Insurance Planning
Online
Course Syllabus

I. Taking Accounting 041 Online:

Welcome! This Accounting 041 section is an online course. Course material will be presented in the textbook, along with online lectures and homework demonstrations, homework problems with online feedback, online final exam and an instructor-monitored discussion board.

You may purchase the textbook online or at the Mission College Bookstore. See Section IV for required textbook. Packaged with each new book is a unique Student Access Code which allows access to the following online materials: the textbook online, video clips, financial planning software, links to financial planning websites, self-test quizzes with online feedback, a financial calculator, an instructor-monitored discussion board and email contact with your instructor. For each chapter, you will read the textbook, view the online material, complete homework problems with online feedback, in the homework select one video clip and follow the instructions posting your answer on the discussion board, ask questions on the discussion board and work on the Class Project: Building Your Own Financial Plan. The course ends with an online final exam and completion of an inventory/portfolio of your current insurance policies to help you determine if your insurance needs are being met and whether or not you should make changes.

One of the best things about this class is the discussion board, a 24-hour / 7-day study group which I monitor daily. You can post a question at midnight and often get a response by 4 p.m. the next day. Other benefits include flexible scheduling ---there is no scheduled time that you must be online and interactive homework help. You may contact me by phone or e-mail for one-to-one communication. It’s preferable to use the Discussion Board so everyone can benefit from questions and answers.

Now, begin your first assignment on the next page, and I’ll see you at orientation! Orientation is on Tuesday, April 17th at 6 - 6:50 p.m. in room GC-223.
II. Course Objectives and Student Learning Objectives:
Personal financial planners help clients determine how to achieve their financial goals through proper management of financial resources. This course focuses on insurance, which is critical for protecting you and your personal assets against damages and liability. The course covers decisions about auto and homeowner’s insurance, key considerations regarding health and disability insurance and explains the provisions of life insurance. Students will prepare templates of their current insurance policies and determine if their insurance is adequate or needs to change as well as develop a plan to identify their future insurance needs. Outcomes: Students will explain the fundamental insurance concepts. Students will explain the various kinds of insurance protection.

Upon completion of this course, you will be able to:
• Explain the role of risk management
• Describe typical provisions of auto insurance and identify the factors that affect your premium
• Describe the key provisions and coverage provided by homeowner’s insurance
• Identify, compare and explain the different types of private health care plans and insurance policies
• Describe the contents of health care plans as well as the use of government health care plans
• Describe federal regulations in health care
• Describe long-term care insurance
• Explain the benefits of disability insurance
• Describe the types of life insurance that are available and the factors that influence insurance needs
• Review the contents of a life insurance policy and how to select a life insurance company

III. First Assignment
1. Register for Accounting 041, section 31237, through the normal Mission College registration process.
2. Read this course syllabus. Really!
3. Purchase your textbook and student access code online or at the Mission College Bookstore (see next section).
4. Register on http://pearsonmylabandmastering.com/. Select Student tab and the website has all the instructions you need to register including videos and downloadable instructions as to how to register. Our Course Code ID madden58849. This course will be available beginning Monday April 16th.
5. Note, in this course we will NOT be using the Mission College Angel system.
6. During the first week of class, Begin Chapter 11 by following the instructions under Section VII Course Calendar for the first week April 16 - 20.

IV. Textbook and Supplies:
A. Textbook for Acctg 40 – 45: Personal Finance, Sixth Edition, with MyFinanceLab; Madura; Pearson Addison Wesley. The text is available in both physical and eText format; I recommend the physical format as the book can become a useful reference tool after the course is completed. The required student access code for MyFinanceLab is packaged with your new textbook. If you buy a used book, you will need to purchase MyFinanceLab access online. CAUTION: Purchasing access codes through vendors outside of the bookstore or Pearson, Pearson simply cannot guarantee that these codes are valid as there are too many variables and, much like the purchase of anything from variable consumer outlets, there have been cases of counterfeiting codes. For this reason,
Pearson does not offer replacement codes for purchases made outside of the bookstore or Pearson website:

1. To purchase the physical textbook with MyFinanceLab student access code from the Mission College Bookstore; Drive to the Mission College Bookstore or go online at http://mc.bncollege.com.
2. To purchase MyFinanceLab access online: Go to http://pearsonmylabandmastering.com/ Select on the Student tab and follow instructions and enter our MyFinanceLab Course ID madden58849. The cost is $65 for access without eText or $120 to purchase MyFinanceLab access with eText. Internet access is available one year from your purchase date.

V. Procedures:

A. Chapter Materials: We will cover three chapters. For each chapter, please read the textbook. View the online material that normally would be presented in the classroom. Select the Chapter Resources and select the appropriate chapter. View links to chapter assignments.

