

Instructor Information	
Instructor	James Cammack
Email	cammackje@lamarpa.edu
Phone	(409) 984-6386
Office	Student Center - Room: 405
Office Hours	To be announced
Additional Contact Information	Email is my preferred method of communication. But feel free to call me, if you need to talk with me. If I do not answer, please leave a message. I will also be available by Zoom, but email me first so we can set a time to Zoom. Here is my Zoom info: My Lamar Zoom: https://zoom.us/j/241845128
Course Information	
Description	Personal and family accounts, budgets and budgetary control, bank accounts, charge accounts, borrowing, investing, insurance, standards of living, renting or home ownership, and wills and trust plans.
Required Textbooks	Textbook Purchasing Statement: A student attending Lamar State College Port Arthur is not under any obligation to purchase a textbook from the college-affiliated bookstore. The same textbook may also be available from an independent retailer, including an online retailer. Textbook Purchasing Statement: A student attending Lamar State College Port Arthur is not under any obligation to purchase a textbook from the college-affiliated bookstore. The same textbook may also be available from an independent retailer, including an online retailer. Personal Finance: Turning Money Into Wealth, 9th edition by Arthur Keown (Published by Pearson) ISBN10: 0137504152 ISBN 13: 9780137504152 ISBN 13: 9780137672042
Additional Materials/Resources	Materials: You will need access to a computer with web camera with audio capability. Many laptop computers, tablets, and phones already have a camera installed. If you are taking the course on campus, you will need headphones or ear buds to hear course audio in the classroom. User Accounts: You may be required to have user accounts for various services, such as Google, OneDrive, Zoom, etc. These can be obtained at no cost to the student. The instructor will provide details when we get to that section of the course. Lab Access: A computer lab is located in the Education Building, Room 132. If the software is not available on a lab computer, ask someone on staff if there is another computer with the appropriate software. A valid Student ID is required in order to use lab facilities available on the Lamar campus. You may also need to bring earbuds or headphones, if you need audio capability. You may also check with the Port Arthur Public Library or other public libraries for computer access. Tech Support and Help Logging in: for technical assistance, contact Online Support Desk 24/7 at 936.496.5379 or bbhelp@lamarpa.edu. If you need to reset your password, you can do so by clicking on MyLSCPA button at Lamarpa.edu and then clicking the Help tab.
Corequisites/Prerequisites	None
Learning Outcomes	Upon successful completion of this course, students will be able to: 1. Understand how financial decisions made today can affect their future financial stability. 2. Possess the analytical tools they need to think intelligently about personal finance decisions. 3. Use sound reasoning skills in evaluating personal finance alternatives. 4. Be conversant on a variety of personal finance issues. 5. Understand the language and vocabulary of personal finance
Core Objectives	• Critical Thinking Skills: Students will engage in creative and/or innovative thinking, and/or inquiry, analysis, evaluation, synthesis of information, organizing concepts and constructing solutions. • Communication skills: Students will demonstrate effective written, oral and/or visual communication. • Empirical and Quantitative Skills: Students will demonstrate applications of scientific and mathematical concepts. • Personal Responsibility: Students will demonstrate the ability to connect choices, actions and consequences to ethical decision-making.
Lecture Topics Outline	PART 1: FINANCIAL PLANNING The Financial Planning Process Measuring Your Financial Health and Making a Plan Understanding and Appreciating the Time Value of Money Tax Planning and Strategies

PART 2: MANAGING YOUR MONEY
 Cash or Liquid Asset Management
 Using Credit Cards: The Role of Open Credit
 Student and Consumer Loans: The Role of Planned Borrowing
 The Home and Automobile Decision

PART 3: PROTECTING YOURSELF WITH INSURANCE
 Life and Health Insurance
 Property and Liability Insurance

PART 4: MANAGING YOUR INVESTMENTS
 Investment Basics
 Investing in Stocks
 Investing in Bonds and Other Alternatives
 Mutual Funds: An Easy Way to Diversify

PART 5: LIFE CYCLE ISSUES
 Retirement Planning
 Estate Planning: Saving Your Heirs Money and Headaches
 Financial Life Events -- Fitting the Pieces Together

under revision

Major Assignments Schedule

Final Exam Date December 4, 2025 - 9:0 AM Through December 5, 2025 - 7:0 PM

Grading Scale 90 - 100=A 80 - 89=B 70 - 79=C 60 - 69=D Below 59 = F

Determination of Final Grade

DETERMINATION OF GRADE - ONLINE CLASSES

- Assignments – 40% * To pass the course, you must maintain a 60 average on Assignments
- Proctored Final Exam – 60%

Notes:

- **To pass the course, you must have a 60 average on Assignments. If you do not have a 60 assignment average at the end of the semester, you may not be allowed to take the final exam.**
- Grade calculations displayed in Blackboard may not always be accurate. You should average your own grades using the syllabus grade calculation. Report any discrepancies to your instructor.

