

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 web camera with audio capability. Many laptop computers, tablets, and phones already have a camera installed. Some assignments require the use of a smartphone (either Apple or Android). User Accounts: You will also be required to have user accounts for various services, such as Google, OneDrive, 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 Madison Monroe Building. 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: LSCPA IT Help: The LSCPA IT Help Desk provides phone assistance at (409) 984-6150 and in-person assistance in offices and computer lab in the Madison Monroe building. These services are only available Monday - Friday 8:00am - 5:00pm Note: 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. Blackboard Online Support Support for Blackboard is available 24/7 by calling 936-496-5379 or emailing bbhelp@lamarpa.edu.
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

Major Assignments Schedule

under revision

Final Exam Date

December 1, 2025 - 9:0 AM Through December 8, 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 - in-person

- Assignments – 40% * To pass the course, you must maintain a 60 average on Assignments
- Proctored Exams – 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.
- The instructor may select a subset of assignments to grade. Not all assignments may be graded. Your assignment grade will be the average of all graded assignments.

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 Saturdays unless otherwise directed in the assignment. I will allow one extra day (till end-of-day Sunday) if you need it. New assignments for the next week should become available by 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.

Missed Exams: If you are absent and miss an exam, you will receive a grade of zero. If you have special circumstances which require you to miss an exam, you may contact me to see if other

arrangements can be made. Requests for makeup exams or other arrangements are granted only if you have an exceptional reason for missing an exam, such as a medical emergency, or death in the family. It is your responsibility to initiate arrangements for a makeup or other arrangements.

Approval should be cleared with me prior to the date of absence. If it is not possible to contact me prior to the exam, within 24 hours after missing the exam, you must email me and explain the reason you missed the exam. The format of a makeup exam may differ substantially from that of the regularly scheduled exam.

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.

Exam Information: You will be required to take your exams in the classroom, during the regular class time and using a LSCPA computer (no laptops). You will be observed with a monitoring program while you complete your exam. You will have 1 hour to complete each exam. Your screen activity may be recorded during exams.

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. 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. Course materials, content, and instructional processes used in this course may be created or supplemented using artificial intelligence (AI) tools. These AI-assisted resources are intended to enhance learning and support instructional effectiveness.

Additional Policies for In-person (Face-to-Face) Classes

- Turn your cell phones to vibrate when in the classroom.
- 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.
- Electronic devices (including, but not restricted to, watches, cell phones, tablets, electronic eyewear, and laptop computers) shall not be used during examinations unless specifically allowed by the instructor.
- Use of electronic devices during normal class hours distracts other students, disrupts the class, and wastes valuable time. Your instructor has an obligation to reduce such disruptions and may impose such restrictions as he deems necessary.
- Unless specifically designated otherwise by your instructor, exams must be taken in the classroom, during class time, and without access to any outside resources and without communication with anyone other than the instructor. You are not allowed to share exam login passwords with anyone else and you are not allowed to take the exam outside of the classroom.
- If you are tardy for any exam or quiz, you will be allowed to take the exam or quiz only with the instructor’s approval. If you are allowed to take the exam, you will only have the timeframe allocated to the class to complete the exam. You will not be allowed additional time for the time you missed by being tardy.
- Missed quizzes and missed in-class assignments (assignments to be completed during a class period) will each be recorded as a zero. No makeup quizzes or in-class assignments will be given. Quizzes and In-class assignments are considered Assignment grades.
- You are responsible for completing and submitting all assigned homework when due, and for being prepared for each class meeting. This applies even if you were absent for the previous class meeting.

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

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: [Cristina Lawson](#)

Email: lawsonac@lamarpa.edu

Phone: (409) 984-6381