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THIS IS AN 8-WEEK SEMESTER COURSE WITH NO INCOMPLETES GIVEN TO STUDENTS. PLEASE PAY ATTENTION TO THE STATED DEADLINES FOR EXAMS.

Introduction

*Insurance*, Finance 310, is a business course, which approaches the field of risk and insurance from a personal standpoint. It focuses on basic insurance information at the individual level.

This course presents what a college student should know about basic insurance principles, types of insurance, and methods of handling risk which individuals face risk on a daily basis. Since we all face risks, and because the consequences of these risks can be destructive, individuals must manage this personal risk and finance the cost that this risk imposes. The text describes many ways risk can be managed, and it explains that insurance is just one of several ways to finance the cost of being exposed to risks.

Please go to http://pvcaa.siu.edu/ _common/documents/syllabus%20attachments/Syllabus%20Attachment%20Spring%202016.pdf for other very important information that pertains to all SIU courses.

The goals of this course include:

- To present the fundamental elements of risk and insurance.
- To cover basic ideas and principles in the modern insurance industry.
- To prepare the student to have an intelligent understanding of insurance at the personal level.
Text


Assignments

Each section has 4 to 5 chapters in the textbook that you need to read. It is recommended that you read the course lecture notes prior to reading the text since the lecture notes will highlight the important concepts presented in the textbook.

Furthermore, there are certain pages in the textbook, that are listed at the beginning of each section in the chapter lecture notes, which you are not required to read. Also, you are not required to read the appendix of any chapter in the textbook.

Course Lectures

The course lecture notes for Section 1, 2, 3, and 4 under the Course Files are important when preparing for each of the exams. The majority of the questions on the exams will come from the information in bold print from the course lecture notes. The key word(s) for all the statements in bold print have been underlined. You must know either the key word(s) or the corresponding information to the key word(s) in bold print. In addition, the problems on the exam will come from the calculations that are underlined and in bold print from the course lecture notes. Be aware of this as you study and prepare for each exam.

Examinations

The examinations are objective tests and each exam consists of between 43 to 58 multiple-choice questions. Each question on the exam is worth two points. The four exams cover material from the corresponding chapters assigned in each unit. It is recommended that you take one exam at a time and do the exams in sequence, so that you will better understand the material that is presented in the course, as well as excel on the tests.

Four Examinations:

<table>
<thead>
<tr>
<th>Exam</th>
<th>Chapters</th>
<th>Total Points</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>1, 2, 3, 9, &amp; 10</td>
<td>116</td>
</tr>
<tr>
<td>2</td>
<td>19, 20, 21, &amp; 24</td>
<td>88</td>
</tr>
<tr>
<td>3</td>
<td>22, 23, 15, &amp; 16</td>
<td>110</td>
</tr>
<tr>
<td>4</td>
<td>11, 12, 13, &amp; 14</td>
<td>86</td>
</tr>
<tr>
<td></td>
<td><strong>Total Points</strong></td>
<td><strong>400</strong></td>
</tr>
</tbody>
</table>
Grading Scale:

A = 360 – 400
B = 320 – 359
C = 280 – 319
D = 240 – 279
F = 0 – 239

Exam Dates:

All exams must be completed by the due date specified in the Quizzes section on D2L. To view each exam’s due date, you need to click on the Activities dropdown box and then click on Quizzes. The listed Start date indicates the first day of the second half of the semester. The listed End date and time indicates the specific date and time each of the exams must be completed.

Exams:

Finance 310 begins March 21, 2016 and ends May 12, 2016. Exams for this course will be loaded at the beginning of the semester and have specific due dates. Make sure you are aware of the due date for each of the four exams for this class. You must submit each completed exam by the deadline, to get credit for that exam. All submission for this course must be completed by the last day of class, May 12, 2016.

Using Respondus LockDown Browser and a Webcam for Online Exams:

This course requires the use of Respondus LockDown Browser and a webcam for online exams. The webcam (external camera) must be the type that plugs in with a USB cable. You must purchase a webcam that plugs into the port of your computer. Logitech C270 is recommended for this class. A webcam that is integrated with your computer is not sufficient for exam monitoring. You must place the webcam on your desk about 2 feet from the left side of your keyboard. It should be parallel to the left side of your keyboard and capture the area around your computer. You must show your photo ID and the surrounding work space before taking each exam. You cannot use your textbook or class notes when taking the exam. No exam for this class can be taken at the testing center in Morris Library.

