

San José State University
School of Management, Lucas College of Business
Business 12, Money Matters, Section 02, Fall, 2017

Course and Contact Information

Instructor: Gary D. Radine

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Office Hours: Tuesdays and Thursdays, 12:30-1:30, by appointment. Other times/days as arranged by appointment.

Class Days/Time: Tuesday and Thursday afternoons as follow, from 1:30-2:45:

August 24 (Thursday)
Aug. 29, Aug. 31
Sept. 5, Sept. 7
Sept. 12 (remote), Sept. 14
Sept. 19, Sept. 21
Sept. 26, Sept. 28
Oct. 3, Oct. 5
Oct. 10 (remote), Oct. 12
Oct. 17, Oct. 19
Oct. 24, Oct. 26
Oct. 31, Nov. 2
Nov. 7, Nov. 9
Nov. 14 (remote), Nov. 16
Nov. 21 (Tuesday)
Nov. 28, Nov. 30
Dec. 5, Dec. 7
Dec. 19 Final Examination, 12:15-2:30

Classroom: BBC 104

Prerequisites: None

Course Description:

This course provides a basic introduction to personal finance, resource development, investment planning and even early retirement and estate planning understanding. It will include success factors in the working world, stress management, time management, achievement motivation, and some considerable emphasis on how to write effectively, plus to present before one's peers. It fulfills the Lower Division General Education (GE) Human Understanding and Development (Area E) requirement.

Learning Outcomes

GE Learning Outcomes

Human Understanding and Development (GE Area E)

Discovery, critical thinking, written work, and active discussion will be key parts of this course. We will explore topics and issues from an interdisciplinary focus. That focus will include different perspectives, the ability to recognize those being one of the benefits of a higher education.

The goal of all Area E courses is to help students understand themselves as integrated physiological, social and psychological entities who are able to formulate strategies for lifelong personal development. Area E courses address challenges confronting students who engage with the complex social system of the university, so that students can better employ university resources to support academic and personal development.

1. Recognize the physiological, social/cultural and psychological influences on personal well-being.

You will write a paper to encapsulate your feelings about money use and conservation, pointing out which feelings are parallel to those of your family (and friends, if relevant) and which are more unique to you. Work will also be done on self-discipline and time management.

2. Recognize the interrelation of the physiological, social/cultural and psychological factors on your development across your lifespan

At various points of the course we will discuss aspects of one's life that can bear upon these feelings as they evolve, as number of responsibilities (family, work) increase. Some of the considerations here will seem early (investing, retirement, large purchases), but having familiarity with the concepts will allow for better decisions when they can be made.

3. Use appropriate social skills to enhance learning and develop positive interpersonal relationships with diverse groups and individuals

Many money decisions do better when made with families or friends. Often there can be conflicting views of the parties involved. Hence, there will be a focus on communication and negotiation. A fundamental idea will be to find “win-win” solutions that will apply to much other joint decision-making in life.

4. Recognize yourself as an individual undergoing a particular stage of human development. Recognize how your well-being is affected by the university’s academic social systems and how you can facilitate your development within the university’s environment.

The foundation for one of the papers in the class will be analysis of some aspect of the university that is getting started, or struggling somewhat in enrollment/participation, or needs more funding, to include some fact-finding and interviewing, presentation of the financial issue and what would solve it over what period, and how you recommend that be accomplished. Presentation skills will be developed through presentation to the class of what was found and recommended.

Course Learning Outcomes (CLO)

Upon successful completion of this course, students will be able to:

1. Know how to budget and do basic financial statements to know where one is at, and where one is going, financially.
2. Have tools for investing, insuring, divesting and for making large purchases (e.g. auto, house)
3. Be able to communicate effectively in writing.
4. Have tools for family communicating on resource use and develop negotiating skills.
5. Develop critical thinking, planning ability, self-discipline.
6. Develop interviewing skills, brainstorming skills.
7. Be practiced in public presentation of ideas

Required Texts/Readings

Textbooks

1. Personal Finance by E. Thomas Garman & Raymond E. Forgue, Cengage Learning publisher. Available by Access Card for on-line use at much reduced price for students. MindTap Finance Access card # 9781305502680. For the hardbound book, the relevant number is ISBN-13: 978-1-133-59583-0.

