Spring 2018 Personal Financial Planning
Course Policies and Syllabus

Course Number: FIN 1100 Section 502B

Instructor: John Allen Fortner CPA, CGMA

Title: Professor

Office: Daytona Campus Building 200 Room 415

Office Hrs: See Posting in Class Shell under Announcements

Phone: 386-506-3990 Fax 386-506-4492

Email: See my name under Classlist inside our course in Falcon Online


NEW COLLEGE POLICY: Students who stop attending this class will be withdrawn from the class and receive a final grade of W1(Withdrawn). Attendance includes participating in online or face-to-face environments as required.

COURSE DESCRIPTION: This course engages the student in a practical approach to personal financial planning. Various money management skills are explored in areas such as insurance, taxes, retirement, estate, and investments. Pre-Requisites: None

This course also helps develop the general education outcomes of (1) critical/creative thinking; (2) communication; (3) cultural literacy; and (4) information and technical literacy.

Minimum Technical Requirements: Students are required to have Internet access (as this course is a 100% online). Daytona State College has computers on all campuses with high-speed Internet access and Microsoft Office 2013 programs (Word, Excel, Access, and PowerPoint).

Students enrolled in this course must be able to:

- Use all required features of Falcon Online such as discussion boards and the Dropbox
- Send and receive attachments by e-mail
- Create and submit files using Microsoft Word processing or Excel spreadsheet programs

STUDENT LEARNING OUTCOMES:
Upon successful completion of FIN1100 the student will be able to:

1. Apply money management, tax, savings, consumer credit, consumer purchase transactions, housing, insurance, investment, retirement, and estate planning techniques to a variety of situations.

2. Understand how the global environment affects personal financial planning.

3. Use financial planning strategies and techniques learned in the course to solve cases.
4. Produce a comprehensive personal financial plan

LEARNING METHODOLOGY:
The instructor will guide the students in an active online learning environment and each student is expected to follow this guidance to influence other classmates in a positive manner. Individually and through teamwork, students will utilize all six levels of learning:

- Knowledge – Recall and memorization
- Comprehension - ability to paraphrase and interpret information in one’s own words
- Application – Use knowledge in a new situation
- Analysis – break down knowledge into parts and show interrelationship
- Synthesis – Bring together parts of knowledge together to form a whole
- Evaluation – Make judgements based on given criteria

CLASS FORMAT:

This is a 100% online course. As in any finance class it is extremely important to read text assignments before beginning the work in a learning unit. As in most classes you will have time constraints under which work must be completed. It is very important to keep up with the class both to successfully complete the course and out of courtesy to other learners. Remember, your participation and contributions help other learners.

Taking a course via distance learning is somewhat different from your typical classroom experience. Our online classroom provides you with the various tools by which to meet the course objectives including practice quizzes, tutorials, and discussion forums where you can ask questions. Please take advantage of all that our online classroom has to offer. Make sure you visit our online classroom several times a week, read all posts, work through the chapter content, and ask questions. Our online classroom is provided and serviced by Florida Online.

http://online.daytonastate.edu

  This is a bundle that includes an access card to Connect and a printed text.
  OR
  Focus on Personal Finance Connect (Access Card which includes an e-text only).
  ISBN# 9781259351945

Options:
1. You may buy the package that includes a textbook at the Daytona State Bookstore (ISBN # 9781259934254)
   OR
2. You may buy the access code that includes an e-text directly through McGraw-Hill during the registration process to Connect. (ISBN# 9781259351945)

The access code to Connect is required. You may choose to purchase the text or use the e-text that is included as part of the purchase of the access code.

You will also need frequent access to high-speed Internet because this course includes Internet research and online classroom interaction daily. Daytona State College has computers with this capability at all campuses.

Equipment and Supplies:  This course requires using a calculator, basic business math skills, and ability to do online research. Computer skills required are general knowledge of word processing and spreadsheet software and ability to attach and upload documents.
Important Links: Students will access Connects course resources including LearnSmart reading, Graded Homework, Graded Quizzes, and Study Tools.