Finally, when taking an online exam, follow these guidelines:

1. Ensure you’re in a location where you won’t be interrupted.

2. Turn off all mobile devices, phones, etc.

3. Clear your desk of all external materials — books, papers, other computers, or devices. However, you may use a clean sheet of typing paper for any problems requiring calculations.

4. Remain at your desk or workstation for the duration of the test.

5. Since a webcam is required, make sure it is plugged in or enabled before starting Respondus LockDown Browser.

6. Respondus LockDown Browser will prevent you from accessing other websites or applications during the exam. If a second monitor is connected to your computer, the software will disable that monitor during an exam. You will be unable to exit the test until all questions are completed and submitted.

7. Because a webcam is required, you will be recorded during the test to ensure you’re using only permitted resources. Respondus LockDown Browser and webcam will record both the audio and video of your exam environment.

**Downloading Respondus LockDown Browser:**

1. Log onto SIU Online with your SIU Network ID and Password at http://online.siu.edu.

2. In the right-hand column of your home page on SIU Online under User Links, click on Respondus LockDown Browser.

3. This link will take you to an install page to download the program.

4. Click on Install Now and follow the steps on the wizard to download the program into your computer. When the program has been downloaded into your home computer, click Finish.

5. Depending on your Internet speed, this is a fairly quick download.

6. You only have to do this one time unless you remove the software from your home computer before the next exam.
To take the Exam:

1. Before taking an actual exam it is highly recommended that you take the sample proctor test. This sample proctor test will require Respondus LockDown Browser so you can become familiar with the procedures.

2. To take an actual exam start Respondus LockDown Browser instead of the internet browser you typically use.

3. If you see the message: “Kill these Applications”, you will need to quit the applications on the list. For exam security some programs are not allowed to run while you are taking the exam.

4. Log onto SIU Online with your SIU Network ID and Password.

5. Click on FIN 310 under MY COURSES.

6. To access the Exams for FIN 310, click on the drop-down box for ACTIVITIES and choose QUIZZES.

7. Failure to follow the instructions may result in a lower exam grade.

The exams required for the entire course are listed on D2L. Make sure you are accessing the correct exam before you begin. Exams will be timed – you will have 70 minutes to complete exams 1 and 3, whereas you will have 60 minutes to complete exams 2 and 4. Each exam is completed by answering all the questions and manually submitting the exam yourself before the end of the stated period of time corresponding to each exam. You can only take an exam one time.

You must finish the exam within 60 or 70 minutes once you click start. Once you start an exam the clock begins and only stops when the exam is submitted or the time for the exam runs out. After the expiration of 60 or 70 minutes to take an exam, you will have a 1-minute grace period to manually submit your exam. If your exam is not manually submitted by the end of this 1-minute grace period, the exam will be automatically submitted for you, even if you have not competed the exam.

Before the time to take an exam runs out, you have the opportunity to return to any questions that you may not have answered, or you can even change the answer to any question that you have previously saved. It is recommended that you save your answers one at a time after each question on the exam.

If you have saved your answers one at a time to each of the questions on the exam, you will then be able to log back onto the exam even if your computer or the internet shuts down unexpectedly. Consequently, if you follow this procedure, you will not lose any of your answers to the questions you have already completed. However, the time you
have to finish the exam, after you restart the exam, will be reduced by the amount of time you have already used to take the exam.

You should not take any exam on the 2nd Sunday of the month from 12:00 midnight to 6:00 a.m. due to scheduled maintenances. You will lose all your answers to the questions you have completed if you take an exam during this time period. You will not be allowed to retake the exam.

Off-Campus Students:

If you live off-campus and do not have a home computer, you will need to contact your local community colleges or libraries to see if they are equipped with the RESPONDUS Lockdown program, or if they are willing to download it into their computers. You cannot take any of the exams without access to this program.

Academic Dishonesty

The University Academic Dishonesty Policy as stated in the SIUC Bulletin will be strictly adhered to in this course.

Instructor

Dr. Ted Pilger has been a lecturer in the Department of Finance since 1992. He has taught Personal Finance, Real Estate, Small Business Financing, Corporate Finance, and Investments over the past years. He has also served as the Faculty Advisor for the Finance Management Association. Dr. Pilger received his D. B. A. in Finance from Southern Illinois University at Carbondale and is a licensed real estate pre-licensure instructor.