Other Readings

Articles will be posted on Canvas or distributed in the class from time to time.

Other equipment / material requirements

Laptop, I-Pad or other computer device with access to Internet.

Remote Presentations

All remote presentations will be available in Canvas for the time of the class, with some additional time included before and after for the student's convenience.

Library Liaison

Diane Wu at Diane.Wu@SJSU.edu, phone 408-808-2087.

Course Requirements and Assignments

SJSU classes are designed such that in order to be successful, it is expected that students will spend a minimum of forty-five hours for each unit of credit (normally three hours per unit per week), including preparing for class, participating in course activities, completing assignments, and so on. More details about student workload can be found in [University Policy S12-3](http://www.sjsu.edu/senate/docs/S12-3.pdf) at <http://www.sjsu.edu/senate/docs/S12-3.pdf>.

The scheduled course contact hours are in compliance with the required course credit hours (<http://info.sjsu.edu/web-dbgen/narr/catalog/rec-13692.14082.html>) and the required course culminating experience (<http://info.sjsu.edu/web-dbgen/narr/catalog/rec-13692.14089.14090.html>).

Course requirements/assignments, and relationship to Course Learning Outcomes (CLOs):

1. Reading of Garman/Forge text as assigned, with the appropriate chapter(s) to be read before the applicable class (CLO 1, 2, 5)
2. Exploration of personal money attitudes (CLO 1, 3-5)
3. Time management (CLO 3-5)
4. Grammar, writing (CLO 3,7)
5. Recommendations for campus institutions (CLO 5,6)
6. Speculative (future) budget, financial statements (CLO 1, 5)
7. Research into banks, credit unions (CLO 2, 5, 6)
8. Learning of interviewing techniques (CLO 6)
9. Quiz (CLO 1, 2)
10. Campus enterprise paper (CLO 1, 3, 5, 6, 7)
11. Understanding of basic tax strategy, insurance strategy (CLO 1, 2, 4, 5)
12. Understanding basics of negotiations, intra-family and with others (CLO 1, 4, 5)
13. Mid-term examination (CLO 1, 2, 5)
14. Investment strategy (CLO 2, 4, 5, 6, 7)
15. Closing paper on option selected (CLO 3, 5, 6, 7)
16. Final examination (CLO 1, 2, 3, 5)

Specific assignments and dates (which can be found in the Course Schedule section, later in this Syllabus) are subject to change with fair notice. Such notice would be given in classes and by e-mail communication to all students in the class.

Class participation is a very important part of the learning experience in this particular class and will be part of the grading (as specified below). Participation takes place through reading and thinking through the key topics in assigned readings in advance, being active in class discussions, and ideating and rendering of suggestions (brainstorming) on phases of others students' work that are presented. Students who have difficulty in speaking publicly (either before the class or participating in lectures with questions) should be in contact with the professor, to create a plan to overcome the issue, or to create an alternative, such as e-mailing on the issues being learned, during the semester.

Further, there is one quiz, a mid-term and a final examination, all of which take place in the regular classroom setting. All of these, and the classes in preparation for them, require class attendance. As the University puts it:

NOTE that [University policy F69-24](http://www.sjsu.edu/senate/docs/F69-24.pdf) at <http://www.sjsu.edu/senate/docs/F69-24.pdf> states that "Students should attend all meetings of their classes, not only because they are responsible for material discussed therein, but because active participation is frequently essential to insure maximum benefit for all members of the class. Attendance per se shall not be used as a criterion for grading."

Grading Policy

There is generally a direct correlation between effort expended and grades earned. The idea of a grading policy is to make sure everyone is treated consistently, hence, the better quality of effort results in the higher grade. The general grading breakdown is below, but every aspect is important to learning experience. Of course, some assignments (such as papers, participation) have to be more subjectively graded than examinations per se, though it is surprisingly clear on subjective analysis when one effort considerably surpasses another. In any case, if students are unsure on subjective assignments as to their direction or quality of product, they can request to submit drafts for comment.

