

Calumet College



of Saint Joseph

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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.

We are committed to the Five Pillars of a CCSJ Education: The CCSJ graduate will be Open to Growth, Intellectually Competent, Religious, Loving, and Committed to Doing Justice. This class, as outlined below, will help you to achieve those goals.

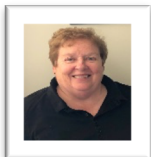
COURSE SYLLABUS, Fall 2020

ECON 160 A- ECONOMIC THEORY & PERSONAL FINANCE

Instructor Information

Instructor Name	Jeannine M. Pellettiere
Office Number:	
Phone Number:	708-828-7656
Email:	jpellettiere@ccsj.edu
Hours Available:	Mondays 3:15 pm – 5:15 pm; available by phone or text Tuesdays through Fridays 10:00 am – 3:00 pm

Instructor Background: B.A. History, Quincy University, B.G.S. (concentration in Business & Economics), Indiana University Northwest, M.P.A. Roosevelt University. The instructor 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/Management consulting firm, OpenWindows LLC.



Pre Covid you would most likely find me on a golf course or at the ballpark during the summer.

Course Information:

Course Delivery Method: This class will be a hybrid with in-class sessions scheduled for Mondays from 1:45-3:15 pm. Wednesdays will be remote learning. However, on Wednesday, **August 26th** and **September 9th** we will meet in-class because of the Labor Day holiday.

Course Time:	Mondays & Wednesdays 1:45 PM – 3:15 PM
Classroom:	t/b/d
Prerequisites:	None
Textbook:	Personal Finance 13 th ed. Kapoor, Jack; Dilby, Les; and Hughes, Robert J. McGraw-Hill. 2019.

Learning Outcomes/ Competencies:

Students in this course will:

1. Identify and understand the workings of markets;
2. Analyze government's role in the economic system;
3. Develop an awareness of different approaches to basic personal financial decisions;
4. Assess personal and economic factors that influence personal financial planning and develop personal financial goals;
5. Differentiate among various kinds of credit; and
6. Apply analytical thinking to economic and personal financial situations.

Program Outcome Objectives:

In addition, this course meets the following Business Management Program objectives:

1. Demonstrate mastery of the theories, principles and practices of management and the ability to apply qualitative, quantitative, and information technology tools for effective decision making.
2. Be able to engage the methods of inquiry and analysis of the liberal arts and sciences in relationship to the specific situations and problems of management to become reflective practitioners.
3. Demonstrate the capability to reflect on and engage critically with ethical issues in management, particularly questions of social responsibility and professional decision-making.

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 lectures, written exams, stock market case study and analysis, homework/in-class assignments, video, group collaboration and individual budget presentation.

Experiential Learning Opportunities: The final project for this course (representing 31% of the grade) with researching, compiling, and presenting a household/family budget. This project is discussed the first week of class, with

the initial raft of the spreadsheet due week 5 (6% of grade), the final written project due week 13 (17% of grade), and in-person presentations begin week 15 (8% of grade).

ASSESSMENTS		
Assignments (10 each)	30 points	10% of grade
Financial Planning Cases (10 each)	40 points	15% of grade
Mid-term Exam	30 points	10% of grade
Home Buying Video & Quiz	20 points	6% of grade
Final Exam	30 points	10% of grade
Stock Market Project	30 points	10% of grade
Approval for Company Stock Project	5 points	2%
Final Project - Binder	50 points	17% of grade
Draft of Final Project	20 points	6% of grade
Stock Market Video & Quiz	20 points	6% of grade
Presentation of Project	25 points	8% of grade
	300 points	
COURSE ASSIGNMENTS & DATES		
Assignments	Description	Due Date
Chapter 1	Introduction: Course Description, Syllabus Methodology, and Evaluation Standards. Read Chapter 1. Personal Finance Basics and the Time Value of Money.	August 24*
	Finish Chapter 1. Discussion of final project.	August 26*
Chapter 2	Financial Aspects of Career Planning.	August 31*
	Financial Planning Case page 70. Read and respond to Questions 1,2 & 3	September 2**
	LABOR DAY - No Class	September 7
Chapter 2	Assignment #1.	September 9*
Chapters 3 & 4	Money Management Strategy: Financial Statements and Budgeting and Planning Your Tax Strategy.	September 14*
	Financial Planning Case page 152. Read and respond to Questions 1,2,3,4 & 5	September 16**
Chapter 5 & 6	Financial Services: Savings Plans & Payment Accounts and Introduction to Consumer Credit.	September 21*
	1. First Draft of Final Project 2. Turn in stock company selection for approval	September 23**

Chapters 7 & 8	Choosing A Source of Credit and Consumer Purchasing Strategies and Legal Protections	September 28*
	Assignment #2	September 30**
	MID-TERM EXAM October 5	October 5*
	Financial Planning Case Page 341-342. Review & respond to Questions 1, 2, 3 & 4	October 7**
Chapters 9 & 10	The Housing Decision: Factors & Finance. Property & Motor Vehicle Insurance and Life Insurance.	October 12*
	Home Buying Video & Quiz	October 14**
Chapters 11 & 12	Health, Disability, and Long-Term Care Insurance. Life Insurance.	October 19*
	Stock Market Project Due	October 21**
	Presentation on the History of the Stock Market	October 26*
	Video Stock Market Crash and quiz	October 28**
Chapters 13 & 14	Investing Fundamentals and Investing in Stocks.	November 2*
	Financial Planning Case page 484. Review and respond to Questions 1,2 & 5	November 4**
Chapters 15 & 16	Investing in Bonds & Investing in Mutual Funds Overall Review of Final Project	November 9*
	Assignment #3 November 11	November 11**
Chapter 17 -18	Investing in Real Estate and Other Investment Alternatives Starting Early: Retirement Planning. Review for Final Exam.	November 16*
	Final Project Binder Due	November 18**
	FALL BREAK – No Classes	November 23-26
FINAL PROJECT PRESENTATIONS	Times Assigned	November 30 ***
FINAL PROJECT PRESENTATIONS	Times Assigned	December 2 ***
FINAL PROJECT PRESENTATIONS	Times Assigned	December 7 ***
	FINAL EXAM	December 9 *

