



WACO, TEXAS

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**COURSE SYLLABUS  
AND  
INSTRUCTOR PLAN**

**Personal Finance**

**BUSI\_1307\_0080**

**Scott M. Bryant, CPA**

**NOTE: This is a 16-week online course.**

Please check your MCC email and look at the announcements in Brightspace on a regular basis while you are in this class. This is crucial to make sure you don't miss important instructions or updates. I send emails through Brightspace, and I do not have a way to add alternative emails addresses.

**Course 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 Hours: 3 lecture hours

**Prerequisites and/or Corequisites:** None

**Course Notes and Instructor Recommendations:**

I hope this is one of the most practical classes that you take. Learn, enjoy, and apply these ideas to improve your financial well-being. Learning the material is ultimately your responsibility. "You will get out of it what you put into it" is completely applicable for this class.

**Instructor Information:**

Instructor Name:	Scott Bryant
MCC Email:	sbryant@mclennan.edu
Office Phone Number:	254.299.8510
Office Location:	BTB 212 (Business Technology Building)
Office/Teacher Conference Hours:	M/W 2:30-4:00; T/Th 2:00-4:00

- These are just the minimum hours when I will be available. I will be available plenty of other times as well. If you need to meet/zoom/call at a different time, don't be afraid to let me know!
- Please email me to let me know if you want to meet in person, zoom, or phone call. I don't just hang out on Zoom, but I will set up a Zoom meeting upon request.
- Please check with me before stopping by. Some days I might work from home and other days I will be on campus.
- Emails are returned within 24 hours of receipt except when received over the weekend or during holidays. Those emails will be returned the first business day the college is open, if not returned sooner.

**Correspondence Policy:**

I will primarily communicate with you via your MCC email. Emails are returned within 24 hours of receipt except when received over the weekend or during holidays. Those will be returned the first business day the College is open.

**Required Text & Materials:**

Title: Personal Finance  
Author: Madura  
Edition: 7th  
Publisher: Pearson

Your book (eText) for this class is included with the cost of tuition.

**MCC Bookstore Website:** <http://www.mclennan.edu/bookstore/>

**Methods of Teaching and Learning:**

- Lecture, readings, videos, discussions

**Course Objectives and/or Competencies:**

Upon successful completion of this course, students will understand key concepts related to:

1. Establishing a Personal Financial System
2. Using Banks and Other Credit Resources
3. Making Major Purchases
4. Making Insurance Choices
5. Managing Investments
6. Retirement and Estate Planning

**Course Attendance/Participation Guidelines:**

If a student is not in attendance in accordance with the policies/guidelines of the class as outlined in the course syllabus as of the course census date, faculty are required to drop students from their class roster prior to certifying the respective class roster. A student's financial aid will be re-evaluated accordingly and the student will only receive funding for those courses attended as of the course census date.

**Definitions**

Drops occur BEFORE the census date and do not count against the student's maximum withdrawal count of 6 classes, as defined by state law.

Withdrawals occur AFTER the census date and count in the student's maximum withdrawal count of 6 classes.

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Module: For purposes of this class, a module means any quiz and the related homework/assignments for the chapters on said quiz. For example, if quiz 1 covers chapters 1 & 2, that module includes any chapter 1 or chapter 2 assignments and quiz 1.

To be counted as attending BEFORE the census date, a student must complete and submit at least ONE assignment. Discussion boards, the syllabus/orientation quiz, and homework meet the criteria for an assignment. An email to the instructor does NOT count. Logging into Brightspace and accessing content does NOT count. Any student who fails to complete and submit at least one assignment prior to the census date will be dropped from the course.

Past the census date, students who fail to submit two consecutive modules of work without notification of an excused absence as per MCC policy prior to the 60% point of the term will be withdrawn from the course.

If a student fails to submit two consecutive modules of work without notification of an excused absence as per MCC policy, and the class is past the 60% point of the term, the instructor will NOT withdraw the student. The student will be assigned the grade earned at the end of the term.

[Click Here for the MCC Attendance/Absences Policy](https://www.mclennan.edu/highlander-guide/policies.html)

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**Course Schedule (tentative):**

Week	Due Date			Assignments Due
1	Sun	Aug	27	Read chapter 1 Complete Quiz #1
2	Sun	Sept	3	Read chapter 2 Ch 2 Assignments Complete Quiz #2
3	Sun	Sept	10	Read chapter 3 Ch 3 Assignments Complete Quiz #3
4	Sun	Sept	17	Read chapter 4 Ch 4 Assignments Quiz 4
5	Sun	Sept	24	Read chapter 5 Ch 5 Assignments
6	Sun	Oct	1	Read chapter 6 Ch 6 Assignments
7	Sun	Oct	8	Read chapters 7-8 Ch 7-8 Assignments Quiz 5