Classroom Policies

Disclaimer: Teaching policies and regulations for this course are not open for discussion or negotiation. This syllabus has been constructed to be as complete as possible but is by no means a binding document. I reserve the right to alter policies, procedures, and the syllabus as needed. Please utilize the website regularly as any changes to the syllabus will be posted there.

How to proceed through the course: You will proceed through the course chapter-by-chapter using The LearnSmart Study Plan. There are many online learning tools available to help you understand the material in each chapter, including practice quizzes, videos, and games. After you have completed the LearnSmart Study Plan, read the chapter, used all the learning tools, reviewed the chapter material (it is usually necessary to read the chapter more than once to master the material), you should complete Connect Chapter Homework. Once you have mastered the material, complete The Graded Chapter Quiz. Repeat this process for each chapter. During this process, you will prepare a final project which is a personal financial plan. The financial plan will take many hours of reading, research, crunching numbers and writing. Please make sure to allow yourself enough time to turn in an excellent, comprehensive financial plan.

Handling of assignments: This course uses Falcon Online for discussion posts and the Final Project. All other assignments will be completed in Connect. Assignments will not be accepted via email. See the “Assessment and Assignment Sheet” on page 6 of the syllabus for a detailed schedule that includes due dates and late periods. To access Falcon Online: http://daytonastate.edu/falcononline

Communication: With an online course, there are several communication tools available.

- **Stuck on an assignment, need clarification on a deadline, lost in the syllabus?** Post these types of Questions to the Discussion Board as other may be having the same issues. Within the Discussion Forums, the instructor as well as fellow students will help answer the questions. These type of questions may be asked in a face-to-face meetings if you prefer.

- **Question that is personal in nature?** The best mode of communication for issues that are personal in nature is email, phone call, or office visits. The email address to use for contacting your instructor is the one attached to our online class. Select Classlist within Falcon Online, scroll down to select your instructor’s name, and then scroll back up to select the Email option. *It is best to also CC yourself to retain copies of correspondence.* Then you will know that the email was successfully sent. My office phone number is located at the beginning of the syllabus. Note my office hours. If you are calling at the end of the week, your message may not be received until the following Monday. (Hence, there may be a longer response time).

Open office hours are available (and some by appointment, if accommodations are needed) to students each week. My office hours can be found under Class Shell under Announcements in Falcon Online. Daytona State also offers tutors and assistance via the Academic Support Center.

Student Interaction and Attendance Policy: Students are required to check in a minimum of four (4) days a week to stay current on Course News, Discussions and Connect graded assignments. General discussions are for posting questions about course and assignments, syllabus, and the self-introduction.

Late Work/Make-up Work and Exams:

Connect Assignments:

- **Connect LearnSart Study Plan assignment:** The time period closes on the due date for Connect LearnSmart Study Plan activities. There is not a late period for the LearnSmart Study Plan assignments.
Chapter Homework: Due dates for n Connect Chapter Homework assignments are noted in the “Assessment and Assignment Sheet”. Homework submitted after the due date will incur a 20% penalty. See page 6 of the syllabus for specifics for each chapter.

Graded Quizzes will close on dates listed in the Assessment and Assignment Sheet.

College Network Acceptable Use Policy: The purpose of this policy is to outline the acceptable use of the network and resources provided by Daytona State College and to establish a culture of openness, trust, and integrity. Please make yourself very aware of this policy by clicking these two links:
- Terms of Use
- Falcon Online User Expectations

Classroom Etiquette: Within the online class, students should be courteous and respectful in their postings. The discussion forums replace classroom discussions, but the environment remains the same. Be professional in your writings using spellcheck and not texting lingo. Postings should not be derogatory in nature towards students, assignments, or class. Postings that do not meet the classroom etiquette standards will be removed from the discussion board. See Online Protocols on page 10 of the syllabus for greater discussion of online course etiquette.

