

## BUS 291-01 - COURSE OUTLINE – Fall, 2022

Instructor: **Nola Joorisity, FCPA, FCA, CMA, C.Dir.**

Class times and location

Tues / Thurs 11:30 am – 12:45 pm

ED 616

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Virtual office hours

Tuesday and Wednesday 4:00 – 5:00 p.m. or By zoom link  
by appointment

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You are encouraged to book appointments if these office hours don't work for you. Please contact me through [nola.joorisity@uregina.ca](mailto:nola.joorisity@uregina.ca). In the subject line of the email, please note class and **your** name. For example – BUS 291 **your name**. Please do not use the chat feature on our URCourse page to contact me.

### COURSE OVERVIEW AND OBJECTIVES

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1. To introduce students to the fundamentals of financial literacy and personal finance.
2. To introduce students to the process of making good financial decisions.
3. To help students to determine their money culture and how their values influence their financial choices.
4. To provide an overview of budgets, savings, credit, debt, cash flow, different banking services, lending, risk management and financial planning for your future.

### BEING SUCCESSFUL IN THIS COURSE

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*To be successful in this class you need to be an independent learner and accurately follow instructions. You will need to review your URCourse resource materials before asking questions like "when is our midterm". You will need to follow the clear instructions provided to you on issues such as due dates, exam content, etc.*

Your goal is more than passing this class; your goal must be to do well. This class covers a very practical topic that can impact your personal life going forward.

This course will require students to have a good grasp of URCourses and Microsoft Word and excel.

### CLASS ATTENDANCE AND PARTICIPATION

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Students are expected to come to class well-prepared and are encouraged to participate in class discussions. Attendance will be taken periodically and considered in the class participation mark. Pop quizzes and in class assignments will be available for students attending classes and will count towards participation points.

## RESOURCES

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Textbook with Connect: Kapoor, Dlabay, Hughes, Stevenson, Kerst, Ahmed, Fortino (2020) Personal Finance, Eighth edition, McGraw-Hill Ryerson Ltd. Students will also require the online Connect code to complete assignments, in class assignments, cases and exams. The textbook comes in both a paper or electronic format and can be purchased through the University bookstore or directly from McGraw Hill. Students should strongly consider purchasing an e-text as there is a significant cost difference between the paper text and e-text.

**Please note:**

Connect and URCourses work best with the Chrome or Firefox software ONLY.

### UR Courses

URCourses is used extensively in this course. Please visit UR Courses before every class to ensure you have updated information and access to any extra resources. I regularly post messages on URCourses.

The following materials will be available from the course web page:

- Course outline
- In class materials
- Self-study problems and their solutions
- Any additional assigned material and reminders as required.

## GRADING

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To pass the class, students must earn a grade of 50% or greater. In addition, this class has a **must pass** final exam. The mark distribution is as follows:

Deliverables	Marks
1. Participation marks	Up to 34%
Class participation, pop quizzes, bonus assignments	Up to 15%
<b>* attendance at classes is required to be eligible for these marks</b>	
Speaker reflections	Up to 12%
<b>* attendance at these speaker classes is required to be eligible for these marks (4 points each)</b>	
Chapter assignments (2 points each)	Up to 10%
2. Special assignments	6%
3. Term project	10%
4. Midterm exam	25%
5. Final Exam - <b>must pass final</b>	Minimum of 25%
<b>TOTAL</b>	<b>100%</b>

Students will decide which participation marks they wish to earn. Throughout the semester, there will be activities that will be assigned a certain number of participation \*points\*. Points earned over the semester will be accumulated and converted to marks. The actual conversation rate of points to marks will evolve over the semester. A large majority of participation points will be earned for attending class and completing certain activities or reflections assigned during classes. **Only students who attend class will be eligible to complete these in class assigned activities.**

## COURSE REQUIREMENTS

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### Classes

We will work through mini cases during class to reinforce the concepts in the chapters. To get the most out of the cases it is important that students have read the chapter before attending class. Multiple opportunities to earn class participation points / marks will be offered to those who attend classes.

We will also welcome a number of guest speakers to talk about their area of expertise. Students attending these classes will be given an opportunity to submit a written reflection on the insights gained from the speakers.

### Term Project

Details about the term project will be provided in class.

