

BUSI 1307
Personal Finance

Western Texas College

- I. Basic Course Information
 - A. Course Description: Personal and family accounts, budget and budgetary control, bank accounts, charge accounts, borrowing, investing, insurance, the standard of living, renting or home ownership, and wills and trust plans.
 - B. Key terms, review questions and discussion questions in each assigned chapter constitute the core material to master for tests.
- II. Information about Learning Objectives and Outcomes - Student Learning Outcomes:
 - A. Analyze factual knowledge including terminology, classification, methods, and trends. The knowledge will be assessed using tests, quizzes, and written assignments.
 - B. Analyze and apply course material to specific situations to improve thinking skills, problem-solving skills and decision-making skills. The application of course material will be assessed using current events, in which students will lead open discussions.
 - C. Demonstrate specific skills, competencies, and points of view needed by professionals in the field most closely related to this course. The demonstration will be assessed through a real-world scenario project.
 - D. Analyze the fundamental principles, generalizations, and theories that are used in personal finance. Assessed through tests, quizzes, written assignments and a real-world scenario project.

Disclaimer: Students may vary in their competency levels on these abilities. You can expect to acquire these abilities only if you honor all course policies, attend class regularly, complete all assigned work in good faith and on time, and meet all other course expectations of you as a student.
- III. Major Course Requirements
 - A. Major course requirement: Chapter quizzes
 - B. Major course requirement: Chapter exams
 - C. Major course requirement- Homework
- IV. Late Work Policy
 - A. All late work must be approved by instructor prior to being late
 - B. All late work will have at least 10% of the maximum grade deducted from earned grade
 - C. Instructor reserves all rights regarding the acceptance of late work without prior approval

V. Information on Readings

- A. Required text: *Personal Finance, Turning Money into Wealth*; Arthur J. Keown, 8th Edition, Pearson. ISBN 13: 978-0-13-473036-3: Must purchase the My Lab Access Code: ISBN-13: 9780134732053 Or You may purchase the ETEXT with MyLab Access: ISBN-13:9780134732046
- B. For campus students all assessments will be submitted through Moodle unless instructor specifically mentions a change during the period of the course. For online students all assessments will be completed through Moodle, no exceptions.

VI. Other Policies: Please refer to the WTC Course [Catalog](#) for the following:

- A. Campus Calendar
- B. Final Exam Schedule
- C. How to drop a class
- D. Withdrawal information
- E. Student Conduct/Academic Integrity
- F. Students with disabilities

VII. Course Organization

Unit I	Chapter 1	Financial Planning
	Chapter 2	Measuring Financial Health
	Chapter 3	Time Value of Money
Unit II	Chapter 4	Tax Planning and Strategies
	Chapter 5	Cash or Liquid Asset Management
	Chapter 6	Using Credit Cards
	Chapter 7	Student and Consumer Loans
Unit III	Chapter 8	Home and Automobile Decisions
	Chapter 11	Investment Basics
	Chapter 12	Investing in Stocks
	Chapter 15	Retirement Planning

***** The information referenced in the syllabus, policies, procedures, and assignments in this course are subject to change by the discretion of the instructor.**