



SENIOR CLASS: ADVANCED PERSONAL FINANCE
REACH PROGRAM
COLLEGE OF CHARLESTON

RC401 COURSE SYLLABUS

Instructor:	Lisa Christian	Term:	Fall 2015
Office:	RSS Bldg. Rm. 245	Class Meeting Days:	Mon & Wed
Phone:	843.953.9599	Class Meeting Hours:	4:00 - 5:15pm
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Website:	None	Lab Location:	None
Office Hours:	Mon & Fri 8:00 - 9:00am		

I. Welcome!

Welcome to Advanced Personal Finance! I am very excited to be your instructor this semester and I look forward to working with you to help you discover how to manage your money and save toward your goals.

II. College Course Catalog Description

Students enrolled in the REACH Program participate in two inclusive courses per semester at the College of Charleston.

The students also participate in specialized REACH courses designed to provide essential support for success on campus and to prepare students for life after graduation.

RC 401 - This course provides an overview of personal finance issues. Topics covered include banking, consumer credit, loans, budgeting, homeownership, and financial recovery. The course is geared toward the practical knowledge that is necessary for financial decision making in everyday life.

III. Course Overview

This course is designed to empower students with the knowledge, skills, and confidence to take charge of their financial future.

IV. Course Objectives

As they progress through the course, students will be able to:

- Increase their understanding of personal finance concepts;
- Create and implement a realistic budget; and
- Understand how to utilize credit properly.

By the end of this course, students will be able to:

- Apply knowledge gained to their own personal financial situation; and
- Make sound purchasing decisions.

V. Course Prerequisites

Personal Finance

VI. Course Credits

3 REACH Credits

VII. Required Texts and Materials

Reading assignments on OAKS

VIII. Supplementary (Optional) Texts and Materials

None

IX. Basis for Final Grade

Assessment	Percent of Final Grade
Attendance	10%
Class Participation	10%
Homework Assignments	20%
Exam 1	20%
Exam 2	20%
Exam 3	20%
	100%

Grading Scale (%)	
90-100	A
80 - 89	B
70 - 79	C
60 - 69	D
0 - 59	F

X. Grade Dissemination

Graded exams and materials in this course will be returned in class and discussed individually only by request.

XI. Course Policies: Grades

Attendance Policy:

Students are expected to attend all class meetings. Absences from class, whether excused or not excused, may result in a lowered course grade or, in extreme instances, in the awarding of a grade of “F” for the course.

Students are expected to arrive to class on time. Class starts at 4:00pm and *any student arriving after 4:05pm will be considered late*. Students arriving 10-30 minutes late for class will have one point deducted from their final grade. Students arriving 30-45 minutes late for class will have two points deducted from their final grade. Students arriving to class after 45 minutes will have three points deducted from their final grade. If a student leaves class early, the same penalties apply.

Class Participation Policy:

Students are expected to actively participate in all classroom discussions and exercises.

Late Work Policy:

Assignments are due on the dates designated and *will be marked down one point for each day late* (including weekends and holidays).

Grades of "Incomplete":

The current College policy concerning incomplete grades will be followed in this course. Incomplete grades are given only in situations where unexpected emergencies prevent a student from completing the course and the remaining work can be completed the next semester. The Director of REACH is the final authority on whether you qualify for an incomplete. Incomplete work must be finished by the end of the subsequent semester or the “I” will automatically be recorded as an “F” on your transcript.

XII. Course Policies: Technology and Media

Laptop Usage:

In-class use of laptops is essential for this class. However, *any student using the laptop for non-class related purposes* (e.g. – Facebook, Instagram, Twitter, etc.) *will automatically lose 20 points from their final grade*.

XIII. Course Policies: Student Expectations

Disability Access:

The College of Charleston is committed to providing reasonable accommodations for all persons with disabilities. This syllabus is available in alternate formats upon request.

Professionalism Policy:

Mobile phones, iPods, etc. **must be silenced** during all classroom lectures. Those not heeding this rule will be asked to leave the classroom immediately so as to not disrupt the learning environment.

Academic Conduct Policy:

Academic dishonesty in any form will not be tolerated. If you are uncertain as to what constitutes academic dishonesty, please consult the College of Charleston's Student Handbook (<http://www.studentaffairs.cofc.edu/honor-system/studenthandbook/index.php>) for further details. As in all College courses, the Honor Code will be applied. Cases of suspected academic dishonesty will be reported directly by the instructor and/or others having knowledge of the incident to the Dean of Students and the Director of REACH.

Lying, cheating, attempted cheating, and plagiarism are violations of our Honor Code that, when suspected, are investigated. Each incident will be examined to determine the degree of deception involved.

Incidents where the instructor determines the student's actions are related more to a misunderstanding will be handled by the instructor. A written intervention designed to help prevent the student from repeating the error will be given to the student. The intervention, submitted by form and signed both by the instructor and the student, will be forwarded to the Dean of Students and placed in the student's file.

Cases of suspected academic dishonesty will be reported directly by the instructor and/or others having knowledge of the incident to the Dean of Students. A student found responsible by the Honor Board for academic dishonesty will receive a XXF in the course, indicating failure of the course due to academic dishonesty. This status indicator will appear on the student's transcript for two years after which the student may petition for the XX to be expunged. The F is permanent.

Students should be aware that unauthorized collaboration~working together without permission~is a form of cheating. Research conducted and/or papers written for other classes cannot be used in whole or in part for any assignment in this class without obtaining prior permission from the instructor.

Again, students can find the complete Honor Code and all related processes in the Student Handbook at <http://studentaffairs.cofc.edu/honor-system/studenthandbook/index.php>.

XIV. Important Dates to Remember

Fall Break (No Class):

Mon, Oct 16th

Thanksgiving Break:

Wed, Nov 22nd - Sun, Nov 25th

Exam 1:	Mon, Sept 25 th
Exam 2:	Mon, Oct 30 th
Exam 3:	Mon, Nov 27 th
Last Day of Class:	Mon, Dec 4 th

Note: All the dates for exams and assignments are tentative, and can be changed at the instructor's discretion.

XV. Schedule

Date	Assignments	Topics Discussed
Week of 8/21		First Day of Cass
Week of 8/28		Basics
Week of 9/4		Basics
Week of 9/11		Bank on It
Week of 9/18		Borrowing Basics
Week of 9/25	Exam 1: 9/25	Check it Out
Week of 10/2		Check it Out
Week of 10/9		Money Matters
Week of 10/16	No Class 10/16 - Fall Break	Money Matters
Week of 10/23		Pay Yourself First
Week of 10/30	Exam 2: 10/30	Keep it Safe
Week of 11/6		To Your Credit
Week of 11/13		Charge it Right
Week of 11/20	No Class 11/22 - Thanksgiving	Loan to Own / Own Your Home
Week of 11/27	Exam 3: 11/27	Financial Recovery
Week of 12/4	Last Day of Class	

* Note: The Schedule is subject to revision

XVI. Presentations

None