San José State University
Lucas College of Business
School of Management
BUS12; Money Matters, Section 01 (48815) Fall 2015

Course and Contact Information:

Instructor: Richard Okumoto
Office Location: BT564
Telephone: (408) 805-1855
Email: Richard.Okumoto@SJSU.edu (prefer contact via Canvas Email)
Office Hours: By Appointment – Skype or Google Hangout calls can be scheduled with 48 hour notice.

Class Days/Time: 100% Online

Exceptions: (Physical attendance required)
1. Friday – August 28, 2015 Class Orientation: Morris Daily Hall @10:30am to 12:30pm.
2. Friday – December 11, 2015 Final Exam: Morris Daily Hall @5:15pm – 7:30pm. (Pending)

Classroom: 100% Online (See exceptions listed above)
Prerequisites: None

Course Format:

This class will be 100% online with the exception of the orientation class and the final exam. The two exceptions will be held at Morris Daily Hall on campus. A personal computer with access to high-speed internet is required for this class.

Course Materials:

Course materials such as syllabus, readers, PowerPoint slides, handouts, notes, assignment instructions, etc. can be found on SJSU’s learning management system, Canvas. Anyone registered for this class will have access to Canvas. You are responsible to regularly check “Announcements” in Canvas.
Course Description:

BUS12 “Money Matters” provides a basic introduction to health, wealth, and happiness, with an emphasis on personal finances for young adults. It fulfills the Lower Division General Education (GE) Human Understanding & Development (Area E) requirement. If your finances are out of control, your life is out of control. Though a certain amount of money is necessary for well-being, it is an empty goal in and of itself. In this class we emphasize money as a tool for achieving your goals.

Canvas is the learning management system (LMS) that SJSU uses. In order to log onto Canvas you must be enrolled in the class and have set a password in SJSUOne. If you have not yet set a password in SJSUOne then the very 1st thing you must do for this class is go to https://sjsuone.sjsu.edu/sjsuone/resetpassword/ and set your password. Then make sure you can log into Canvas.

To log onto Canvas go to: www.sjsu.instructure.com

You need to try this before coming to the August 28th, 2015 face-to-face orientation meeting so that, if you have problems, we can help you.

Learning Outcomes:

Human Understanding and Development (GE Area E)

Discovery, critical thinking, written work, attention to the rich cultural diversity of the campus, and active discussion will be key parts of this course. We explore topics and issues from an interdisciplinary focus to show how interesting and important ideas can be viewed from different perspectives.

The goal of all area E courses 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 are entering the complex social system of the university, so that students can employ available university resources to support academic and personal development.

All area E courses are designed to enable you to achieve the first four learning outcomes:

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

You will write a paper in which you reflect on the attitudes about money you have developed through the influence of family and friends and reflect on developmental activities you wish to pursue. At various points in the course we will discuss, and assignments will focus on, aspects of your life that will help you support your own, and perhaps your family’s, physiological, social/cultural, and psychological development. Since both school and money are points of stress for many people, for at least some part of their lives, readings and exams questions for learning objectives 1 and 2 focus on aspects of stress.
2. Recognize the interrelation of the physiological, social/cultural, and psychological factors on your development across the lifespan.

Many financial concerns change over the years, and most segments of the course ask you to think not only about how you are affected right now during college, but also how that might change as your career develops, when (if) you have children/a spouse. You will learn the basics of planning for retirement – which you should start as soon as you have a “real” job. We discuss the important differences in short term and long term stress and touch on the importance of lifestyle and appropriate levels of stress for children.

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

One of your modules teaches communication and negotiation skills. For this course we focus on communicating w/loved ones about money, but these lessons were developed in the context of negotiating. These lessons apply to all of life. Families need to decide how to spend precious resources, both time and money. One person’s gain does not have to mean another’s loss.

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 and social systems, and how you can facilitate your development within the university environment.

You are required to participate in at least 2 campus activities that explore new areas of (potential) interest/personal development. A part of your one required paper asks you to write about why you chose the activities and your participation: what you did, what you learned, plans for future participation. Since your paper is due October 17th you should complete both campus events by October 10th. Some of the activities you might consider are included in University Policies, below. Others are suggested in the assignment and many you may discover on your own.

Money Management and Personal Finance Learning Objectives

You will also explore resources to help you in your career and to help you develop well-being during college with lessons that carry through life.

Personal finance centers on two fundamental challenges: managing money and building financial wealth. By the end of this course you will be able to:

5. Budget your money

You will participate in a simulation activity in which you will practice developing and working with a budget, investing your money, and responding appropriately to various unexpected life events that may occur. You will also practice staying within your income and adjusting your spending in order to save more.