### Chapter assignments

Many weeks there will be an assignment on Connect. These assignments will be submitted through Connect. Students are strongly encouraged to complete the practice chapter assignment before attempting the "official" chapter assignment. These assignments will be due no later than 11:00 p.m. on the due date. Due dates are shown in the class outline timetable. **Late chapter assignments will not be accepted.**

### Examinations

#### Exams

There are 1 midterm exam plus a final exam, each with questions in a variety of formats, which may include multiple choice, short answer and longer answer. These exams will be through the online Connect tool or URCourses. This will require you to complete your exams independently and without access to the textbook, other resources or other people. The midterm exam will be administered in two exam blocks:

- The calculation and theory exam block will be timed and completed on paper during class time.
- The multiple choice exam block will be timed and completed in URCourses or Connect during non-class time and after the scheduled exam.

The exact format of the exam will only be discussed in class.

#### Final Exam

The final exam is comprehensive, covering all course content. It will have a similar format to the midterm exam. The multiple choice exam block will be written during the weekend of December 3<sup>rd</sup> and 4<sup>th</sup> and the calculation block written during the last day of class.

If you cannot write the final exam for a medical or other legitimate reason, your final exam may be deferred. However, your instructor cannot defer the final exam; please see the Associate Dean – Undergraduate Programs for deferral permission.

**Please only use the U of R email to reach your instructor.  
Please do not use the chat feature.**

## **HARASSMENT POLICY**

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The University of Regina promotes an environment that is free of all forms of harassment and discrimination for students, faculty and staff. The University will neither tolerate nor condone any inappropriate or irresponsible conduct (and behavior) that creates an intimidating, hostile or offensive environment for work or study through the harassment of an individual or group on the basis of: (1) race and all race-related grounds such as ancestry, place of origin, colour, ethnic origin, citizenship or creed or (2) sex, gender or sexual orientation. Please refer to the University's General Calendar for more information.

## **SPECIAL NEEDS**

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If a special accommodation is needed due to a disability, you should contact the Centre for Student Accessibility at 585-4631 (Room 251, Riddell Centre) or via e-mail: [accessibility@uregina.ca](mailto:accessibility@uregina.ca).

## **ACADEMIC MISCONDUCT AND PLAGIARISM**

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While you are encouraged to interact with, and learn from, other students in this class, you are required to do your own work. Plagiarism is a serious issue. Students plagiarizing others' work will face misconduct penalties. Please avoid action that constitutes academic misconduct – this could include using resources – books, online (Chegg, Course Hero), people - during assignments, Connect assignments or exams, etc. Be sure you understand the section on Student behaviour, contained in the most current Academic Calendar, or ask your instructor in advance if you have questions about plagiarism or other forms of misconduct.

**BUS 291 TENTATIVE CLASS SCHEDULE – Fall 2022**

DATE	TOPIC	READINGS	CONNECT ASSIGNMENTS DUE Sunday at 11:00 PM
Sept 1	Introduction / Planning process	Chapter 1	
Sep 6/8	Time Value of Money	Chapter 1	<b>special assignment 1</b>
Sep 13/15	Financial Statements and Budgeting	Chapter 2	Sep 18 – Ch. 1/2
Sep 20/22	Taxes and Banks	Chapter 3/4	Sep 25 – Ch. 3/4
Sep 27	Project day		
Sep 29	<b>Guest speaker – Marla Adams, CPA, CA</b>		
Oct 4	Consumer Credit	Chapter 5	
Oct 6	Sources of credit alternatives	Chapter 6	Oct 9 – Ch 5/6
	The Finances of Housing	Chapter 7	
Oct 11	<b>Guest speaker – Jordan Snitzler, BAA</b>		
Oct 13	<b>Guest speaker – Stacey Maduck, BBA</b>		Oct 16 – Ch 7 and <b>special assignment 2</b>
Oct 18	Midterm in class – 2 exam blocks		
Oct 20	Insurance on assets	Chapter 8	
Oct 25	Insurance on life	Chapter 9	Oct 30 – Ch 8/9
Oct 27	<b>Guest speaker – Todd Doepker</b>		
Nov 1/3	Fundamentals of investing	Chapter 10/11	
Nov 7-11	Reading Week		
Nov 15	Fundamentals of investing	Chapter 12/13	Nov 20 – Ch 10 - 13
Nov 17	Project day		
Nov 22	Investing / Retirement Planning	Chapter 14	
Nov 24	<b>Guest speaker – Doug Mutchler, CPA, CA, CMA</b>		
Nov 29	Retirement and estate planning	Chapter 15	Nov 30 – project due
	<b>Guest speaker – Heather Nord, LLB</b>		
Dec 1	Wind up and final exam prep		Dec 4 – Ch 14/15
Dec 3/4	Final exam – block 2 – multiple choice - online		
Dec 6	Final exam – block 1 – calculation exam - in class		

\*\* **Late assignments will NOT be accepted.**