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*Calumet College of St. Joseph is a Catholic institution of higher learning dedicated to the academic, spiritual and ethical development of undergraduate and graduate students. Informed by the values of its founding religious community, the Missionaries of the Precious Blood (C.P.P.S.), the College promotes the inherent dignity of all people, social justice, an ethic of service, student empowerment, opportunity, and lifelong learning.*

## **COURSE SYLLABUS, Fall 2018**

### **ECON 160 A- ECONOMIC THEORY & PERSONAL FINANCE**

<b>Instructor Information</b>	
<b>Instructor Name</b>	Jeannine M. Pellettiere
<b>Office Number:</b>	
<b>Phone Number:</b>	708-828-7656
<b>Email:</b>	<a href="mailto:jpellettiere@ccsj.edu">jpellettiere@ccsj.edu</a>
<b>Hours Available:</b>	Mondays 3:30 -4:30; Wednesdays 3:30- 4:30 or arranged
<b>Instructor Background:</b> B.A. History, Quincy University, B.G.S. (concentration in Business & Economics), Indiana University Northwest, M.P.A., Roosevelt University. The instructor has held various positions in the Chicago legal community for over 40 years and was most currently the Legal Administrator for Donohue Brown Mathewson & Smyth LLC. She currently owns an HR consulting firm, OpenWindows LLC.	

<b>Course Information:</b>	
<b>Course Time:</b>	<b>Mondays &amp; Wednesdays 1:45 PM – 3:15 PM</b>
<b>Classroom:</b>	204
<b>Prerequisites:</b>	<b>None</b>
<b>Textbook:</b>	Personal Finance 12 <sup>th</sup> ed. Kapoor, Jack; Dilbay, Les; and Hughes, Robert J. McGraw-Hill. 2017.
<b>Learning Outcomes/ Competencies:</b> Students in this course will: <ul style="list-style-type: none"><li>• Identify and understand major economic concepts affecting business, government and personal behaviors</li><li>• Analyze the government's role in the economic system</li><li>• Understand the major concepts and impact of personal finance</li><li>• Differentiate between various types of credit</li></ul>	

- Be able to calculate interest rates and earnings on credit cards, loans and various saving instruments
- Be able to read and understand stock quotes
- Understand the impact of taxes on personal income
- Understand insurance and risk management

**Course Description:** This course introduces students to a range of macro and microeconomic principles with a focus on the individual and how we make economic choices. The class will explore both theory and common- sense solutions to individual economic decisions. Topics include the mathematics of buying and selling, consumer loans and credit cards, taxes and insurance, annuities, stocks and bonds, income and expense planning.

**Learning Strategies:** Class lecture, written exams, stock market case study and analysis, homework assignments, video, group collaboration and individual budget presentation.

	<b>Assessments:</b>	
<b>Homework Assignments</b>	15 points	10% of grade
<b>Midterm Exam</b>	22 points	15% of grade
<b>Final Exam</b>	30 points	20% of grade
<b>Attendance &amp; participation</b>	30 points	20% of grade
<b>Stock Project</b>	15 points	10% of grade
<b>Final Project</b>	38 points	25% of grade
	150 points	
<b>Assignments</b>	<b>Description</b>	<b>Due Date</b>
<b>Chapter 1</b>	Introduction: Course Description, Syllabus Methodology, and Evaluation Standards. Read Chapter 1. Personal Finance Basics and the Time Value of Money.	August 27 – 29
<b>Chapter 2</b>	Financial Aspects of Career Planning. <b>Discussion of final project.</b>	September 5
<b>Chapters 3 &amp; 4</b>	Money Management Strategy: Financial Statements and Budgeting and Planning Your Tax Strategy. <b>Homework Assignment #1 Due.</b>	September 10-12
<b>Chapter 5 &amp; 6</b>	Financial Services: Savings Plans & Payment Accounts and Introduction to Consumer Credit.	September 17-19
<b>Chapters 7 &amp; 8</b>	Choosing A Source of Credit and Consumer Purchasing Strategies and Legal Protections	September 24-26

<b>Chapter 9</b>	The Housing Decision: Factors & Finance. <b>Homework Assignment #2 IN CLASS October 3. Turn in stock company selection for approval.</b>	October 1-3
<b>Chapters 10</b>	<b>MID-TERM EXAM October 8.</b> Property & Motor Vehicle Insurance and Life Insurance. October 10.	October 8-10
<b>Chapters 11 &amp; 12</b>	Health, Disability, and Long-Term Care Insurance. Life Insurance.	October 15-17
	<b>Stock Project.</b> <b>Homework October 22.</b> <b>Video: The Crash of 1929. October 24.</b>	October 22-24
<b>Chapters 13 &amp; 14</b>	<b>Homework Assignment #3 Due.</b> October 29. Investing Fundamentals and Investing in Stocks. October 31.	October 29-31
<b>Chapters 15 &amp; 16</b>	Investing in Bonds & Investing in Mutual Funds.	November 5-7
<b>Chapter 17</b>	Investing in Real Estate and Other Investment Alternatives.	November 12-14
	<b>FALL BREAK &amp; THANKSGIVING HOLIDAY NO CLASS</b>	November 19-21
<b>Chapter 18</b>	Overall Review of Final Project. Starting Early: Retirement Planning. Review for Final Exam.	November 26-28
	<b>FINAL PROJECT PRESENTATIONS</b>	December 3-5
	<b>FINAL EXAM</b>	December 10