6. Manage your credit & credit cards

You will get practice evaluating credit card offers. You will learn the dangers of too much debt, and what to do if your credit bills are already too large to pay-off immediately.
7. Pay for your college education
You will learn about various loans and scholarships available. There will be online WebEx discussions.

8. Recognize the reasons for and effects of personal income taxes
You will learn about the history of income taxes and the effect of income taxes on your earnings. You will learn about the different personal income tax filings and responsibilities.

9. Explain the power of compounding and compute the result of compounding
Compounding will assist you in building your net worth – or throw you into bankruptcy. You will see how the power of compounding can make even small savings mount up or can ruin your credit score and worse. You will get practice computing the cost/reward of compounding in homework.

10. Choose among different kinds of investments depending on the goal
You will participate in a simulation activity in which you will select and track investments, including stocks, bonds, mutual funds, and certain commodities. You will learn about the risks and rewards of investing. You will learn about building a balanced portfolio to minimize risk and maximize return per your personal financial profile.

11. Set goals and make a plan for success in college and the rest of your life, based on your own values
You will write a paper that reflects your past, present, and future personal development. This will include your family’s attitudes about money and integrates what you have learned about your own values and how financial knowledge can help you meet your life goals. You will learn about retirement and estate planning to build your financial net worth by using financial tools such as: insurance, investing, and budgeting. You will learn how to read and prepare the two most important Personal Financial documents: 1) Personal Budget and 2) Personal Financial Statement of Net Worth.

Writing Requirement
You have one writing assignment during the semester adding up to a minimum of 1,500 words. Your grade will be based on the quality of your writing as well as on the content. The University requires that “At a minimum, all writing shall be assessed for grammar, clarity, conciseness and coherence for all GE areas and courses

Two basic tools for writing papers will be introduced and used:
1. Develop an outline from which you will structure your paper.
2. Spelling and grammar check tool in Microsoft Word.

Be sure to turn on your spelling and grammar check in Word. To do this click on the down arrow at top left of your Microsoft Word screen. You will get a drop down menu. Be sure spelling and grammar has a check mark. The spelling and grammar check in Word occasionally makes mistakes, but you should get in the habit of taking it seriously.
Required Texts/Readings

Purchase Digital Media Video book – Personal Financial Well-Being

The digital media video book includes video discussions, quizzes, and a toolbox. Unlike conventional hardcopy textbooks which are static (never changing) a digital media video book can and will be updated to reflect timely and relevant information. After a student purchases a digital media video book all future updates are free! This positions the Digital Media Video book as a living document which you can use throughout your life.

To Purchase your Digital Media Video book -- Go to: http://ryokumoto.com/dot/

1. Click on “HERE” where you see the following: Now available to my Students – click on “HERE”
2. Below the BIG Blue button “Take this Course” – click on “Redeem a coupon.”
3. Enter the redemption code: fall2015 then click on “Apply”
4. Make sure the price has changed to $49. Then click on “Take this Course” and follow the prompts.

**Do not pay the retail price of $179! Student discount price is $49.

The Digital Media Video book is required for this course. In order to do well on the quizzes and exams in Canvas you will need to study the materials in the Digital Media Video book on Udemy. In addition, after you complete all the quizzes and review all video sessions on Udemy, you will receive a certificate from Udemy. By submitting the certificate to Canvas you will receive 25 extra credit points.

Other Readings
Readings and PowerPoint Lecture Slides on Canvas.

Other equipment / material requirements:

Students will need a high speed reliable Internet connection and a reliable laptop/tablet (PC or MAC) which has the Microsoft Office software suite installed (Word, Excel, and PowerPoint). Keeping up with the class using only on-campus computers may hamper students and students may consider using a personal laptop or tablet. Smart phones are an option, but may be difficult to read.

Recommended: a microphone headset for online WebEx Lectures

Every Tuesday from Noon to 1:00pm students will be invited to attend an online WebEx Lecture. The professors will present lecture materials, address questions, and provide examples specific to the current assignments due that week. This is our virtual lecture hall with the advantage that if you miss the session it will be recorded and posted to Canvas within 24 hours for student viewing.
## Assignments and Grading Policy

