the web class at least once a week and complete 90% of assignments on time. Additional access is encouraged and may be necessary for successful completion of classes.

Failure to log in and complete assignments will result in the student being withdrawn from the course. The instructor will assign a grade of "W" or "WP" based upon the student's academic standing as the last date of attendance, which is the last login. Students are responsible for any financial matters associated with an administrative withdrawal. If a student fails to email the instructor (using the WTC email account) requesting to be dropped from the course and has not submitted the initial assignment required during the first week of class, the instructor will assign a "Never Attended" code no later than two weeks (ten calendar days) after the first day of the class. Students who are dropped as a result of never attending the course are still responsible for all fees associated with the course. or

- Under extenuating circumstances and at the discretion of the faculty member teaching the class, the student may be allowed by the instructor to continue in the class and make-up the work. This exception must be documented at the time the allowed absences are exceeded.
  - Absences are counted from the first day of class/first day student enrolls. There are no "excused" absences. All absences are counted, regardless of the reason for the absence.
- A student must take the final exam or be excused from the final exam in order to earn a non-withdrawal grade.
- A copy of WTC's STATEMENT OF POLICY NUMBER: D-23 STUDENT ATTENDANCE (WITHDRAWAL) is on the WTC website and Student Handbook

## COURSE INFORMATION AND POLICIES/PROCEDURES

**Instructional Methods to Complete Objectives/Learning Outcomes:**

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	<p>Classroom lectures will be supplemented by videos, worksheets, assessments, readings, computer research, and other materials at the discretion of the Instructor. We will use the textbook for content, terminology and information and web sites will be used to supplement classroom and textbook material and content.</p> <p><b>Evaluation Methods to Appraise Objectives/Learning Outcomes:</b> There will be weekly quizzes and assignments.</p> <p><b>Course Communication:</b> The instructor will communicate with students using D2L messenger, and an announcement board. Students will also be able to connect with the instructor using the same communication methods. It is the student's responsibility to check the class announcement board and their D2L messages at a minimum of twice a week.</p>
<p><b>Suggested additional readings if applicable</b></p>	

	Dates	Calendar Events	Content	Due Dates (All due dates on Sunday night unless otherwise stated)
<p><b>Weekly assignment schedule with due dates of major assignments, tests, projects, etc.</b></p>	Week 1	<ul style="list-style-type: none"> <li>-Discussion Post and 2 Replies</li> <li>-Review Syllabus</li> <li>-Upload a copy of your red stamp schedule</li> </ul>	Intro	Quizzes and assignments are due on Sunday at midnight. Initial discussion post is due on Thursday at midnight and two replies are due on Sunday at midnight.
	Week 2	Chapter Quiz Assignment Discussion	Chapter 1	Quizzes and assignments are due on Sunday at midnight. Initial discussion post is due on Thursday at midnight and two replies are due on Sunday at midnight.
	Week 3	Chapter Quiz	Chapter 2	Quizzes and

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		Assignment Discussion		assignments are due on Sunday at midnight. Initial discussion post is due on Thursday at midnight and two replies are due on Sunday at midnight.
	Week 4	Chapter Quiz Assignment Discussion	Chapter 3	Quizzes and assignments are due on Sunday at midnight. Initial discussion post is due on Thursday at midnight and two replies are due on Sunday at midnight.
	Week 5	Chapter Quiz Assignment Discussion	Chapter 4	Quizzes and assignments are due on Sunday at midnight. Initial discussion post is due on Thursday at midnight and two replies are due on Sunday at midnight.
	Week 6	Chapter Quiz Assignment Discussion	Chapter 5	Quizzes and assignments are due on Sunday at midnight. Initial discussion post is due on Thursday at midnight and two replies are due on Sunday at midnight.
	Week 7	Chapter Quiz Assignment Discussion	Chapter 6	Quizzes and assignments are due on Sunday at midnight. Initial discussion post is due on Thursday at midnight and two

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				replies are due on Sunday at midnight.
	Week 8	Chapter Quiz Assignment Discussion	Chapter 7	Quizzes and assignments are due on Sunday at midnight. Initial discussion post is due on Thursday at midnight and two replies are due on Sunday at midnight.
	Week 9	Chapter Quiz Assignment Discussion	Chapter 8	Quizzes and assignments are due on Sunday at midnight. Initial discussion post is due on Thursday at midnight and two replies are due on Sunday at midnight.
	Week 10	Chapter Quiz Assignment Discussion	Chapter 9	Quizzes and assignments are due on Sunday at midnight. Initial discussion post is due on Thursday at midnight and two replies are due on Sunday at midnight.
	Week 11	Chapter Quiz Assignment Discussion	Chapter 10	Quizzes and assignments are due on Sunday at midnight. Initial discussion post is due on Thursday at midnight and two replies are due on Sunday at midnight.
	Week 12	Chapter Quiz Assignment Discussion	Chapter 11 and 12	Quizzes and assignments are due on Sunday at

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				midnight. Initial discussion post is due on Thursday at midnight and two replies are due on Sunday at midnight.
	Week 13	Chapter Quiz Assignment Discussion	Chapter 13	Quizzes and assignments are due on Sunday at midnight. Initial discussion post is due on Thursday at midnight and two replies are due on Sunday at midnight.
	Week 14	Chapter Quiz Assignment Discussion	Chapter 14 and 15	Quizzes and assignments are due on Sunday at midnight. Initial discussion post is due on Thursday at midnight and two replies are due on Sunday at midnight.
	Week 15	Chapter Quiz Assignment Discussion	Review and Final Exam	
<b>Last date to drop with a grade of "W"</b>	<b>March 18, 2024</b>  Students may withdraw from a class at any time prior to the “last day to withdraw” date published in the academic calendar by submitting an Add/Drop/Withdrawal form to the Student Affairs Office. A student who fails to withdraw by the “last day to withdraw” date will receive a letter grade for the course.			
<b>Addendum Revision date</b>	<b>March 16, 2023</b>			
<b>Missed work</b>	<b>As a general rule, there will be no make-up tests.</b> If you know that you will be unable to take a test on the WEEK it is assigned because of a previously made appointment, work obligations, family health problems, etc., then you may take the test early by prior arrangements with the Instructor. Since tests are taken online in a given window, it is expected that you can take the exam in the			