Final Exam Information for Online Students

- **The Final Exam covers material from the entire semester and must be taken on campus during the week of May 5, 2025. The instructor will provide multiple times and dates from which you will select a time to take your final. You will be allowed to choose the time periods on a first-come, first-served basis.**
- **If you have any issues or time conflicts, you must talk to your instructor during the first week of the semester.**
- **You must use a LSCPA computer for the exam (no laptops) and you will be observed with a monitoring program while you complete your exam.**
- **For the Final Exam, you will be required to produce a valid TDL or other approved photo ID.**
- **You will have 1.5 hours to complete the final.**
- **Your screen activity may be recorded during exams.**
- **Use of electronic devices is prohibited on exams. This includes, but is not restricted to, watches, cell phones, tablets, electronic eye ware, laptop computers) shall not be used during examinations unless specifically allowed by the instructor.**

Course Policies

Instructor Policies

Textbook/Supplies/Software: Every student **MUST** have a copy of the required textbooks by the 5th day of class. The student will be responsible for any assignments given. Reliable Internet access is required for ALL courses. Computer failure and lack of internet access are not acceptable excuses for missed assignments, projects, quizzes, or exams.

No Assignments Accepted Late: **Assignments for each week are due at the end of the day on Sundays, unless otherwise directed in the assignment, or on the syllabus/schedule.**

New assignments for the next week should become available at noon on Monday. All assignments, quizzes, and exams must be completed and submitted before the due date. Because you have ample time to complete assignments, late work will not be accepted. You should start early enough so that if/when you experience problems, we can work them out prior to the due date. Working with technology can be challenging. You will have problems. Websites will go down, Internet connections will not work, devices will not charge, etc. If you wait until the due date, you risk not completing your work on time. When you have technical issues, contact me early.

Technical problems on the due date are NOT an excuse for turning in assignments late. I do

occasionally extend due dates if you have a good reason for asking for the extension and if you have contacted me early.

Resubmitting Assignments: For most assignments, you are allowed two attempts prior to the due date (this does not apply to exams). If you submit two attempts, only the second attempt will be graded. You are not allowed to resubmit after the due date or after an assignment has been graded.

Academic Honesty: Academic honesty is expected from all students, and dishonesty in any form will not be tolerated. Please consult the LSC-PA policies (Section IX, subsection A, in the Faculty Handbook) for consequences of academic dishonesty. **You are expected to complete all assignments yourself. All exams must be completed on your own, with no assistance from anyone else and without the use of notes or textbook or any other materials, unless specifically expressed in the exam instructions. This includes, but is not limited to, accessing previous homework, accessing websites, or communicating with others when taking the exam. You are also NOT allowed to share information about exams with others. Some exams may be password protected. You are NOT allowed to share passwords with anyone else for any reason.**

Accommodations: If you have accommodations from the Office for Disability, talk to your instructor about these during the first week of the semester. Students with accommodations should also check with teacher two weeks prior to exam(s) to arrange for any accommodations.

Confirm Arrangements: Always confirm any important arrangements or discussions with me by emailing me using your Lamar email. Verbal communication, phone calls, etc will not be “official” unless confirmed in an email.

Original Coursework All coursework must be original for this semester. If you took this course previously, or have done a similar assignment in the past (in another class, for example), you must recreate your assignments this semester.

Artificial Intelligence Policy Unless specifically authorized in the assignment or exam instructions, students are not permitted to use AI tools in this course in any way.

Attendance Policy

The instructor reserves the right to drop you from the class if you do not submit course work regularly. Submitting course work regularly means you submit coursework weekly. If you are inactive for more than one week and/or if you do not submit assignments for a week, and if you do not email the instructor with an acceptable explanation, the instructor reserves the right drop you from the class. To be successful in the class, you are expected to exert sufficient effort.