Course Evaluation/Assessment Methods:

<table>
<thead>
<tr>
<th>COURSE GRADING</th>
<th>Possible Pts</th>
<th>Earned Points</th>
</tr>
</thead>
<tbody>
<tr>
<td>Connect LearnSmart Study Plan (SLO 1, 2 &amp; 3)</td>
<td>135</td>
<td>______</td>
</tr>
<tr>
<td>Connect Chapter Homework (SLOs 1, 2, &amp; 3)</td>
<td>265</td>
<td>______</td>
</tr>
<tr>
<td>Connect Graded Chapter Quizzes (SLOs 1, 2 &amp; 3)</td>
<td>400</td>
<td>______</td>
</tr>
<tr>
<td>Weekly Class Participation</td>
<td>70</td>
<td>______</td>
</tr>
<tr>
<td>Final Project (SLOs 1, &amp; 4)</td>
<td>130</td>
<td>______</td>
</tr>
<tr>
<td>TOTAL POINTS POSSIBLE</td>
<td>1000</td>
<td></td>
</tr>
</tbody>
</table>

To calculate your grade for a category, take the earned points and divide by the Total Points.

<table>
<thead>
<tr>
<th>Letter Grade</th>
<th>Definition</th>
<th>Grade Point Value</th>
<th>Point Range</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>Excellent</td>
<td>4.0</td>
<td>900-1000</td>
</tr>
<tr>
<td>B+</td>
<td>Very Good</td>
<td>3.5</td>
<td>870-899</td>
</tr>
<tr>
<td>B</td>
<td>Good</td>
<td>3.0</td>
<td>800-869</td>
</tr>
<tr>
<td>C+</td>
<td>Average+</td>
<td>2.5</td>
<td>770-799**</td>
</tr>
<tr>
<td>C</td>
<td>Average</td>
<td>2.0</td>
<td>700-769**</td>
</tr>
<tr>
<td>D+</td>
<td>Poor+</td>
<td>1.5</td>
<td>670-699</td>
</tr>
<tr>
<td>D</td>
<td>Poor</td>
<td>1.0</td>
<td>600-669</td>
</tr>
<tr>
<td>F</td>
<td>Failure</td>
<td>0.0</td>
<td>Below 600</td>
</tr>
</tbody>
</table>

**Students must receive a grade of “C” or better in all courses to meet BAS degree completion requirements.

LearnSmart STUDY PLAN ASSIGNMENTS (worth 135 points): There is ONE LearnSmart Study Plan Assignment per chapter in Connect. This assignment creates an individual study plan for each student based on the chapter learning objectives. The LearnSmart Study Plan will introduce important topics from each chapter incrementally based on students understanding and mastery.
- Students are required to complete the LearnSmart assignment before they complete the Chapter Homework assignment.
- The LearnSmart Study Plan assignments are expected to take students 45 minutes per chapter.
- Due dates for LearnSmart Study Plan assignments are located in the “Assessment and Assignment Sheet”.

CHAPTER HOMEWORK ASSIGNMENTS (worth 265 points): There will be homework assignments in each chapter of Connect. Homework assignments focus on applying financial concepts. Many of the homework assignments are similar to the End of the Chapter Exercises in the textbook.
- Hints and Resources will be turned on for students for each chapter homework assignments.
- Students will be allowed to check their work 2 times for each chapter.
Homework assignments are not timed. Due dates for Homework assignments are located in the "Assessment and Assignment Sheet".

**GRADED CHAPTER QUizzes (worth 400 points):**
Graded Quizzes for each chapter are based on the material and concepts from their applicable chapter.
- Each Graded Quiz will have 10 multiple-choice questions and/or fill in the blank questions.
- You will be allowed 60 minutes to complete each quiz.
- Graded Quizzes are located in Connect.
- There are two attempts allowed for each graded exam.
- **Graded Quizzes close on specific dates. See "Assessment and Assignment Sheet".**

Practice quizzes are also to help students prepare for the Graded Quizzes. The practice quizzes do not count towards your final grade. They are a study aide and are always open.

**Participation (Worth 70 Points):**
For each chapter you successfully complete in a timely manner, you will receive 5 points per chapter.