<table>
<thead>
<tr>
<th>QUIZZES, EXAMS, ONLINE INTERACTION, and Assignments</th>
<th>Extra Credit Opportunities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Quizzes (Total of 11) 10pts each</td>
<td>110 ** Submit Udemy <em>Certificate of Completion: Personal Financial Well-Being Course</em>** 25</td>
</tr>
<tr>
<td>Many questions on Canvas quizzes will come from the digital media video book on Udemy</td>
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<tr>
<td>Exams (Total of 2) @ 50pts each</td>
<td>100 * Total EXTRA CREDIT 25</td>
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<tr>
<td>Final Exam</td>
<td>150 *</td>
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<tr>
<td>Personal Financial Management Exercises:</td>
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<tr>
<td>(Submission of the completed simulation spreadsheet is worth 5 points)</td>
<td>75 ** ***To qualify for the Udemy Certificate you must complete all quizzes in the Personal Financial Well-Being Course. These quizzes are in addition to course quizzes located on Canvas.</td>
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<tr>
<td>(Each step’s Reflection Quiz is worth 10 points – you will be allowed 2 attempts)</td>
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<tr>
<td>Step 1 - Budgeting (10 pts)</td>
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<td>Step 2 - Investing (10 pts)</td>
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<td>Step 3 - Insurance (10 pts)</td>
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<td>Step 4 - Debt Management (10 pts)</td>
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<td>Step 5 - Personal Taxes (10 pts)</td>
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<tr>
<td>Survey Questionnaire</td>
<td>10</td>
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<td>Multi-Tasking Assignment</td>
<td>5</td>
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<td>Time Management Assignment</td>
<td>5</td>
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<tr>
<td>Compounding &amp; Amortization</td>
<td>20</td>
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<td>Credit Card Evaluation</td>
<td>10</td>
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<td>Outline for your paper</td>
<td>10</td>
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<tr>
<td>Paper</td>
<td>80</td>
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<tr>
<td>Career Plan Questionnaire</td>
<td>10</td>
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<tr>
<td><strong>TOTAL POSSIBLE (W/O Extra Credit)</strong></td>
<td><strong>585</strong></td>
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*Exams – (1) attempt  
**Quizzes – (2) attempts
### Letter Grades:

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<tr>
<th>Grade</th>
<th>Percent</th>
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<tbody>
<tr>
<td>A+</td>
<td>97 – 100</td>
<td>B+</td>
<td>87 -89</td>
<td>C+</td>
<td>76 -79</td>
<td>D +</td>
<td>67 – 69</td>
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<td>A</td>
<td>93 – 96</td>
<td>B</td>
<td>83 -86</td>
<td>C</td>
<td>73 -76</td>
<td>D</td>
<td>63 – 66</td>
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<tr>
<td>A-</td>
<td>90 – 92</td>
<td>B-</td>
<td>80 -82</td>
<td>C -</td>
<td>70 -72</td>
<td>D -</td>
<td>60 – 62</td>
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### Rule on late assignments:
Late assignments will be marked down 25%. **Late assignments** will not be accepted after (2) days from due date.

NO late submissions will be accepted for the Personal Development Paper.
# Tentative Course Schedule

- **Online WebEx Lecture Sessions** each Tuesday from Noon – 1:00pm  
  (If you miss a session it will be recorded and posted to Canvas within 24 hours)

- **On Canvas:** PowerPoints, Assignments, Quizzes, and Exams are accessible in the *Modules Section*

- **On Udemy:** you must login to the Udemy site.

## Dates | Week | Activities | Due
---|---|---|---
Before Class Starts | 0 | Log onto SJSUOne. Once you have established a password you can then log into Canvas. If you have never been on SJSUOne go to https://sjsuone.sjsu.edu/sjsuone/resetpassword/ |  
| | | This allows you to set your password for the first time (as well as change it later). |  
Pre-Aug 28th In-person Meeting | 0 | **On Canvas** (Module Section) – Review the following:  
1. Course Syllabus – PDF  
2. Introduction to Money Matters - PPT  
3. Introduction to Area-E - PPT  
4. Managing Change – PPT  
5. Tutorial for using Canvas Learning Platform | **On Canvas** –  
Complete Financial Literacy Survey  
Friday Aug 28th | 1 | **IN PERSON NOT ONLINE**  
Orientation Class Bring your laptop or tablet  
In Morris Daily Hall on Campus  