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	<p>given time.</p> <p>Please avoid making doctor and dentist appointments during class times.</p> <p>If an emergency arises or you are too sick to take a scheduled exam, please call or E-mail the Instructor ASAP, within 24 hours of the test. Make-up tests will be at the discretion of the Instructor. Please notify me as soon as possible after you have missed a test either through email or through a phone call.</p>
<p><b>Statement that minor changes (such as order of topics or due dates) will be Announced ahead of time.</b></p>	<p>Note: This syllabus addendum and course calendar are tentative. The instructor reserves the right to expand or contract the addendum and calendar schedule over the semester depending on progress.</p>
<p><b>Course Grading System</b></p>	<p><b>Due Dates for Weekly Modules and Late Policy</b> All work submitted to your instructor is due no later than <b>Sunday</b> at 11:59pm of the designated week, unless otherwise posted. Discussion post are due on Thursday by midnight and two replies to classmates posting is due on Sunday at midnight. Late assignments will lose 20% of the grade if submitted within one week of the deadline. No work is accepted after that week, as it is essential that students keep up with the course material. See attendance policy for more details.</p> <p><b><u>Class Work</u></b></p> <p><b><u>Quizzes</u></b></p> <p>There are weekly quizzes (minus week 1). They consist of multiple choice and true/false. Quizzes are to be taken online during the week specified, unless otherwise discussed.</p> <p><b><u>Discussions</u></b></p> <p>Each week students will find several different postings as part of students' learning process. Students must make an initial posting (by Thursday) and at least two responses to other students by Sunday (hence, at least three total posts a week). Students can provide multiple responses to the same question after students' initial response, but it is usually better to engage in discussion of more than one question, where possible. The length of students' initial posting and students' responses should aim to be 150 words and 75 words respectively; however, each instructor reserves the right to increase or decrease this number with notice. In general, students should not exceed five (5) or six (6) postings per discussion session, although it is never wrong if students take the extra initiative.</p>

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	<p>Threaded Discussion Netiquette Williamsburg Technical College encourages all opinions, perceptions, and freedom of thought and writing. WTC also does not tolerate disrespectful, spiteful, or derogatory writing. Please use Netiquette when posting, your grade partially depends on it. See Netiquette Guidelines for more information. If link is unavailable, go to <a href="http://www.albion.com/netiquette/corerules.html">http://www.albion.com/netiquette/corerules.html</a></p>		
	<p><b><u>Assignments</u></b></p>		
	<p>There are weekly assignments in the class. A superior assignment demonstrates breadth and depth of knowledge, and critical thinking appropriate for the level of scholarship (in this case 100 level). The assignments should be free of typographical, spelling, and grammatical errors. Each response should contain at least 150 words. The assignment Rubric is based on the following criteria: Organization, Length, Grammar, and Spelling.</p>		
	<p>Organization</p>		
<p>Nothing Submitted</p> <p>0points</p>	<p>Assignment reveals formatting errors and a lack of organization. Student presents an incomplete attempt to provide linkages or explanation of assignment question.</p> <p>5 points</p>	<p>Student applies some points and concepts incorrectly. Student uses a variety of ideas, with some inconsistencies throughout the assignment.</p> <p>6 points</p>	<p>Student explain majority of points and concepts in the assignment.</p> <p>7 points</p>
	<p>Grammar and Spelling</p>		
<p>Nothing Submitted</p> <p>0points</p>	<p>Assignment was carelessly done.</p> <p>5 points</p>	<p>Assignment had many grammatical and spelling errors</p> <p>6 points</p>	<p>Assignment had some grammatical and spelling errors</p> <p>7 points</p>
	<p>Length</p>		

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	Nothing Submitted  0points	Assignment was attempted in only a few sentences. Assignment was not well thought.  1 point	Student did not meet the minimum requirements, however did attempt the assignment  2 points	Student responded to assignment, however, met the minimum requirements  3 points	Student re to assignm thoroughly completely exceeding minimum requireme  4 points												
The grading scale is as follows:																	
<table border="1"> <thead> <tr> <th data-bbox="495 819 763 903">Points</th> <th data-bbox="763 819 909 903">Grade</th> </tr> </thead> <tbody> <tr> <td data-bbox="495 903 763 997">900 – 1000 points</td> <td data-bbox="763 903 909 997">A</td> </tr> <tr> <td data-bbox="495 997 763 1092">800 – 900 points</td> <td data-bbox="763 997 909 1092">B</td> </tr> <tr> <td data-bbox="495 1092 763 1186">700- 800 points</td> <td data-bbox="763 1092 909 1186">C</td> </tr> <tr> <td data-bbox="495 1186 763 1270">700-600 points</td> <td data-bbox="763 1186 909 1270">D</td> </tr> <tr> <td data-bbox="495 1270 763 1354">&lt;599.99 points</td> <td data-bbox="763 1270 909 1354">F</td> </tr> </tbody> </table>						Points	Grade	900 – 1000 points	A	800 – 900 points	B	700- 800 points	C	700-600 points	D	<599.99 points	F
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