**Final Project (worth 130 points):**
The final project will be completed in Connect. You **must** complete this assignment with a minimum of 70% (91 points in order to receive a grade of “C” or better in the course. The points for this project combined with the points earned on all other assignments will determine your final grade according to the grading matrix on page 4 of this syllabus. Please note: **YOU MUST COMPLETE THIS ASSIGNMENT (FINAL PROJECT) WITH A MINIMUM OF 70% (91 POINTS) IN ORDER TO RECEIVE A GRADE OF “C” OR BETTER FOR THE COURSE!**

**Your Final Project will be to prepare a Personal Financial Plan for yourself. In other words, here’s where I am financially right now; here’s where I want to be TEN YEARS FROM NOW. How do I get from here to there? It will be graded for accuracy and professionalism. It must be realistic and all assumptions must be based on realistic numbers. This Project is worth 130 points, so it is a significant part of your grade for the course. Make sure you cite all sources used. For the narrative, use MLA style. It should include a cover page, a narrative, charts, graphs or any other tool you need to explain your plan. Double space your narrative. Your narrative should be between five and fifteen pages long. You must also include a personal income statement and balance sheet showing your financial condition NOW and a projected income statement and balance sheet in 10 years. Do the Income Statement for one month. Show your family’s earnings for the month and all the expenses you incur for a month. The personal balance sheet should show all your assets at their fair market value (cash, investments, house, etc.) and your liabilities (the balance of your mortgage, the balance of your car loans, student loans, credit cards.) If you own a business, you can show the net worth (assets – debts) of your business as an asset and leave out the business debts. You must address the following items in your financial plan: cash flow and budgeted expenses, insurance, investments, retirement plan, home purchase decision, job outlook for your profession, college plans for you, your spouse and kids. I know that some of these items will be generalizations but you need to do some research and make your plan realistic based on your expected level of education, your job prospects, your current career, and your current financial position. Start by doing your two personal financial statements (income statement and balance sheet.) The narrative should be centered on the changes you plan in order to achieve your financial goals (save more, invest more or less aggressively, find a different job, get more education, increase life insurance, sell assets to pay off debt, etc.) Make sure you cover insurance, home ownership, debt reduction, budgeting, and investment planning. If you are pursuing a new career you MUST present research on the job market for that career. Your plan must be realistic. Under Content/Course Documents, you will find examples of a Personal Income Statement and a Personal Balance Sheet. Use this format. You will also find specific instructions for your financial plan. When doing your financial statements, use the format from the examples, not something you find online. Your financial plan begins with a picture of where you are now and a BRIEF explanation of how you got there. The majority of the plan focuses on changes you will make to improve your financial condition in the next TEN years.

**Grading Criteria for Final Project**
Your final project will be graded for professionalism and content. Personal Financial Statements (Income Statement and Balance Sheet) should be accurate and in good form. Budgets and other schedules should be realistic. If you use charts and graphs, these should be appropriate for their use. For example, a line graph is not appropriate for a budget but a pie chart is. Thorough research should be used and cited, especially as it
relates to your future career and income level. Research outside your text is necessary. Your plan must
demonstrate an understanding of the concepts covered in this course (types of life insurance, mortgage
payments, etc.) Papers including all of the above will earn between 90 and 130 points. Papers not including all
of the above will earn less than 90 points.

Your Project should be completed in Microsoft Word and uploaded to Dropbox on or before the due date. Your
financial statements, charts & graphs can be done in Excel BUT they must be inserted into your Word document.
THE PROJECT SHOULD BE UPLOADED AS ONE FILE.

LATE Final Project WILL BE PENALIZED 20 POINTS.

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INCOMPLETE POLICY
An incomplete grade will NOT be given UNLESS the following criteria are met:
- A request in writing is submitted to the instructor prior to last three weeks of class,
- All assignments, term paper, and quizzes were completed at that point in time,
- The student has a grade C or higher at that point in time.

NEW COLLEGE POLICY: Students who stop attending this class will be withdrawn from the class and receive a final grade of W1(Withdrawn). Attendance includes participating in online or face-to-face environments as required.