We will cover the following:  
Introductions  
Lecture – Intro to Money Matters  
Lecture – Intro to Area-E & Managing School  
How to use Excel  
- Walk through Simulation Spreadsheet  
Discuss the Syllabus  
- Learning Objectives  
- Grading, Rubrics  
- Assignments (Late Policy)  
Discuss Canvas  
- Practice Navigating Canvas  
- Submitting Assignments  
- Quizzes & Exams  
Discuss Online WebEx Lectures  
Discuss Campus Activities for Paper  
Discuss Frequently Asked Questions (FAQs) | **TAKE NOTES**
<table>
<thead>
<tr>
<th>Date Range</th>
<th>Week</th>
<th>Activity</th>
<th>Due Date</th>
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<tbody>
<tr>
<td>Aug 30 –</td>
<td>2</td>
<td><strong>On Canvas</strong> – Begin Time Management Assignment (It requires tracking several days to complete)</td>
<td><strong>By Sep 5&lt;sup&gt;th&lt;/sup&gt;:</strong></td>
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<tr>
<td>Sep 5</td>
<td></td>
<td><strong>On Canvas – Complete</strong></td>
<td><strong>On Canvas – Complete</strong></td>
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<td></td>
<td>• Quiz 1 – Syllabus</td>
<td>• Multi-tasking Assign</td>
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<td><strong>On Canvas – Complete &amp; Submit</strong></td>
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<td>Sep 6 – 12</td>
<td>3</td>
<td><strong>On Udemy</strong></td>
<td><strong>By Sep 12&lt;sup&gt;th&lt;/sup&gt;:</strong></td>
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<td><strong>Section 1</strong> Personal Budgeting lectures</td>
<td><strong>On Canvas – Complete</strong></td>
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<td></td>
<td>1. View &amp; study Video Lectures 1-7</td>
<td>• Quiz 2 – Budgeting &amp; Financial Net Worth</td>
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<td>2. Take Udemy Personal Budgeting Quiz</td>
<td>• Quiz 3 – Time Management</td>
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<td><strong>Section 5: Determining Wealth</strong></td>
<td><strong>On Canvas - Complete &amp; Submit</strong></td>
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<td>1. View &amp; study Video Lectures 26-31</td>
<td>• Step 1 – (Budgeting)</td>
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<td>2. Take Udemy Determining Wealth Quiz</td>
<td>- Submit Spreadsheet</td>
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<td><strong>On Canvas – Read the following:</strong></td>
<td>- Complete Step 1 Reflection quiz</td>
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<td>1. Career Planning Assignment</td>
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<td><strong>#1 Online WebEx Lecture – Tuesday Noon-1:00pm</strong></td>
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<td>Discuss</td>
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<td>1. Budgeting &amp; Net Worth</td>
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<td>2. Time Management &amp; Multi-tasking</td>
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<td>Sep 13-19</td>
<td>4</td>
<td><strong>On Udemy</strong></td>
<td><strong>By Sep 19&lt;sup&gt;th&lt;/sup&gt;:</strong></td>
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<td><strong>Section 6: Basic Investing</strong></td>
<td><strong>On Canvas – Complete</strong></td>
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<td>1. View &amp; study Video Lectures 32-38</td>
<td>• Quiz 4 – Investing &amp; Compounding</td>
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<td>2. Take Basic investing Quiz</td>
<td><strong>On Canvas - Complete &amp; Submit</strong></td>
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<td><strong>Section 7: Advanced Investing</strong></td>
<td>• Step 2 – (Investing)</td>
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<td>1. View &amp; study Video Lectures 39-45</td>
<td>- Submit Spreadsheet</td>
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<td>2. Take Section Advanced Investing Quiz</td>
<td>- Complete Step 2 Reflection Quiz</td>
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<td><strong>Go to Toolbox</strong></td>
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<td>1. View &amp; study Compounding Tools</td>
<td><strong>Career Planning Assign</strong></td>
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<td><strong>#2 Online WebEx Lecture – Tuesday Noon-1:00pm</strong></td>
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<td>Discuss:</td>
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<td>1. Career Planning, Investing, Compounding</td>
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<td>Sep 20-26</td>
<td>5</td>
<td><strong>On Udemy –</strong></td>
<td><strong>By Sep 26&lt;sup&gt;th&lt;/sup&gt;:</strong></td>
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<td><strong>Section 9: Insurance Part 1</strong></td>
<td><strong>On Canvas – Complete</strong></td>
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<td>1. View &amp; study Video Lectures 52-56</td>
<td>• Quiz 5 – Insurance</td>
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<td>2. Take Section Insurance Part 1 Quiz</td>
<td><strong>On Canvas – Complete &amp; Submit</strong></td>
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<td></td>
<td><strong>Section 10: Insurance Part 2</strong></td>
<td>• Step 3 – (Insurance)</td>
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<td>1. View &amp; study Video Lectures 57-61</td>
<td>- Submit Spreadsheet</td>
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<td>2. Take Insurance Part 2 Quiz</td>
<td>- Complete Step 3 Reflection Quiz</td>
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<td><strong>#3 Online WebEx Lecture – Tuesday Noon-1:00pm</strong></td>
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<td>1. Insurance: Health, Life, Property &amp; Casualty</td>
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<td>2. Requirements for (1,500 word) Paper</td>
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<tr>
<td>Date Range</td>
<td>Week</td>
<td>On Canvas</td>
<td>By Oct 3rd:</td>
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<tr>
<td>Sep 27-Oct 3</td>
<td>6</td>
<td>EXAM #1</td>
<td>*Outline for Paper: “My Personal Development”</td>
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<tr>
<td><strong>EXAM #1</strong></td>
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<td>Available: from 10/1 – 10/3</td>
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<td><strong>On Canvas</strong></td>
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<td><strong>Complete &amp; Submit</strong></td>
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<td>Oct 4-10</td>
<td>7</td>
<td><strong>Complete</strong></td>
<td><em>Quiz 6 – Debt Mgmt &amp; Loan Amortization</em></td>
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<td><strong>By Oct 10th:</strong></td>
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<td><strong>Complete &amp; Submit</strong></td>
<td><em>Step 4 – (Debt Mgmt)</em></td>
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<td><strong>On Canvas</strong></td>
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<td><strong>Complete &amp; Submit</strong></td>
<td><em>Credit Card Assign</em></td>
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<td>Oct 11-17</td>
<td>8</td>
<td><strong>Complete</strong></td>
<td><em>Quiz 7 – Income Taxes</em></td>
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<td><strong>By Oct 17th:</strong></td>
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<td><strong>Complete &amp; Submit</strong></td>
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<td>Oct 18-24</td>
<td>9</td>
<td><strong>Complete &amp; Submit</strong></td>
<td><em>Step 5 – (Income Taxes)</em></td>
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<td><strong>By Oct 24th:</strong></td>
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<td><strong>Complete &amp; Submit</strong></td>
<td><em>Complete Step 5 Reflection Quiz</em></td>
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</tbody>
</table>
## October 25 - 31
11
**On Udemy – Section 11: Estate Planning**
1. View & study Video Lectures 65-72
2. Take Estate Planning Quiz