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Week	Due Date			Assignments Due
8	Sun	Oct	15	Mid-term exam (chapters 1-8)
9	Sun	Oct	22	Read chapters 9 & 10 Ch 9-10 Assignments
10	Sun	Oct	29	Read chapters 11 & 12 Ch 11-12 Assignments Quiz 6
11	Sun	Nov	5	Read chapter 13 Ch 13 Assignments Quiz 7
12	Sun	Nov	12	Read chapters 14-15 Ch 14-15 Assignments
13	Sun	Nov	19	Read chapters 16-17 Ch 16-17 Assignments Quiz 8
14	Sun	Nov	26	Read chapters 18-19 Ch 18-19 Assignments
15	Sun	Dec	3	Final Exam

**Course Grading Information:**

Grades will be based on the following system:

Participation	10%
Assignments	30 %
Quizzes (equally weighted)	35 %
Mid-term	10%
Final Exam (60 Video/40 MC)	15%
Total	<u>100 %</u>

90 – 100 % = A

80 - 89 % = B

70 - 79 % = C

60 - 69 % = D

0 - 59 % = F

**Assignments**

Assignments will consist of any combination of the following: problems assigned from the text, reading summaries, video summaries, basic research assignments, journals, or any other written or oral presentation

**Quizzes & Exams**

Quizzes and exams will be completed in Brightspace.

**Late Work, Attendance, and Make Up Work Policies:**

Homework and Quizzes will have a late penalty of 10 points per day if not completed by the due date and time. The penalty will apply until enough days have passed that you will not receive any credit. Anything not completed by the last regular days of class will be assigned a grade of zero.

**Student Behavioral Expectations or Conduct Policy:**

Students are expected to maintain classroom decorum that includes respect for other students and the instructor, prompt and regular attendance, and an attitude that seeks to take full advantage of the education opportunity.

**Use of Turn-It-In for Ensuring Academic Integrity**



**Turnitin (<https://www.turnitin.com/>):** In order to help students learn proper composition skills and to promote academic honesty, this class may use the services provided by Turnitin (hereinafter, the “Service”). The above URL contains information about the capabilities, services, terms and conditions, and privacy policy of the Service. Faculty may use the Service to review all submitted assignments.

Students agree that by taking this course all required papers may be subject to submission for textual similarity review to Turnitin for the detection of plagiarism. All submitted papers will be included as source documents in the Turnitin reference database solely for the purpose of detecting plagiarism of such papers. Students further understand that if the results of the review support an allegation of academic dishonesty, the students’ work will be investigated and the student is subject to discipline according to policy.

**Minimum Technical Skills:**

Students should have basic computer skills, knowledge of word processing software, and a basic understanding of how to use search engines and common web browsers.

**Backup Plan for Technology:**

In the event MCC’s technology systems are down, you will be contacted/notified through your MCC student email address. Please note that all assignments and activities will be due on the date specified in the Instructor Plan, unless otherwise noted by the instructor.

**Email on Mobile Devices:**

The College recommends that you set up your mobile device to receive McLennan emails.

**Forwarding Emails:**

You may forward the emails that come to your McLennan address to alternate email addresses; however, the College will not be held responsible for emails forwarded to an alternate address that may become lost or placed in junk or spam filters.

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Updated 07/18/2023



## **ACADEMIC RESOURCES/POLICIES**

### **Accommodations/ADA Statement:**

Any student who is a qualified individual with a disability may request reasonable accommodations to assist with providing equal access to educational opportunities. Students should contact the Accommodations Coordinator as soon as possible to provide documentation and make necessary arrangements. Once that process is completed, appropriate verification will be provided to the student and instructor. Please note that instructors are not required to provide classroom accommodations to students until appropriate verification has been provided by the Accommodations Coordinator. For additional information, please visit [www.mclennan.edu/disability](http://www.mclennan.edu/disability).

Students with questions or who require assistance with disabilities involving physical, classroom, or testing accommodations should contact:

[disabilities@mclennan.edu](mailto:disabilities@mclennan.edu) 2542998122 Room  
319, Student Services Center

### **Title IX:**

We care about your safety, and value an environment where students and instructors can successfully teach and learn together. If you or someone you know experiences unwelcomed behavior, we are here to help. Individuals who would like to report an incident of sexual misconduct are encouraged to immediately contact the acting Title IX Coordinator at [titleix@mclennan.edu](mailto:titleix@mclennan.edu) or by calling, Dr. Claudette Jackson, (Accommodations/Title IX) at (254) 299-8465. MCC employees are mandatory reporters and must report incidents immediately to the Title IX Coordinator. Individuals may also contact the MCC Police Department at (254) 299-8911 or the MCC Student Counseling Center at (254) 299-8210. The MCC Student Counseling Center is a

confidential resource for students. Any student or employee may report sexual harassment anonymously by visiting <http://www.lighthouse-services.com/mclennan/>. Go to McLennan's Title IX webpage at [www.mclennan.edu/titleix/](http://www.mclennan.edu/titleix/). It contains more information about definitions, reporting, confidentiality, resources, and what to do if you or someone you know is a victim of sexual misconduct, gender-based violence or the crimes of rape, acquaintance rape, sexual assault, sexual harassment, stalking, dating violence, or domestic violence.