ASSESSMENT AND ASSIGNMENT SHEET

<table>
<thead>
<tr>
<th>Mar. 19</th>
<th>Assignments and Assessments Located in Falcon On-Line</th>
<th>Assignments and Assessments Located in Connect</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Post your introduction under Discussion</td>
<td>Register and Sign-in to Connect</td>
</tr>
<tr>
<td></td>
<td>Post Confirmation Computer Readiness and your review of Connect.</td>
<td>Check Computer Readiness.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Read and begin procedures to access LearnSmart in Connect for assignments related to chapter 1.</td>
</tr>
</tbody>
</table>
| Mar. 19-25 | Read LearnSmart and work through learning aides chapter 1  
| 1. LearnSmart chapter 1 due  
| 2. Homework chapter 1 due  
| Read LearnSmart work through learning aids chapter 2  
| 3. LearnSmart Chapter 2 due  |
| Mar. 26-Apr. 1 | 1. Homework chapter 2 due  
| 2. Quiz chapter 2 due  
| Read LearnSmart and work through learning aids chapter 3  
| 3. LearnSmart Chapter 3 due  
| 4. Homework chapter 3 due  
| 5. Quiz chapter 3 due  
| Read LearnSmart and work through learning aids chapter 4  
| 6. LearnSmart Chapter 4 due  |
| Apr. 2-8 | 1. Homework chapter 4 due  
| 2. Quiz chapter 4 due  
| Read LearnSmart and work through learning aids chapter 5  
| 3. LearnSmart chapter 5 due  
| 4. Homework chapter 5 due  
| 5. Quiz chapter 5 due  
| Read LearnSmart and work through learning aids chapter 6  
| 6. LearnSmart chapter 6 due  |
| Apr. 9-15 | 1. Homework chapter 6 due  
| 2. Quiz chapter 6 due  
| Read LearnSmart and work through learning aids chapter 7  
| 3. LearnSmart chapter 7 due  
| 4. Homework chapter 7 due  
| 5. Quiz chapter 7 due  
| Read LearnSmart and work through learning aids chapter 8  
| 6. LearnSmart chapter 8 due  
| 7. Homework chapter 8 due  
| 8. Quiz chapter 8 due  
| Read LearnSmart and work through learning aids chapter 9  
| 9. LearnSmart chapter 9 due  |
Class Withdrawal Process: **The last day to withdraw from this course is April 24.** Students can withdraw from this class prior to the date listed in the Academic Calendar. It is not necessary to have approval from the instructor to withdraw from the course, but you should discuss the situation with the instructor prior to any action. Many times issues and concerns can be resolved with communication. Please review Refund/Repayment Policy and also check with the Office of Financial Aid to determine how this withdrawal might affect your current and future aid eligibility. If the decision has been made to withdraw, you should:

**For Instructions on Withdrawing from a class, visit Drop a Class – Spring 2018.** Guideline for what constitutes Dropping versus Withdrawing can be reviewed at How to Register (Drop/Add/Withdraw) for Classes Online

### Student Rights & Responsibilities

Students are responsible for reading and following all college policies outlined in the Student Handbook. Some of the
most important are summarized below. The Handbook can be accessed at http://www.daytonastate.edu/academics.html under "Student Resources."

**Academic Integrity**

In order to preserve academic excellence and integrity, the College expects you to know, understand, and comply with the Academic Integrity Policy, which prohibits academic dishonesty in any form, including, but not limited to, cheating and plagiarism. Grades conferred by instructors are intended to be, and must be, accurate and true reflections of the coursework actually produced and submitted by you.

**Forms of Academic Dishonesty**

**Cheating** - Cheating can be defined as: receiving or giving unauthorized assistance on a quiz, test, exam, paper, or project or unauthorized use of materials to complete such; collaborating with another person(s) without authorization on a quiz, test, exam, paper, or project; taking a quiz, test, or exam for someone else or allowing someone else to do the same for you.

**Plagiarism** - Plagiarism can be defined as: submitting work in which words, facts, or ideas from another source are used without acknowledging that the material is borrowed whether from a published or unpublished source. For specific information on how to document information from other sources, students should check with their instructors, academic departments, or a recognized writing manual, such as the MLA or APA.

**Self-plagiarism** - Recently the idea that students can plagiarize themselves has surfaced. When students turn in the same assignment for two different classes, they are self-plagiarizing. This rule also applies to sections of an assignment. Not only does ‘repurposing’ assignments deny students the opportunity to learn, but also it is not fair according to the college’s standards. Because of this, self-plagiarizing is coined ‘double-dipping,’ which leads to devaluation of grades and therefore, a devaluation of the College. Daytona State College prohibits self-plagiarism.