**Grading Scale:**

A: 100 - 92      B+: 89 - 88      C+: 79 - 78      D+: 60-68      F: 59 & below  
A-: 91-90      B: 87 - 82      C: 77 - 72      D: 67-62  
B-: 81 - 80      C-: 71 - 70      D-: 61-60

<b>Responsibilities:</b>	
<b>Attending Class</b>	You cannot succeed in this class if you do not attend. We believe that

	<p>intellectual growth and success in higher education occur through interaction in the classroom and laboratories. Being absent doesn't excuse you from doing class work; you have <b>more</b> responsibilities to keep up and meet the objectives of this course.</p> <p><b><u>Arriving more than 10 minutes late or leaving early from a class, results in receiving half the attendance points for that class.</u></b></p>
<b>Turning in Your Work</b>	All work is due at the beginning of the class. Late assignments will lose one grade for every week the assignment is late.
<b>CCSJ Student Honor Code</b>	<p>This course asks students to reaffirm the CCSJ Student Honor Code:</p> <p>I, as a student member of the Calumet College academic community, in accordance with the college's mission and in a spirit of mutual respect, pledge to:</p> <ul style="list-style-type: none"> <li>• Continuously embrace <b>honesty and curiosity</b> in the pursuit of my educational goals;</li> <li>• Avoid all behaviors that could impede or distract from the academic progress of myself or other members of my <b>community</b>;</li> <li>• Do my own work with <b>integrity</b> at all times, in accordance with syllabi, and without giving or receiving inappropriate aid;</li> </ul> <p>Do my utmost to act with commitment, inside and outside of class, to the goals and <b>mission</b> of Calumet College of St. Joseph.</p>
<b>Using Electronic Devices</b>	Electronic devices can only be used in class for course-related purposes. If you text or access the Internet for other purposes, you may be asked to leave, in which case you will be marked absent.
<b>Participating in Class</b>	You must be on time, stay for the whole class and speak up in a way that shows you have done the assigned reading. If you are not prepared for class, you may be asked to leave, in which case you will be marked absent.
<b>Doing Your Own Work</b>	<p>If you turn in work that is not your own, you will be subject to judicial review by the Faculty-Student Grievance Committee. These procedures can be found in the Student Planner. The maximum penalty for any form of academic dishonesty is dismissal from the College.</p> <p>Using standard citation guidelines to document sources avoids plagiarism. You'll find guides to the major citation methods at the CCSJ Specker Library Web page at <a href="http://www.ccsj.edu/library/subjectsplus/subjects/guide.php?subject=cite">http://www.ccsj.edu/library/subjectsplus/subjects/guide.php?subject=cite</a></p> <p><b>PLEASE NOTE:</b> All papers may be electronically checked for plagiarism.</p>
<b>Sharing Your Class Experience</b>	At the end of the term, you will have the opportunity to evaluate your classroom experience. These confidential surveys are <b>essential</b> to our ongoing efforts to ensure that you have a great experience that leaves you well prepared for your future. Take the time to complete your course evaluations – we value your feedback!
<b>Withdrawing from Class</b>	After the last day established for class changes has passed (see the

	College calendar in the CCSJ Course Catalog), you may withdraw from a course by following the policy outlined in the Course Catalog.
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<b>Resources</b>	
<b>CCSJ Book Rental Program</b>	The CCSJ Book Program ensures that everyone has the right course materials on the first day of class to be successful. You pay a book rental fee each semester, and in return, receive all the materials for all your classes prior to the beginning of classes. At the end of the semester, simply return the books. For traditional students, the Book Rental Program is conveniently located in the library, where students can pick up and return their books. For students in accelerated programs and graduate programs, books will be delivered to their homes and they can return them by mail. For more information, see <a href="http://www.ccsj.edu/bookstore">http://www.ccsj.edu/bookstore</a> . <b>All books must be returned at the end of the semester or you will incur additional fees, which will be charged to your student account.</b>
<b>Student Success Center:</b>	The Student Success Center provides faculty tutors at all levels to help you master specific subjects and develop effective learning skills. It is open to all students at no charge. You can contact the Student Success Center at 219 473-4287 or stop by the Library.
<b>Disability Services:</b>	Disability Services strives to meet the needs of all students by providing academic services in accordance with Americans with Disabilities Act (ADA) guidelines. If you believe that you need a “reasonable accommodation” because of a disability, contact the Disability Services Coordinator at 219-473-4349.
<b>Student Assistance Program</b>	Through a partnership with <b>Crown Counseling</b> , Calumet College of St. Joseph provides a free Student Assistance Program (SAP) to current students. The SAP is a confidential counseling service provided to students for personal and school concerns which may be interfering with academic performance and/or quality of life. The SAP counselor is available on campus once a week and off-site at the Crown Counseling offices in Crown Point or Hammond. For more information, <b>contact Kerry Knowles SAP Counselor</b> , at 219-663-6353 (office), 219-413-3702 (cell), or <a href="mailto:kerryk@crowncounseling.org">kerryk@crowncounseling.org</a> .
<b>CCSJ Alerts:</b>	Calumet College of St. Joseph’s emergency communications system will tell you about emergencies, weather-related closings, or other incidents via text, email, or voice messages. Please sign up for this important service annually on the College’s website at: <a href="http://www.ccsj.edu/alerts/index.html">http://www.ccsj.edu/alerts/index.html</a> .