B. Financial Planning Online Exercises: You can practice as many or as few exercises as you like. You will NOT post your answers. The exercises are for your own personal enrichment to help you with homework, class project, etc. Chapter 11 page 335, Chapter 12 page 364 and Chapter 13 page 393. Online select: Chapter Resources, select appropriate chapter, Select Multimedia Library, Media Type: Select Web Links, Find Now, Financial Planning Online Exercises. Syllabus pages 6 – 8 under Assignments step c) for all chapters.

C. Homework: After reading the textbook and viewing the online material, work the homework problems using the MyFinanceLab homework tool. Submit homework problems by Monday midnight, or sooner. Syllabus pages 5 – 6 under Assignments step c) 1) for all chapters.

D. Study Plan: Practice Questions and then take a Quiz Me: Practice questions and Quiz Me can be taken for practice and to build your personal study plan. Your score on the practice questions and Quiz ME does NOT affect YOUR course GRADE. Your personal study plan provides practice problems based on your mastery of each learning objective. Syllabus pages 5 – 6 under Assignments step d) 3) for all chapters.

E. Final Exam: Take the Open Book online Final Exam by Friday May 18th, or sooner the last day of class. Select Assignments, Take a Quiz/Test, Final Exam. Although the course is coded as you have until midnight May 18th Pacific Time to complete the exam - I suggest you complete by 9 p.m.

F. Participation: Students who actively participate in online classes have a higher rate of success. Each week, please post comments about your progress. Select Communication Tool, Discussion Board, Class Project: Building Your own Financial Plan. In addition, Reply to the students’ postings or post questions/comments about other course material. Post at least 10 questions or comments to the Discussion Board during the course. Participation in the Discussion Board IS part of your grade. Note, if you post on the Class Participation/Discussion Board ONLY the last week of the class or all ten posts over a few days - posts will NOT count toward your grade.
G. Ask Questions and Read Frequently Asked Questions (FAQ): One of the best things about this class is the Discussion Board, a 24-hour / 7 -day study group which I monitor daily. During the course, review one video for each of the three chapters and post at least seven questions or answers to the Discussion Board. Usually, you’ll receive a response from me or from another student by the next day. In addition, post a short Student Biography and Reply to at least one other Student Bio. Students who actively participate in online classes are successful.

VI. Grading:
This course may be taken for a Letter Grade (A, B, C, D, F) or for a Pass / No Pass Grade (P/ NP). I will assign a letter grade unless you notify me that you prefer P / NP. Your grade in this course is based on the following:

<table>
<thead>
<tr>
<th>Component</th>
<th>Points</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Homework Problems</td>
<td>100</td>
<td>10%</td>
</tr>
<tr>
<td>Online Exercises - 3, one per chapter</td>
<td>50</td>
<td>5%</td>
</tr>
<tr>
<td>Class Project Your Own Financial Plan</td>
<td>600</td>
<td>60%</td>
</tr>
<tr>
<td>Final Exam</td>
<td>150</td>
<td>15%</td>
</tr>
<tr>
<td>Discussion Board Participation- 3 video reviews/mandatory and at least 7 comments/postings)</td>
<td>100</td>
<td>10%</td>
</tr>
<tr>
<td>Total</td>
<td>1000</td>
<td>100%</td>
</tr>
</tbody>
</table>

The grading scale is:

- 90% - 100% = A / P
- 80% - 89% = B / P
- 70% - 79% = C / P
- 60% - 69% = D / NP
- Below 60% = F / NP

Policy on Cheating:
Cheating is not tolerated in this class. A specific example of cheating would be copying another student’s homework. Please refer to Mission’s policy on cheating, which can be found in the college catalog.

Dropping a Course:
If you cannot complete the course, it is your responsibility to drop the course before the drop deadline. For Short-Term classes that meet five days or less, the last day to drop with a refund is the day before the first class meeting.

Disability Policy:
Mission College makes reasonable accommodations for persons with documented disabilities. Students should notify DISC (Disability Instructional Support Center) located in S2-201 (408-855-5085 or 408-727-9243 TTY) of any special needs.