**Online Academic Integrity Violations** - These violations include, but are not limited to the following: sharing your Falcon Online password, working on an assignment with someone else when it is supposed to be done on your own, looking at someone else’s work while taking a quiz or exam, using a cell phone to share quiz or exam information, revising a paper that was found on the Internet, or submitting a paper purchased from a website.

**Fabrication** - Fabrication can be defined as: listing sources in a bibliography that one did not actually use in a written assignment; presenting false, invented, or fictitious data/evidence in a written assignment.

**Other Academic Misconduct:** Other Academic Misconduct might include, but is not limited to:

- In a testing situation, conduct, such as, looking at a classroom’s test, talking to a classmate, or leaving the classroom without the instructor's or proctor's permission.
- Obtaining help while taking online tests or quizzes in the form of another person consultation, Googling for answers, texting, or using other social media.
- Obtaining part or all of a test by theft/purchase, OR selling /giving part of all of a test to someone else.
- Soliciting someone to impersonate you online or in a classroom setting.
- Entering an office or building for the purpose of changing a grade on a test, assignment, or in a grade book or for the purpose of obtaining a test.
- Altering or attempting to alter academic records of the College which relate to grades; being an accessory to same.

**Honor Pledge:** I, as a member of the DSC community, pledge that I will neither give nor receive unauthorized aid in my work nor will I present another’s work as my own, nor will I tolerate anyone who does.

For more information on academic integrity, view Honor Code.

**Academic Support Services**

**Students with Disabilities:** The Student Disability Services (SDS) Office provides tools and resources to students with documented disabilities. Students who self-disclose a documented disability and provide the required documentation to the SDS Office can receive confidential and reasonable accommodations to assist in their academic success. If you need accommodations, please contact the SDS Office at (386) 506-3238. To call Florida Relay dial 7-1-1, or the appropriate toll-free number: 1-800-955-8771 (TTY), 1-800-955-8770 (Voice). You can also find more information at http://www.daytonastate.edu/sds.

**Veterans:** If you are currently serving or have ever served in the U.S. Military, please feel free to visit the Veterans
Center in the Lenholt Student Center (Bldg. 130, room 124) for any assistance or phone 386.506.3065. Please visit https://www.daytonastate.edu/admsvet/

The Division of Library and Academic Support provides the following unlimited services to students via tuition and fees at the time of registration.

**Academic Support Center:** The Academic Support Centers (ASC) assist students on every campus to achieve their potential by providing the resources they need to become successful, independent learners. For more information please go to [http://www.daytonastate.edu/asc/](http://www.daytonastate.edu/asc/) or email ASC@DaytonaState.edu.

**Writing Center:** For assistance with all stages of the writing process please visit the Writing Center (appointments recommended) [www.daytonastate.edu/cwc](http://www.daytonastate.edu/cwc).

**Library and Research Services:** The Daytona State Library offers many types of resources to support your research materials and assistance. [http://library.daytonastate.edu/index](http://library.daytonastate.edu/index)

**Technical Support** is available for FalconMail, printing, web usage, Falcon Online, and more. Students may call 386-506-4AID (4243) or e-mail FalconAid@DaytonaState.edu.

**Safety on Campus:** Check your FalconMail after you register for information on accessing and updating your free Daytona State College Rave Alert account. You can also visit [https://www.getrave.com/login/daytonastate](https://www.getrave.com/login/daytonastate).

**Student Self-Service Help:** Go to [http://daytonastate.edu/help](http://daytonastate.edu/help) to find help with registering, student accounts, financial aid, pulling your degree plan, etc.

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- [Terms of Use](#)
- [Falcon Online User Expectations](#)

**HOW TO SUCCEED IN THIS COURSE**

**Time Management** - Set a schedule for reading, studying, participating in the discussion forum, and completing assignments. Allow sufficient time for the cases. Stick to your schedule. Stay on task.

**Work Through the Course Content** – Your textbook is integrated into the LearnSmart Study Plan alongside a personal pretest that will determine your level of understanding of the chapter and create a **customized study plan to help you** master the chapters concepts. You should always complete the LearnSmart assignment before doing homework and quiz assignments.