*In-class attendance required

** Remote class – Assignments due at 4:00 pm on Wednesdays on Blackboard. Points will be deducted for late assignments. I have allowed an extra 45 minutes to turn in work for those who may have issues in transmitting on Blackboard. In most instances you can work ahead. I advise those who can work ahead to do so to relieve last minute stress.

*** Individual/instructor meeting for Final Project presentation and wrap up. Times will be assigned.

I reserve the right to change this schedule to meet the needs of the class.

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	

Student Responsibilities:	
Safety Measures	<p>The safety of our College Family in this unprecedented time is our primary concern. Following guidelines presented by the Centers of Disease Control (CDC), the Indiana Health Department, and best practices among other institutions of higher education, we are requiring the following:</p> <ul style="list-style-type: none"> • Face coverings over the mouth and nose in all indoor public spaces, including classrooms, the library, the Tutoring Center, and faculty offices. • Because face coverings are in use, no eating or drinking in the classroom. Plan to meet your needs between classes using appropriate social distancing. • Daily self-monitoring. If you have a temperature of 100.4 or higher, or any symptoms of COVID-19 – fever or chills, a cough, shortness of breath or difficulty breathing, fatigue, muscle or body aches, headache, loss of taste or smell, sore throat, or nausea or vomiting – stay home and consult the class policy for staying on track. • Disinfecting your personal space using the materials provided when you enter the classroom. • Maintaining physical distancing of at least six feet within classrooms and other common spaces. <p>Please note: To accommodate students who may not be able to attend class in person, this class may be taped and posted to the course Blackboard site. Tapes will not be used for any other purpose outside of class.</p>
What to Do in Case of Illness	<p>If you are exposed to COVID 19, become ill, or are otherwise unable to attend classes as required, notify the College by sending an email to illness@ccsj.edu. The message that you are unable to attend class will be relayed to your faculty. The College will contact you with expectations regarding next steps and follow-up.</p>

<p>Attending Class</p>	<p>You cannot succeed in this class if you do not attend. We believe that 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 more responsibilities to keep up and meet the objectives of this course. Attendance will be taken at the beginning of each class, zoom conferences, individual meetings or phone calls. ALL students are required to be available on Mondays and Wednesday from 1:45-3:15 pm. Students may not miss more than 5 classes total for the semester. Students missing more than 5 classes will be dropped from the course! For those who are unable to attend in person, the lectures are posted on Blackboard and you are responsible for their content.</p> <p>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</p>
<p>Turning in Your Work</p>	<p>All written work is due at 4:00 pm on Wednesdays. I have allowed an additional 45 minutes for those who may be experience submission issues on Blackboard. Late assignments will lose one grade for every week the assignment is late.</p>
<p>Meeting Standards for Classroom Behavior</p>	<ul style="list-style-type: none"> • Use all the class time. Come to class on time and stay in class until the end. Coming late, leaving early, and getting up during class disrupts the class and disrespects others. • Come prepared. Bring your texts, be prepared to take notes, and be able to demonstrate that you have completed the assignments for the day through your participation in class. • Respect others. Listen when your classmates and the instructor are speaking. Think about their contributions. Respond appropriately. <p>Use electronic devices only for class purposes. Engage with your classmates and the instructor without technological distractions. 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.</p> <ul style="list-style-type: none"> • No hats or hoodies are to be worn during class lectures.

CCSJ Student Honor Code	<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"> • Continuously embrace honesty and curiosity in the pursuit of my educational goals. • Avoid all behaviors that could impede or distract from the academic progress of myself or other members of my community. • Always do my own work with integrity, in accordance with syllabi, and without giving or receiving inappropriate aid. <p>Do my utmost to act with commitment, inside and outside of class, to the goals and mission of Calumet College of St. Joseph.</p>
Doing Your Own Work	<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 will find guides to the major citation methods at the CCSJ Specker Library Web page at: http://www.ccsj.edu/library/subjectsplus/subjects/guide.php?subject=cite</p> <p>PLEASE NOTE: All papers may be electronically checked for plagiarism.</p>
Sharing Your Class Experience	<p>Your voice matters! At the end of the term, you will have the opportunity to evaluate your classroom experience. These confidential surveys are essential 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!</p>
Withdrawing from Class	<p>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.</p>

Resources	
CCSJ Book Rental Program	<p>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 http://www.ccsj.edu/bookstore. 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.</p>

Student Success Center:	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.
Disability Services:	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.
Student Assistance Program	Through a partnership with Crown Counseling , 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, contact Kerry Knowles SAP Counselor , at 219-663-6353 (office), 219-413-3702 (cell), or kerryk@crowncounseling.org .
CCSJ Alerts:	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: http://www.ccsj.edu/alerts/index.html .