**#7 Online WebEx Lecture – Tuesday Noon-1:00pm**
1. Discuss Estate Planning & Trusts

**By Oct 31st:**
**On Canvas – Complete**
* Quiz 8 – Retirement, Estates, & Trusts, Communicating about Money

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## November 1 - 7
12
**On Canvas**
**EXAM #2**
*Available: from 11/5 – 11/7*

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## November 8 - 14
13
**On Canvas**
- View & study lecture *Happiness versus Stress – parts 1, 2, & 3*
- View & study The Stress Response Video
- Read: *Symptoms of Stress*
- View & study Emotional Life Video

**#8 Online WebEx Lecture – Tuesday Noon-1:00pm**
1. Happiness versus Stress
2. Different forms of stress

**By Nov 14th:**
**On Canvas – Complete & Submit**
* Quiz 9 – Stress: Psychological / Physiological
* Udemy Certificate (Extra Credit points)

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## November 15 - 21
14
**On Canvas**
- View & study *Managing Stress – parts 1, 2, & 3*
- Read *Coping with Stress*
- Read *Notes from: Why Zebras Don’t Get Ulcers*

**#9 Online WebEx Lecture – Tuesday Noon-1:00pm**
1. Short term versus Long term Stress
2. Exercise and stress

**By Nov 21st:**
**On Canvas – Complete**
* Quiz 10 – Stress Mgmt

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## November 22 - 28
**Thanksgiving Week**

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## November 29 – Dec 5
15
**On Canvas**
- View & Study SES & Health - parts 1, 2, & 3
- View 200 years that Changed the World
- View Truth About Our Economy video

**#10 Online WebEx Lecture – Tuesday Noon-1:00pm**
1. SES & Income inequality

**By Dec 5th:**
**On Canvas – Complete**
* Quiz 11 –SES & Health

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## December 6 – 12
16
**Online WebEx Lecture – Tuesday Noon - 1:00pm**
*Final Exam Review*

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## December 11th
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**Final Exam**
* Friday: Dec 11, 2015*
* Room: Morris Daily Hall*
* Time: 5:15pm – 7:30pm (Pending)
Virtual Classroom Protocol

Students are expected to treat the virtual classroom environment the same as a physical classroom. This includes:

1. Proper behavior towards fellow students, teaching assistants, and instructors
2. Study all audio/visual materials, readings, and PowerPoint slides
3. Submit assignments on time
4. Take quizzes and exams during designated times
5. Academic integrity – (refer to University Policy, below)

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 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 is available at http://www.sjsu.edu/studentconduct/.

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 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 at http://www.sjsu.edu/provost/services/academic_calendars/. The Late Drop 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 at http://www.sjsu.edu/advising/.

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 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.)