INSTRUCTOR: Kathryn Schwartz

OFFICE: Rio Grande Campus Student Lounge

OFFICE HOURS: By appointment
By phone: (512) 327-7061
By e-mail: kmschwartz@sbcglobal.net
Note: This is the fastest way to reach me. Instructor will respond within 24 hours. Test answers and grades are posted within 48 hours.

HOME PAGE: Blackboard Website

DEPARTMENT HOME PAGE: http://www.austincc.edu/mkt

COURSE LOCATION: PCM Course - On-line
The Distance Learning Help Line is available to assist students with DL questions Monday through Friday from 8 a.m.-5 p.m. (The Help Line is closed during all official ACC holidays.) Phone: (512) 223-8026 | Toll-free: 1-888-223-8026 | Email: dl@austincc.edu
Technical support or instructional mode resources.
The URL of the Blackboard Support website which offers instructions for logging in, Student FAQs, and help for using Blackboard features such as Discussion Boards and Assignments.
Computer Lab & Media Center hours of operation and locations

COURSE TIME: 16 Week Session August 25 - December 14

COURSE NUMBER: BUSG 1341

COURSE TITLE: Small Business Financing

CRN NUMBER: 21675

CREDIT HOURS: 3

PREREQUISITE: None

LEVEL: Intermediate

METHOD OF PRESENTATION: On-line

CATALOG DESCRIPTION: Survey of financial dynamics of the business firm. Study of monetary and credit theory, cash, inventory, capital management, and consumer and government finance with emphasis on the relationship of time to money. Stresses initial & follow-up considerations in financing a business.

Textbook purchasing options available to Distance Learning students; provide the URL of the ACC Bookstore website.

COURSE LEARNING OBJECTIVES
This course is designed to provide the student with an integrated approach to understanding the concepts and applications of Small Business Financing. Upon successful completion of this course, students should be able
to:

1. Apply financial management concepts and techniques as they relate to both small businesses and individuals.
2. Learn how to prepare and interpret financial statements.
3. Learn to understand and apply time value of money concepts.
4. Understand the investing decision of a firm and apply capital budgeting decision rules when making investing decisions.

COURSE EVALUATION PROCESS (Grading)

COURSE GRADE

Participation in Weekly Bulletin Board Discussions 100 points
Individual Exams 4 @ 225 points each 900 points
Totals 1000 points

GRADING SCALE

Your letter grade is determined using the grade distribution that follows. Your percentage is found by dividing your total points by the total points available. This percentage is then matched to a letter grade. You can determine your standing in the class at any point in the semester by tracking your points and the total points to date.

A 900 or more points
B 800 - 899 points
C 700 - 799 points
D 600 - 699 points
F Less than 600 points

INDIVIDUAL EXAMS

The four (4) exams will be made available to you at the Testing Center you requested 10 days before the due date. You may take one sheet of notes (front and back) into the Test with you. You must take the test by the end of the Testing Center day on the due date.

For ACC Academic Guidelines, Policies and procedures see http://www.austincc.edu/handbook
See www.austincc.edu/support

Tutoring: ACC Learning Labs on campus and online tutoring from SMARTTHINKING

READING ASSIGNMENTS

Students are expected to complete the readings before the bulletin board discussions.

BULLETIN BOARD PARTICIPATION

This is an on-line class and each student is expected to participate in the current events, and before and after exam bulletin board discussions throughout the semester. Your grade will depend on number of postings and the quality of postings.

LATE ASSIGNMENTS

There will be no make-up exams unless approved by the instructor in advance or due to extenuating circumstances (as determined by the instructor). The due dates for the exams will be strictly followed. Late exams will be accepted, as long as the answers are not yet posted, but the grade will be lowered the equivalent of one (1) letter grade.

TEACHING AND LEARNING PARTNERSHIP

Teaching and learning is a partnership between faculty and students. I will fulfill my partnership obligations by serving as advisor, consultant, mentor and providing general comments and clarifications of difficult or
confusing concepts. You will fulfill your partnership obligations by being a fully participative, responsive, helping, and working member of the class.

The individual exams and bulletin board participation both play an important role in your education in this course. They are an essential part of the learning process in that they require the synthesis and extension of concepts. They also help both the student and the instructor to evaluate one’s progress in mastering the material. Past experience indicates that generally the course material cannot be adequately mastered without active involvement on your part.

Departmental policies for Incompletes, Attendance, and Withdrawal are as follows:

Incomplete Policy: An incomplete (I) will be granted to a student in rare circumstances. Generally, to receive a grade of I, a student must have completed all examinations and assignments to date, be passing, and have personal circumstances that prevent course completion that occur after the deadline to withdraw with a grade of W.