Material submitted should be done in good grammar and good use of the English language. Less than that distracts the reader, detracts from the quality of the ideas of what is submitted, and would not be acceptable in the professional or business world, for which the education is to be preparing the student. In light of that, up to 10% of a paper's grade can be reduced for poor English usage.

Assignments are due as detailed. For excessive or chronic lateness, in the judgment of the professor, up to 10% of the paper's grade will be deducted for each paper so involved. Submitted assignments will be graded on whether minimally acceptable, acceptable, or reflective of additional research and better than acceptable, with grades respectively increasing for each level.

Differently abled students should contact the professor if these evaluation procedures are felt not to be appropriate, if arrangements have been made with the school for a different exam location and so forth.

Assignment Submittal:

All assignments are to be completed, typed (word processed) and submitted on paper, or uploaded to the professor via e-mail if needed, by the due date and time.

Grading Percentage Breakdown:

Quiz	5%
Mid-term Exam	20%
Various Assignments (budget, banks, scripts, stress, etc.) @2%	20%
Series of Papers on Univ. enterprise	10%
Class Participation	10%
Paper on Choice of Two Topics	5%
Final Exam	30%
Total	100%

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Numerical application for the above percentages, where applicable:

94% and above	A
93% - 90%	A-
89% - 87%	B+
86% - 84%	B
83% - 80%	B-
79% - 77%	C+
76% - 74%	C
73% - 70%	C-
69% - 67%	D+
66% - 64%	D
63% - 60%	D-
below 60%	F

Note that “All students have the right, within a reasonable time, to know their academic scores, to review their grade-dependent work, and to be provided with explanations for the determination of their course grades.” See [University Policy F13-1](http://www.sjsu.edu/senate/docs/F13-1.pdf) <http://www.sjsu.edu/senate/docs/F13-1.pdf> for more details.

Classroom Protocol

Essentially, classroom protocol is a two-way street. Students expect the professor to be present for classes and on time, and should hold the same expectations for themselves. If one or the other has something unexpected and unavoidable come up (e.g. injury, sickness), there should be equal courtesies extended, meaning notice beforehand, either on Canvas (as a broadcast e-mail to all students at once by the professor, or to the professor’s e-mail if by a student). That is because each student’s attendance is important not just to the student, but also to the professor.

Students should not use cell-phones in the class, just as they would not expect the professor to do so. Use of laptops for notes is permitted, unless it becomes a distraction to other students. As with cell phones, they may not be used for outside communications, social media, instant messaging or anything of that sort, since that is distracting to other students and the professor. Basically, everyone should be treated with equal courtesy. University policy requires no eating in the class.

In terms of behavior, the class should be considered valuable for personal development and treated seriously. Hence, students should not be obstreperous, negative to the professor or each other, or act in any way deleterious to their own education or that of their fellow students. The same should apply to all safety issues; for these and other interactions, students should act in a positive, enhancing manner to one another and the class itself.

If there is some Golden Rule sense in this section (“Do unto others as you would have them do unto you”), that is not coincidental.

University Policies

Dropping and Adding

Students are responsible for understanding the policies and procedures about add/drop, grade forgiveness, etc. Refer to the current semester’s [Catalog Policies](http://info.sjsu.edu/static/catalog/policies.html) section at <http://info.sjsu.edu/static/catalog/policies.html>. Add/drop deadlines can be found on the current academic year calendars document on the [Academic Calendars webpage](http://www.sjsu.edu/provost/services/academic_calendars/) at http://www.sjsu.edu/provost/services/academic_calendars/. The [Late Drop Policy](http://www.sjsu.edu/aars/policies/latedrops/policy/) is available at <http://www.sjsu.edu/aars/policies/latedrops/policy/>. Students should be aware of the current deadlines and penalties for dropping classes.

Information about the latest changes and news is available at the [Advising Hub](http://www.sjsu.edu/advising/) at <http://www.sjsu.edu/advising/>.