If at any time you have failed to complete at least 50% of the weekly assignments, you may be dropped from the class.

Additional Information

- Most assignments this semester will be due at the end of the day each Sunday. New assignments (for the next week) will be available Monday at noon and will be due by the end of the day that next Sunday.

Copyrights:

- Some material in this course may be copyrighted. These materials may be used only for instructional purposes this semester, by students enrolled in this course. These materials are being used fairly and legally. No one may distribute or share these copyrighted materials in any medium or format with anyone outside this class, including publishing essays with copyrighted material, uploading copyrighted material to Facebook or YouTube, or painting or performing copyrighted material for public display.
- Copyright violation is not the same thing as plagiarism. Plagiarism is intellectual dishonesty. Offenses of plagiarism result in lower grades or failing scores, and professors and the college strictly enforce plagiarism rules. There is never any acceptable use of plagiarism. Copyright violation is a legal offense, punishable by large fines and penalties.
- Copyrighted material can be used if permission from the material's creator is obtained, or if its use meets the standards of fair use in an educational setting. For example, a student can quote a line from Shakespeare's Hamlet in a report without violating copyright but still be guilty of plagiarism if the quotation is not properly documented.
- If you are in doubt about what material can be freely used, ask your professor.

Institutional Policies

MyLSCPA

Be sure to check your campus email and Course Homepage using MyLSCPA campus web portal. You can also access your grades, transcripts, academic advisors, degree progress, and other services through [MyLSCPA](#).

Academic Honesty	Academic honesty is expected from all students, and dishonesty in any form will not be tolerated. Please consult the LSCPA policies (Academic Dishonesty section in the Student Handbook) for consequences of academic dishonesty.
ADA Considerations	The Americans with Disabilities Act (ADA) is a federal anti-discrimination statute that provides comprehensive civil rights for persons with disabilities. Among other things, this legislation requires that all students with disabilities be guaranteed a learning environment that provides for reasonable accommodation of their disabilities. If you believe you have a disability requiring an accommodation, please contact the Disability Services Coordinator , Room 117, in the Student Success Center. The phone number is (409) 984-6241.
COVID 19 Information	The Lamar State College Port Arthur (LSCPA) Student Code of Conduct COVID 19 Policy requires students who have been diagnosed with COVID 19 to report their condition directly to their local health department. Students should also contact their course faculty to report their quarantine status. In addition, this policy requires all students to wear face coverings when directly exposed to COVID 19 in compliance with the criteria included in the policy. For more information please refer to the COVID 19 link on the LSCPA website.
Facility Policies	No food or tobacco products are allowed in the classroom. Only students enrolled in the course are allowed in the classroom, except by special instructor permission. Use of electronic devices is prohibited.
HB 2504	This syllabus is part of LSCPA's efforts to comply with Texas House Bill 2504.
Mandatory Reporting of Child Abuse and Neglect	As per Texas law and LSCPA policy, all LSCPA employees, including faculty, are required to report allegations or disclosures of child abuse or neglect to the designated authorities, which may include a local or state law enforcement agency or the Texas Department of Family Protective Services. For more information about mandatory reporting requirements, see LSCPA's Policy and Procedure Manual .
Title IX and Sexual Misconduct	LSCPA is committed to establishing and maintaining an environment that is free from all forms of sex discrimination, including sexual harassment, sexual violence, and other forms of sexual misconduct. All LSCPA employees, including faculty, have the responsibility to report disclosures of sexual misconduct, including sexual harassment, sexual assault (including rape and acquaintance rape), domestic violence, dating violence, relationship violence, or stalking, to LSCPA's Title IX Coordinator, whose role is to coordinate the college's response to sexual misconduct. For more information about Title IX protections, faculty reporting responsibilities, options for confidential reporting, and the resources available for support visit LSCPA's Title IX website .
Clery Act Crime Reporting	For more information about the Clery Act and crime reporting, see the Annual Security & Fire Safety Report and the Campus Security website .
Grievance / Complaint / Concern	If you have a grievance, complaint, or concern about this course that has not been resolved through discussion with the Instructor, please consult the Department Chair.
Department Information	Business and Industrial Technology Chair: Sheila Guillot Email: guillsr@lamarpa.edu Phone: (409) 984-6381