

COURSE SYLLABUS
Fall 2025

Course Title: BUSG 1304-271, Financial Literacy
Meeting Time: Section 271; MW 9:30 AM – 10:45 AM Room LC 124
Instructor Information:

Instructor:		Miran Rivera		
Office:		LC 120G (Lubbock Center)		
Office Telephone:		806.716.4917		
E-mail:		mriviera@southplainscollege.edu		
Office Hours:				
Monday	Tuesday	Wednesday	Thursday	Friday
10:45A - 12:15P	9:30 - 11:00 AM 12:15 -1:00 PM	10:45A - 12:15P	12:15 - 1:00 PM	9:00 - 11:00 AM

COURSE DESCRIPTION: A study of the financial principles when managing financial affairs. Includes topics such as budgeting, retirement, property ownership, savings, and investment planning.

TEXT AND OTHER MATERIALS

Personal Finance, Garman, Fox; 14th Ed., ©2024. ISBN-13: 978-0-357-90149-6

OneDrive or 1GB+ Flash/Jump drive

****See the last page for important info on setting up Cengage MindTap connection****

EVALUATION POLICY

You will have textbook reading assignments and textbook writing assignments. You will have Chapter Quizzes and 4 objective unit exams covering the assigned textbook chapter material. Simulation tasks are included in the textbook assignments to be completed throughout the course.

GRADING POLICY

Your semester grade will be calculated as follows:

Guest Speaker Attendance		10%		
Chapter Homework Assignments		40%		
Exams and Quizzes		40%		
Final Exam		10%		
90-100 = A	80-89 = B	70-79 = C	60-69 = D	Below 60 = F

Absolutely no late work accepted. I will not reopen assignments. *

In-Class Attendance for Guest Speakers (10%)

Attendance is critical for this class in order to foster valuable class discussions and application of the material. We will have several guest speakers throughout the semester and our presence is the biggest factor in getting and keeping speakers. For the grade portion it is simple: 50 Points if you are in class, 0 points if you are absent. 50 Points for participation (which includes answering questions and contributing to class discussions), 0 points if you remain silent. If an industry leader has taken the time to be present in our classroom then your presence is not only expected, but mandatory! There are no makeups for these speaking attendance grades. You will be given at least 2 weeks heads up before speakers present.

Chapter Homework Assignments (40%) --Submitted in Cengage Mind Tap

Weekly homework in Cengage will be outlined in the semester schedule, opening Sundays at 5 AM and due the following Tuesday at 11:59PM (you will have over a week to complete these assignments, remember that I do not accept late work). Please pay close attention to your semester schedule and the Cengage schedule for due dates etc.

Unit Exams (40%) and Final Exam (10%) *:** There will be chapter exams covering 2-4 chapters each, over the major areas of study related to human relations listed under the course outline below plus the comprehensive final exam. Each exam will be released on Sunday mornings at 6:00 AM and will close on the following Tuesday at 11:59PM in Cengage Mind Tap. You will be able to click on the exam link and select the exam as soon as it is made available. None of the exams are timed.

*** Exams will be conducted online within software called Cengage Mind Tap. You do not have to come to campus to take these exams. You will only be able to access the test once and you must take the test in one sitting – you will not be able to save and come back later to the test! It will be very important for you to visit the Semester Schedule in Blackboard to see when exams are scheduled. ***

MAKE-UP EXAM POLICY: **I do not give make-up exams or accept late exams.** The **final exam** will be **comprehensive**. All students will take the final comprehensive exam. If student does not take final comprehensive exam, final grade will be lowered by one letter grade at the end of the semester.

WITHDRAWAL POLICY

The last day to withdraw/drop with a grade of “W” is **December 4th, 2025**. It is the student’s responsibility to withdraw from this course. Otherwise, students will be assigned their earned letter grade at the end of the course. Course averages will be updated every Friday, and guidance will be provided throughout the term to help students decide whether they need to drop the class or not. For more information regarding drops/withdrawals, please visit <https://www.southplainscollege.edu/admission-aid/apply/schedulechanges.php>.

COVID-19

For information and resources about COVID-19, please visit

<https://www.southplainscollege.edu/emergency/covid19-faq.php>.

DIVERSITY, DISABILITIES, NON-DISCRIMINATION, TITLE V PREGNANCY, CAMPUS CONCEALED CARRY

For information regarding official South Plains College statements about **Diversity, Disabilities, Non-Discrimination, Title V Pregnancy Accommodations, and Campus Concealed Carry**, please visit:

<https://www.southplainscollege.edu/syllabusstatements/>

STUDENT CONDUCT

Expected student conduct is as outlined in the SPC catalog. Please note that there is an online component to this course and others will see your responses to questions. Please do not post any pictures or data that others may find offensive.

COURSE OBJECTIVES

To identify:

- The concepts associated with the time value of money
- The differences among various savings and investment programs and classes of securities.
- The options for insurance
- Retirement and Estate planning techniques
- The benefits of owning versus renting real property
- Consumer protection legislation

ASSIGNMENT DUE DATES

Week 1:	September 2 nd	Introductions, Syllabus, and Foundations
Week 2:	September 9 th	Chapter 1
Week 3:	September 16 th	Chapter 3
Week 4:	September 23 rd	Exam 1 and Chapter 6
Week 5:	September 30 th	Chapter 7
Week 6:	October 7 th	Chapter 8
Week 7:	October 14 th	Chapter 9
Week 8:	October 21 st	Exam 2 and Chapter 10
Week 9:	October 28 th	Chapter 11
Week 10:	November 4 th	Chapter 12
Week 11:	November 11 th	Chapters 13
Week 12:	November 18 th	Exam 3
Week 13:	November 25 th	Chapter 14
Week 14:	December 2 nd	Chapter 15
Week 15:	December 9 th	Chapter 17 & Exam 4
Week 16:	December 11 th	Final Exam (Comprehensive)

Note: All deadlines are at 11:59 PM on Tuesday unless you are notified differently. New Assignments open on Sunday at 6 AM.

TECHNICAL PROBLEMS/SUPPORT: If you are having computer problems, you have to let me know. I will try to help you in any way that I can. E-mail blackboard@southplainscollege.edu as your first contact with technical problems related to the Blackboard program. I am your contact with content issues for the course. Please remember that it is your responsibility to have a backup plan if your computer goes down. Please have this plan in place now and do not wait until it is a crisis situation. If you lose your assignments due to bad flash drives, computer crash, or your dog ate your homework, there is nothing I can do about it. THIS IS YOUR WARNING TO HAVE A BACKUP PLAN IN PLACE.

PLEASE DO NOT WAIT UNTIL THE LAST MINUTE TO TURN ASSIGNMENTS IN! Remember the saying "TECHNOLOGY HAPPENS"! So, it is strongly recommended to work on and submit assignments early before the date due. If an assignment is due and you are not able to access the Internet because the SPC server is down (which rarely happens), you have several options available:

1. Cengage will not be affected if Blackboard is down, so go ahead and complete your work in Cengage.
2. If you have to email me attachments and Blackboard is down, you can email them to my SPC email (only in an emergency!) at mriviera@southplainscollege.edu Use these options only as a last resort. If you must use one of these options, email and call me to let me know.

Cengage Unlimited Access Code

You may purchase your Cengage access code in the bookstore or online. If you purchase online please select delivery of the code as -Email Delivery- do not ship it to your address. If you have questions please call immediately for help.