Consent for Recording of Class and Public Sharing of Instructor Material

[University Policy S12-7](http://www.sjsu.edu/senate/docs/S12-7.pdf), <http://www.sjsu.edu/senate/docs/S12-7.pdf>, requires students to obtain instructor’s permission to record the course and the following items to be included in the syllabus:

- “Common courtesy and professional behavior dictate that you notify someone when you are recording him/her. You must obtain the instructor’s permission to make audio or video recordings in this class. Such permission allows the recordings to be used for your private, study purposes only. The recordings are the intellectual property of the instructor; you have not been given any rights to reproduce or distribute the material.”
 - It is suggested that the greensheet include the instructor’s process for granting permission, whether in writing or orally and whether for the whole semester or on a class by class basis.
 - In classes where active participation of students or guests may be on the recording, permission of those students or guests should be obtained as well.

- “Course material developed by the instructor is the intellectual property of the instructor and cannot be shared publicly without his/her approval. You may not publicly share or upload instructor generated material for this course such as exam questions, lecture notes, or homework solutions without instructor consent.”

Academic integrity

Your commitment, as a student, to learning is evidenced by your enrollment at San Jose State University. The [University Academic Integrity Policy S07-2](http://www.sjsu.edu/senate/docs/S07-2.pdf) at <http://www.sjsu.edu/senate/docs/S07-2.pdf> requires you to be honest in all your academic course work. Faculty members are required to report all infractions to the office of Student Conduct and Ethical Development. The [Student Conduct and Ethical Development website](http://www.sjsu.edu/studentconduct/) is available at <http://www.sjsu.edu/studentconduct/>.

Campus Policy in Compliance with the American Disabilities Act

If you need course adaptations or accommodations because of a disability, or if you need to make special arrangements in case the building must be evacuated, please make an appointment with me as soon as possible, or see me during office hours. [Presidential Directive 97-03](http://www.sjsu.edu/president/docs/directives/PD_1997-03.pdf) at http://www.sjsu.edu/president/docs/directives/PD_1997-03.pdf requires that students with disabilities requesting accommodations must register with the [Accessible Education Center](http://www.sjsu.edu/aec) (AEC) at <http://www.sjsu.edu/aec> to establish a record of their disability.

Accommodation to Students' Religious Holidays

San José State University shall provide accommodation on any graded class work or activities for students wishing to observe religious holidays when such observances require students to be absent from class. It is the responsibility of the student to inform the instructor, in writing, about such holidays before the add deadline at the start of each semester. If such holidays occur before the add deadline, the student must notify the instructor, in writing, at least three days before the date that he/she will be absent. It is the responsibility of the instructor to make every reasonable effort to honor the student request without penalty, and of the student to make up the work missed. See [University Policy S14-7](http://www.sjsu.edu/senate/docs/S14-7.pdf) at <http://www.sjsu.edu/senate/docs/S14-7.pdf>.

Student Technology Resources

Computer labs for student use are available in the [Academic Success Center](http://www.sjsu.edu/at/asc/) at <http://www.sjsu.edu/at/asc/> located on the 1st floor of Clark Hall and in the Associated Students Lab on the 2nd floor of the Student Union. Additional computer labs may be available in your department/college. Computers are also available in the Martin Luther King Library. A wide variety of audio-visual equipment is available for student checkout from Media Services located in IRC 112. These items include DV and HD digital camcorders; digital still cameras; video, slide and overhead projectors; DVD, CD, and audiotape players; sound systems, wireless microphones, projection screens and monitors.

SJSU Peer Connections

Peer Connections, a campus-wide resource for mentoring and tutoring, strives to inspire students to develop their potential as independent learners while they learn to successfully navigate through

their university experience. You are encouraged to take advantage of their services which include course-content based tutoring, enhanced study and time management skills, more effective critical thinking strategies, decision making and problem-solving abilities, and campus resource referrals.

In addition to offering small group, individual, and drop-in tutoring for a number of undergraduate courses, consultation with mentors is available on a drop-in or by appointment basis. Workshops are offered on a wide variety of topics including preparing for the Writing Skills Test (WST), improving your learning and memory, alleviating procrastination, surviving your first semester at SJSU, and other related topics. A computer lab and study space are also available for student use in Room 600 of Student Services Center (SSC).

Peer Connections is located in three locations: SSC, Room 600 (10th Street Garage on the corner of 10th and San Fernando Street), at the 1st floor entrance of Clark Hall, and in the Living Learning Center (LLC) in Campus Village Housing Building B. Visit [Peer Connections website](http://peerconnections.sjsu.edu) at <http://peerconnections.sjsu.edu> for more information.