### **Student Support/Resources:**

MCC provides a variety of services to support student success in the classroom and in your academic pursuits to include counseling, tutors, technology help desk, advising, financial aid, etc. A listing of these and the many other services available to our students is available at <http://www.mclennan.edu/campus-resource-guide/>

Academic Support and Tutoring is here to help students with all their course-related needs. Specializing in one-on-one tutoring, developing study skills, and effectively writing essays. Academic Support and Tutoring can be found in the Library and main floor of the Learning Commons. This service is available to students in person or through Zoom. You can contact the Academic Support and Tutoring team via Zoom or email ([ast@mclennan.edu](mailto:ast@mclennan.edu)) by going to our website (<https://www.mclennan.edu/academic-support-and-tutoring/>).

College personnel recognize that food, housing, and transportation are essential for student success. If you are having trouble securing these resources or want to explore strategies for balancing life and school, we encourage you to contact either MCC CREW – Campus Resources Education Web by calling (254) 299-8561 or by emailing [crew@mclennan.edu](mailto:crew@mclennan.edu) or a Success Coach by calling (254) 299-8226 or emailing [SuccessCoach@mclennan.edu](mailto:SuccessCoach@mclennan.edu). Both are located in the Completion Center located on the second floor of the Student Services Center (SSC) which is open Monday-Friday from 8 a.m.-5 p.m.

Paulanne's Pantry (MCC's food pantry) provides free food by appointment to students, faculty and staff. To schedule an appointment, go to [https://mclennan.co1.qualtrics.com/jfe/form/SV\\_07byXd7eB8iTqJg](https://mclennan.co1.qualtrics.com/jfe/form/SV_07byXd7eB8iTqJg). Both the Completion Center and Paulanne's Pantry are located on the second floor of the Student Services Center (SSC).

### **MCC Foundation Emergency Grant Fund:**

Unanticipated expenses, such as car repairs, medical bills, housing, or job loss can affect us all. Should an unexpected expense arise, the MCC Foundation has an emergency grant fund that may be able to assist you. Please go to

<https://www.mclennan.edu/foundation/scholarships-and-resources/emergencygrant.html>

to find out more about the emergency grant. The application can be found at

[https://www.mclennan.edu/foundation/docs/Emergency\\_Grant\\_Application.pdf](https://www.mclennan.edu/foundation/docs/Emergency_Grant_Application.pdf).

**MCC Academic Integrity Statement:**

Go to [www.mclennan.edu/academic-integrity](http://www.mclennan.edu/academic-integrity) for information about academic integrity, dishonesty, and cheating. The unauthorized use of artificial intelligence (AI) for classwork can be a violation of the College's General Conduct Policy. Whether AI is authorized in a course and the parameters in which AI can be used in a course will be outlined by each instructor.

**Minimum System Requirements to Utilize MCC's D2L|Brightspace:**

Go to <https://www.mclennan.edu/center-for-teachingandlearning/FacultyandStaffCommons/requirements.html> for information on the minimum system requirements needed to reliably access your courses in MCC's D2L|Brightspace learning management system.

**Minimum Technical Skills:**

Students should have basic computer skills, knowledge of word processing software, and a basic understanding of how to use search engines and common web browsers.

**Backup Plan for Technology:**

In the event MCC's technology systems are down, you will be notified via your MCC student email address. Please note that all assignments and activities will be due on the date specified in the Instructor Plan, unless otherwise noted by the instructor.

**Email Policy:**

McLennan Community College would like to remind you of the policy (<http://www.mclennan.edu/employees/policy-manual/docs/E-XXXI-B.pdf>) regarding college email. All students, faculty, and staff are encouraged to use their McLennan email addresses when conducting college business.

A student's McLennan email address is the preferred email address that college employees should use for official college information or business. Students are

expected to read and, if needed, respond in a timely manner to college emails. For more information about your student email account, go to [www.mclennan.edu/studentemail](http://www.mclennan.edu/studentemail).

**Instructional Uses of Email:**

Faculty members can determine classroom use of email or electronic communications. Faculty should expect and encourage students to check the college email on a regular basis. Faculty should inform students in the course syllabus if another communication method is to be used and of any special or unusual expectations for electronic communications.

If a faculty member prefers not to communicate by email with their students, it should be reflected in the course syllabus and information should be provided for the preferred form of communication.

**Email on Mobile Devices:**

The College recommends that you set up your mobile device to receive McLennan emails. If you need assistance with set-up, you may email [Helpdesk@mclennan.edu](mailto:Helpdesk@mclennan.edu) for help.

You can find help on the McLennan website about connecting your McLennan email account to your mobile device:

- [Email Setup for iPhones and iPads](#)
- [Email Setup for Androids](#)

**Forwarding Emails:**

You may forward emails that come to your McLennan address to alternate email addresses; however, the College will not be held responsible for emails forwarded to an alternate address that may be lost or placed in junk or spam filters.

For more helpful information about technology at MCC, go to [MCC's Tech Support Cheat Sheet](#) or email [helpdesk@mclennan.edu](mailto:helpdesk@mclennan.edu).

**Disclaimer:**

The resources and policies listed above are merely for informational purposes and are subject to change without notice or obligation. The College reserves the right to change policies and other requirements in compliance with State and Federal laws. The provisions of this document do not constitute a contract.