

CLASSROOM POLICY

1. Students are discouraged from leaving the classroom during class time except for breaks specified by professor.
2. Students will turn off all cell phones and other technical gadgets during class time.

IN-CLASS WORK AND HOMEWORK

Collaboration and Homework Policy

Students are encouraged to **work with a partner** when completing in-class work and lab assignments. You should **consult your partner first** if you have questions and seek assistance from the professor only if needed.

Each student must submit their own written copy of all in-class and lab work, even when working with a partner.

In addition, **suggested homework problems** will be assigned throughout the course. While these will **not be graded**, it is strongly recommended that students complete them, as **similar problems may appear on quizzes, tests, or exams**.

ATTENDANCE AND LATENESS POLICY

Attendance is required for this course. Students are expected to attend all class sessions and arrive on time.

- There are **no make-up opportunities** for missed in-class work, labs, or quizzes due to absence.
- For every **four times a student is late to class**, one in-class assignment or lab credit will be deducted.
- **Lateness** is defined at the instructor's discretion and is generally considered to be **arrival more than 5 minutes after class has begun**.

Regular attendance and punctuality are essential for success in this course and are taken seriously.

ISSUES CONCERNING EXAMINATIONS

Missed Exams, Make-Ups, and Grading Policy

While it is understood that students may occasionally miss an exam due to legitimate reasons (e.g., illness, family emergencies, athletic commitments, etc.), **there will be no make-up exams**.

- If a student misses an exam, the **final exam grade will replace the missed exam score**—this accommodation is allowed **only once**.
- Any additional missed exams beyond this will receive a **grade of zero (0)**.
- **There are no make-ups for in-class assignments, labs, quizzes, or tests**.

Extra credit earned through classroom participation or other assigned work will be applied to the **quiz/test grade category**.

Provided there are at least four quiz/test grades during the semester, **the lowest quiz/test grade will be dropped** when calculating the final course grade.

CHEATING

Academic Honesty Policy

In the context of this course, **cheating** is defined as any of the following actions:

- Using another student's notes or looking at a classmate's quiz, exam, or answer sheet during in-class assessments.
- Plagiarizing any part of a written report.
- Using someone else's slides or content for an oral presentation.

Consequences for Cheating:

- Students who are caught looking at another student's quiz or exam will receive a **grade of zero (0)** for that assignment.
- Plagiarism or unauthorized use of presentation materials will also result in a **grade of zero (0)** for the assignment.
- **Cheating on the final exam** will result in a **grade of "F" for the entire course**.

Students are expected to uphold the highest standards of academic integrity. Any violations will be taken seriously and addressed in accordance with institutional policies.

LEARNING MANAGEMENT SYSTEM

This course is supported by **Brightspace**, which serves as the central hub for instruction and course materials. Students should check Brightspace regularly, as important course content and communications will be delivered through the platform.

Handouts, class assignments, quizzes and test solutions, and other materials will be uploaded there. If a student misplaces a handout, they can easily download and print another copy. Excel lab exercises will be submitted via designated drop boxes on Brightspace, and class emails may also be sent through the system.

Additionally, students will have access to **Study.com** and **Nearpod.com** as part of the course resources.

Please note: All files will be uploaded in **PDF format**. Students must have **Adobe Acrobat Reader** or another compatible PDF viewer to access these documents.

MISCELLANEOUS: In addition to regular office hours, students should seek extra tutorial assistance in the Academic Skills Tutoring Center on a walk-in basis (A608B).

Class	Date	Topics	Section
1.	01/28/2026	Algebra in a Flash: A Review Linear Equations	1.1
2.	01/29/2026	Exponential Functions	1.2
3.	02/04/2026	Interest and Savings: Simple	2.1-2.2
4.	02/05/2026	Discussion: Savings and Banks Video Lab One	
5.	02/11/2026	Periodic Compound Interest	2.3
6.	02/12/2026	In-Class Assignment One Quiz One	
7.	02/18/2026	Discussion: "Should College Students Have Their Own Credit Car Credit Card Act of 2009	
8.	02/19/2026	Continuous Compound Interest	2.4
	02/25/2026	Introduction to Annuities -College Students and Credit Scores Quiz Two	
	02/26/2026	Annuities Defined Exam One	
9.	03/04/2026	Repaying Your Student Loans Lab Two	3.1
	03/11/2026	Your First Car Lab Three	
10.	03/18/2026	Crunching the Credit Card Numbers	3.2
11.	03/19/2026	Financing a Health America Dream ... Or Is It?	3.3
12.	03/25/2026	Equity in the Home-Ownership Equation Quiz Four	3.4
	03/26/2026	Annuities Revisited	
	04/01/2026	Spring break	3.5
13.	04/08/2026	Never Too Young to Think About Retirement	3.6
14.	04/09/2026	Finding Time	3.7
15.	04/15/2026	Budgeting and Taxation: Needs vs. Wants Quiz five	4.1
16.	04/16/2026	Obtaining Freedom through Budgeting	4.2
17.	04/22/2026	Understanding Your Tax Bracket: Federal and State Obligations Lab Four	4.3
18.	04/23/2026	Regression Analysis in Excel	5.1
19.	04/29/2026	Stocks and Shares and Bears	5.2
20.	04/30/2026	Stocks as a Bridge to Retirement Wealth	5.3-5.5
21.	05/06/2026	Regression Analysis and Time Series	6.1-6.2
22.	05/07/2026	Stocks and Time Series	7.1-3
23.	05/13/2026	Review for the final	
24.	05/14/2026	Final Examination	

*** The sequence of the course outline topics is subject to be changed