SJSU Writing Center

The SJSU Writing Center is located in Clark Hall, Suite 126. All Writing Specialists have gone through a rigorous hiring process, and they are well trained to assist all students at all levels within all disciplines to become better writers. In addition to one-on-one tutoring services, the Writing Center also offers workshops every semester on a variety of writing topics. To make an appointment or to refer to the numerous online resources offered through the Writing Center, visit the [Writing Center website](http://www.sjsu.edu/writingcenter) at <http://www.sjsu.edu/writingcenter>. For additional resources and updated information, follow the Writing Center on Twitter and become a fan of the SJSU Writing Center on Facebook.



(Note: You need to have a QR Reader to scan this code.)

SJSU Counseling Services

The SJSU Counseling Services is located on the corner of 7th Street and San Fernando Street, in Room 201, Administration Building. Professional psychologists, social workers, and counselors are available to provide consultations on issues of student mental health, campus climate or psychological and academic issues on an individual, couple, or group basis. To schedule an appointment or learn more information, visit [Counseling Services website](http://www.sjsu.edu/counseling) at <http://www.sjsu.edu/counseling>.

Business 12, Section 02, Money Matters, Fall 2016, Course Schedule

Course Schedule

Note: Some parts of the scheduling may experience minor change due how much is accomplished in the class before and professorial judgment of the learning experience.

Week	Date	Topics, Readings, Assignments, Deadlines
1	Aug. 24	Introductory class. Intro to how class will be conducted, outcomes, comportment. Overview of money management and how it is a proxy for life management. Different attitudes and styles of money management. Effect of economy (e.g. inflation, interest rates) on money management. How scripts from growing up affect our later decisions. Assignment of paper of introduction and of personal money attitudes, how influenced by families and friends, and when separate. Assignment: Chapter 1 of Garman/Forgue ("Text," hereinafter).
2 (A)	Aug. 29	Presentation on self-discipline and where it leads. Presentation on time management, creative opportunities and ramifications of multi-tasking. Assignment of paper on time management. Assignment (from Aug. 24) due: First paper on financial attitudes.
2 (B)	Aug. 31	Discussion of results of time management, and presentation on how and why to modify. Presentation on grammar, proper writing that will be required for balance of semester, and provision of assignment on same. Assignment (from Aug. 29) due: Submittal of time management results.
3 (A)	Sept. 5	Presentation on budgeting and basic financial statements and work in class on same. Assignment of speculative budget and finance statement for five years post-college, and finance statement for 25 years post-college. Assignment (from Aug 31) due: Grammar and writing as assigned. Chapter 3 of Text.
3 (B)	Sept. 7	Presentation on how to change the speculative results on budgeting, how to make the most of the money one has. Assignment (from Sept. 5): Submittal of speculative budget and finance statements
4 (A) remote	Sept. 12	Presentation on simple and compound interest, and on time value of money.
4 (B)	Sept. 14	Presentation on banking: How to manage checking and savings accounts. Explanation of national banks vs. regional banks vs. credit unions vs. other savings account opportunities. Assignment of research into banks vs. credit unions for how much interest is paid in current economy, how organizations "feel." Assignment: Assignment: Chapter 5 of Text.