Unlawful Discrimination/Sexual Harassment Policy:
If you have a complaint, or someone has shared information with you that is unlawful discrimination or sexual harassment, contact the Director of Human Resources at West
Valley-Mission Community College District, (408) 741-2060). If the Director of Human Resources is not available, contact the President of the college.
### VII. Course Calendar

<table>
<thead>
<tr>
<th>Week</th>
<th>Assignments</th>
</tr>
</thead>
<tbody>
<tr>
<td>Apr. 18 - 24</td>
<td><strong>Orientation:</strong> Tuesday, Apr. 19, 6:00 – 6:50 p.m., Room MT -21.</td>
</tr>
<tr>
<td></td>
<td><strong>Part IV. PROTECTING YOUR WEALTH Chapter 11: Auto and Homeowner’s Insurance</strong></td>
</tr>
<tr>
<td></td>
<td>a) Review Course Home for announcements.</td>
</tr>
<tr>
<td></td>
<td>b) Read Chapter 11 in the textbook or online e-Text.</td>
</tr>
<tr>
<td></td>
<td>c) Review Chapter 11 Financial Planning <a href="#">Online Exercises</a>, page 335 Online Select Multimedia Library, Media Type: Select Web Links, Find Now, Financial Planning Online Exercises. You will <strong>NOT</strong> post your answers. The exercises are for your own personal enrichment to help you with homework, class project, etc.</td>
</tr>
<tr>
<td></td>
<td>d) Complete the week 1 Homework Assignment. <a href="#">Assignments</a>, Do Homework, Chapter 11 for instructions:</td>
</tr>
<tr>
<td></td>
<td>1) Review Questions #1, 2, 6 8, 9, 19 and 21 starting on page 334;</td>
</tr>
<tr>
<td></td>
<td>2) Video Exercise: Auto Insurance page 336. Online select Communication Tools, Discussion Board, Student Selected Video Clip Chapter 11 and select Respond to post your recommendation after following instructions and links to youtube and/or vimeo, etc.</td>
</tr>
<tr>
<td></td>
<td>3) None for this chapter only. Online practice questions and Quiz ME (select Study Plan scroll down and select sections to practice and then take a Quiz ME for Chapter 11. Your score on the practice quiz does <strong>NOT</strong> affect YOUR course GRADE.</td>
</tr>
<tr>
<td></td>
<td>4) Ask Questions and read Frequently Asked Questions (FAQ). Usually, you’ll receive a response from me or from another student by the next day. Select Communication Tools, Discussion Board, Select Ask Questions &amp; Read FAQ/Hints.</td>
</tr>
<tr>
<td></td>
<td>5) Class Project: Building Your Own Financial Plan on page 337. Online select Multimedia Library, Media type: select spreadsheet and download the <a href="#">Financial Planning Software Spreadsheet</a>; or you can download under Document Sharing; Reply with your update to Communication Tools, Discussion Board, Class Project:Building Your Own Financial Plan: Chapter 11 Tabs/Parts 1-4 in Excel.</td>
</tr>
<tr>
<td>Week 2</td>
<td>Assignments</td>
</tr>
<tr>
<td>--------</td>
<td>-------------</td>
</tr>
</tbody>
</table>
| Apr. 25 - May 1 | **Part IV. PROTECTING YOUR WEALTH Chapter 12: Health and Disability Insurance**  
a) Read Chapter 12 in the textbook or online e-Text.  
b) Review Financial Planning **Online** exercises. For personal enrichment.  
c) Complete the week 2 Homework Assignment.  
1) Review Questions 6, 10, 17 and 20 starting on page 363 Financial Planning Problems #1, 2 and 3;  
2) Your 2nd Financial Planning Video Exercise on page 365 Respond on Discussion Board;  
3) Online practice questions and Quiz Me Select Study Plan and Chapter 12  
4) Respond to questions and FAQs on Discussion Board.  
5) Respond with your update to Discussion Board on your Class project: Building Your Own Financial Plan Chapter 12 starting on page 367 and Chapter 12 Parts 1-3 in Excel. |

<table>
<thead>
<tr>
<th>Week 3</th>
<th>Assignments</th>
</tr>
</thead>
</table>
| May 2 – 8 | **Part IV. PROTECTING YOUR WEALTH Chapter 13: Life Insurance**  
a) Read Chapter 13 in the textbook or online e-Text.  
b) Review Financial Planning **Online** exercises. For personal enrichment.  
c) Complete the week 3 Homework Assignment.  
1) Financial Planning Problems #1 through 6;  
2) Your 3rd Financial Planning Video Exercise on page 394 Respond on Discussion Board;  
3) Online practice questions and Quiz Me Select Study Plan and Chapter 13  
4) Respond to questions and FAQs on Discussion Board.  
5) Respond with your update to Discussion Board on your Class project: Building Your Own Financial Plan Chapter 13, starting on page 396 and Chapter 13 in Excel. Post to the Discussion Board. (10 postings required during the 5-week class). **If you only post the last week of class or all ten posts only over a few days the posts will NOT count toward your grade.** |
**Week 4 Assignments**

MAY 9 – 16 When you upload excel spreadsheet website does **NOT** tell you upload was successful. If you are concerned please email me to confirm receipt of your class project on Pearson website.

**Final Exam, Online: Open Book test.** Take the final exam by May 16\(^{th}\) (last day of this class) or sooner. Assignments, Take a Quiz/Test, Final Exam.