**Get Involved in Your Class** - Form a study group, ask questions in our discussion forum, and help other students. Don’t forget about your weekly attendance/participation points.

**Go online OFTEN** – Make it a habit to check our classroom often. Read news, read all new posts and keep informed about what’s going on. Use the UNGRADED Discussion topics to ask questions about course content or assignments.

**Seek Assistance when Needed** – Daytona State’s Academic Support offers help as well as your instructor during office hours. Excel is installed on all the computers in the ASC and Library, and we also have tutors to help you with assignments. See our online classroom for more info.

**ONLINE PROTOCOLS**

Protocols are the correct procedures for doing things. We need them for this class so that everyone knows what is expected of them, and so that everyone plays by the same rules.

**Virtual Classroom Expectations**

The following ground rules will help your work in this course to go much more smoothly. Please carefully review these expectations and follow them.

1. **Academic integrity** will be appraised according to the student academic behavior standards outlined in the Daytona State College Student Handbook. Keep up with the reading. Make sure you keep up with your online discussions and utilize our online classroom’s tools.

2. **Work with others.** You are encouraged to form study groups (online and/or in person), and participate in the Graded Discussion Forum.
3. **Network Acceptable Use Policy:** Be certain to familiarize yourself with the College's policies governing the usage of your online account. You must view this document located at http://online.daytonastate.edu/docs/acceptable_use.pdf

**News, e-mail from your instructor, and discussion forums**

When you sign into the classroom, check the class news on the front page. Important announcements will appear there. Also, check your e-mail for messages from your instructor.

1. Check the News, read all discussion posts and check your e-mail every time you sign in. You should sign in at least five days a week.
2. Be patient. Do not expect an immediate response when you send a message. Generally, two days is considered a reasonable amount of time to receive a reply.
3. **Always put FIN100 and Sec 502B in the subject line and your FULL NAME in the body of the message.**
4. Be courteous and considerate. Being honest and expressing your position thoroughly is very important, but being considerate of others online is just as important as in the classroom.
5. Make every effort to be clear. Online communication lacks the nonverbal cues that fill in much of the meaning in face-to-face communication.
6. Do not use ALL CAPS. This is considered “shouting” and the message is very hard to read. Check spelling, grammar, and punctuation (you may want to compose in word processing software then cut and paste the message into the discussion or e-mail).
7. Break up large blocks of text into paragraphs and use a blank line between paragraphs.
8. If you have a question regarding the course material, post the question in the Discussion Forum under the appropriate chapter/topic. Other students will appreciate seeing the question and your instructor’s answer. Students are encouraged to respond to other students’ questions. Learning by teaching is a powerful tool.
9. Never assume that your e-mail can be read by no one except yourself; others may be able to read or access your e-mail. Never send or keep anything that you would not mind seeing on the evening news.
10. Please keep all postings professional. Correct grammar and spelling are an important part of the business environment. Review your comments before you post them. Write as though you were sending the correspondence to an officer of your company.

**ONLINE COURSE MAP**

Please take a few minutes to read about the many features within Falcon Online, our online classroom. Using all these features will help you succeed in the course! Access to each feature is easy within Falcon Online, just click the link.

**CONTENT** – This is where you’ll find our Syllabus, Instructor Office Hours, Login link for Connect, Supplemental Reading Assignments, Chapter PowerPoints, and Chapter Study Guides for the course.

**DISCUSSIONS** – The discussion forum supplements our classroom discussion and interaction. Go here to ask me questions about the course content or assignments, or talk with other students.

**CLASSLIST** – This is where you’ll find the students enrolled in the course. You will also see the instructor listed. To email someone, check the box next to the person’s name and then scroll up to select “Email” at the top of the list. The email associated with our online course is FalconMail. You will need to check your FalconMail several times a week as that is where I will be sending emails.

**ATTENDANCE** – You will be marked Participating (P) or Absent (A) each week based on your completion of class assignments by the due date.

**GRADES** – Check your progress in the course. Only you can see your grades.

**MAIL** – Select Mail and FalconMail to access the email for this course.