Week	Date	Topics, Readings, Assignments, Deadlines
5 (A)	Sept. 19	Review of what was presented to date, in preparation for Quiz in subsequent class. Assignment: Submittal of analysis of banks and credit unions.
5 (B)	Sept. 21	Short review of any questions on material for quiz, then taking of Quiz . Assignment: Review of Chapters 1, 3, and 5 of Text, class lectures.
6 (A)	Sept. 26	Presentation on credit—how to build it, how to maintain it. Credit cards and consumer loans. How to safely use credit. How to resolve over-indebtedness. Making sense of credit scores. How identity theft plays into credit. Explanation of three-part campus institution assignment, choice of campus institution. Assignment: Reading of Chapter 6 of Text.
6 (B)	Sept. 28	Presentation on credit cards and consumer loans. Assignment: Reading of Chapter 7 of Text.
7 (A)	Oct. 3	Submittal of first paper on campus enterprise. Five-minute student presentations to introduce campus institutions and the challenges facing each, by one-third of students. Explanation of next phase of assignment. Assignment—preparation of first paper on campus enterprise, preparation of summation for presentation.
7 (B)	Oct. 5	Five-minute presentations by second third of students to introduce campus institutions.
8 (A) remote	Oct. 10	Presentation on investments, strategy. Assignment: Chapters 13-15 of Text.
8 (B)	Oct. 12	Further on investments, particularly high risk ones. Assignment of investment strategy recommended for age 25 and age 45. Five-minute introductory presentations by final third of students. Assignment Due: Submittal of second paper on campus enterprise, financial analysis.
9 (A)	Oct. 17	Review of all information presented to date for upcoming Mid-term exam. Assignment—review all chapters used in Text to date (1, 3, 5-7, 13-15.) Submittal of investment assignment.
9 (B)	Oct. 19	Mid-term Examination.
10 (A)	Oct. 24	Presentation on insurance: purchase, protecting one's assets, managing of risk, how insurance works, options for life insurance, medical insurance, disability insurance, property and casualty insurance. Professional liability, umbrella coverage. What is necessary, and what is over-insured? Assignment of what insurances should be held at age 25 and which at age 45. Assignment: Reading of Chapters 10-12.

Week	Date	Topics, Readings, Assignments, Deadlines
10 (B)	Oct. 26	Submittal of last of three campus institution papers. Five-minute presentation by one-third of the class' students of recommendations for the campus institutions. Assignment—from what is heard, pick five of the institutions (of others) and prepare to provide one more cogent recommendation, on paper, once the presentations are heard.
11 (A)	Oct. 31	Five-minute presentations by second third of students on recommendations for campus institutions. Assignment—from what was heard, pick five of the institutions and prepare to provide more one more cogent recommendation, on paper for next class. Also, submittal of insurance paper assigned on October 24.
11 (B)	Nov. 2	Five-minute presentation by last group of students on recommendations for campus institutions.
12 (A)	Nov. 7	Presentation of purchase of higher cost items (auto, home). Assignment: reading of Chapters 8 and 9 of Text.
12 (B)	Nov. 9	Presentation on basics of successful negotiating. Assignment: Prepare a dialogue developing a hypothetical, wide difference with a friend or colleague, then determine how to successfully negotiate it, from what is learned. Assignment due: Submittal of the 15 additional recommendations, from student presentations of the Oct. 26, 31 and Nov. 2 classes (five from each class).
13 (A) remote	Nov. 14	Presentation on inter-family communication on finances, different styles and how to deal with them, productive styles and how to achieve them.
13 (B)	Nov. 16	Presentation on taxes—income tax, other taxes, social engineering with taxes. Assignment to complete “short” tax form. Assignment due this class: Submittal of negotiation assignment.
14 (A)	Nov. 21	Further presentation on taxes—how to strategize with them, how investments play into them. Discussion of how some number of the hypothetical negotiations were “conducted” and what else could be suggested for them. Submittal of short tax form assignment.
14 (B)	Nov. 28	Presentation on stress in jobs, life and tips in how to deal with it. Physical manifestations of stress, then personal mechanisms in use, or to be used, to combat stress.
15 (A)	Nov. 30	Critical thinking to remedy situation for small retail store overwhelmed by big box stores charging 20-25% less for same products. Application of principles learned to other small businesses. Can this thinking method be applied to the prior project of the campus institutions? Last writing assignment; any two of four themes presented.

Week	Date	Topics, Readings, Assignments, Deadlines
15 (B)	Dec. 5	Potpourri. Social construction of reality. Humans as servo-mechanisms. Tips for success in the business world. How employees stand out. Subtlety in comportment, communications. Dressing for success. Any questions from students about success techniques or anything covered during semester. Submittal of last writing assignment.
16 (A)	Dec. 7	Last class—review of entire semester’s material for Final Exam. (Chapters 1, 3, 5-9, 10-15).
17 (A)	Dec. 19 Tuesday	Final Examination, 12:15-2:30