Attendance Policy: All students are expected to attend classes. Non-attendance will have an impact on the student's grade.

Withdrawal Policy: It is the student's responsibility to withdraw from a course. Instructors are allowed to withdraw students but students must not rely on their instructor to withdraw them if they wish to withdraw.

Austin Community College policies for Academic Freedom, Scholastic Dishonesty, Student Discipline, and Students with Disabilities are as follows:

Academic Freedom Statement: Each student is strongly encouraged to participate in class. In any classroom situation that includes discussion and critical thinking, there are bound to be many differing viewpoints. These differences enhance the learning experience and create an atmosphere where students and instructors alike will be encouraged to think and learn. On sensitive and volatile topics, students may sometimes disagree not only with each other but also with the instructor. It is expected that faculty and students will respect the views of others when expressed in classroom discussions.

Scholastic Dishonesty Statement: Acts prohibited by the College for which discipline may be administered include scholastic dishonesty, including but not limited to cheating on an exam or quiz, plagiarizing, and unauthorized collaboration with another in preparing outside work. Academic work submitted by students shall be the result of their thought, research or self-expression. Academic work is defined as, but not limited to tests, quizzes, whether taken electronically or on paper; projects, either individual or group; classroom presentations, and homework (Student Handbook, 2002-2003, p. 32). Penalties for scholastic dishonesty will depend upon the nature of the violation and may range from lowering a grade on one assignment to an F in the course and/or expulsion from this institution.

Student Discipline Statement: Classroom behavior should support and enhance learning. Behavior that disrupts the learning process will be dealt with appropriately, which may include having the student leave class for the rest of that day. In serious cases, disruptive behavior may lead to a student being withdrawn from the class.

ACC's policy on student discipline can be found in the Student Handbook, 2002-2003, p. 32.

Students with Disabilities Statement: Each ACC campus offers support services for students with documented physical or psychological disabilities. Students with disabilities must request reasonable accommodations through the Office for Students with Disabilities on the campus where they expect to take the majority of their classes. Students are encouraged to do this three weeks before the start of the semester (Student Handbook, 2002-2003, p. 14).

**THE RULE OF THREE**

Per state law, effective Spring 2006, any student taking a class for the 3rd time or more may be charged an additional $60 per credit hour unless exempted. The Texas Higher Education Coordinating Board has mandated that all publicly funded higher education institutions will not receive funding for a course a student takes for the 3rd time. Without the state funding for those affected classes, ACC will charge additional tuition to cover the cost for these classes. The new Rule of Three tuition will not apply to developmental courses and special studies courses in which the content changes each semester.
SUPPORT
For information on student support services and resources including:
ACC Student ID cards
ACC Student Handbook
DL Student Handbook
Library Services for DL students

ASSIGNMENTS
Date* /Homework Assignment
8/25 On-line orientation-get familiar with the course website and student introduction on the Hello Board
8/25 Begin reading Chapters 1, 2, and 3
9/2 - 9/7 Discussion of sample Exam #1 questions on bulletin board (instructor will make sample exam questions available under the course documents icon)
9/3 Individual exam #1 available Chapters 1-3
9/12 Individual exam #1 due
9/15 Individual exam #1 answers available
9/15 to 9/19 Individual exam #1 bulletin board discussion
9/15 Begin reading Chapters 4 and 5
9/22 - 9/27 Discussion of sample Exam #2 questions on bulletin board (instructor will make sample exam questions available under the course documents icon)
9/24 Individual exam #2 available Chapters 4 - 5
10/3 Individual exam #2 due
10/6 Individual exam #2 answers available
10/6 - 10/10 Individual exam #2 bulletin board discussion
10/6 Begin reading Chapters 6, 7, and 8
10/13 - 10/17 Discussion of sample Exam #3 questions on bulletin board (instructor will make sample exam questions available under the course documents icon)
10/22 Individual exam #3 available Chapters 6 - 8
10/31 Individual exam #3 due
11/3 Individual exam #3 answers available
11/3 - 11/7 Individual exam #3 bulletin board discussion
11/7 Begin reading Chapters 9 and 10
11/17 - 11/21 Discussion of sample Exam #4 questions on bulletin board (instructor will make sample exam questions available under the course documents icon)
11/24 Individual take-home exam #4 available to take, Chapters 9 - 10.
12/8 Individual exam #4 due
12/10 Individual exam #4 answers available
12/10 to 12/11 Optional Individual exam #4 bulletin board discussion
12/12 Final grades are posted; you can email me or call me to discuss. Class over! Happy Holidays to Everyone!

* Subject to change if needed. Changes will be communicated through announcements.