



BUSG-1341-02112
Small Business Financing
Fall 2025 - Second Eight Weeks Internet

Instructor

Andrew Gregory, Assistant Professor, RA EA MBA MST agregory2@com.edu
Phone: 409 933-8339

Student Hours and Location

2:00 – 4:30 pm Tuesday, Wednesday, and Thursday in ICB 313-14 or online via TEAMS

Communication with your Instructor

ALL electronic communication with the instructor must be through your COM email or the course messages. Due to FERPA restrictions, faculty cannot share any information about performance in the class through other electronic means.

Required Textbook and Materials

Required Textbook/Materials: This courses uses open educational resources available on public websites.

Course Description

Financial structure of a small business. Includes business financing, budgeting, record keeping, taxation, insurance, and banking.

Course Requirements

This is an 8-week course.

Determination of Course Grade/Detailed Grading Formula

The grading elements for the course are:

Discussions	2 at 50 each	100
Quizzes	4 at 50 each	200
Risk Management Plan	1 at 100	100
Small Business Plan – Outline	1 @ 100	100
Small Business Plan – Draft	1 @ 100	100
Comprehensive Business Plan	1 @ 200	200
Small Business Budget	1 @ 200	200
Total		1000

Grading Scale:

The following table contains the percentages that equate to a letter grade:

Percentage	Letter Grade	Percentage	Letter Grade
90% and above	A	Between 80% and 89%	B
Between 70% and 79%	C	Between 60% and 69%	D
Below 60%	F		

The D2L gradebook will have all scores are they are accumulated throughout the TERM (all individual Cengage scores are copied to D2L so the student can see their progress and all scores in the preferred location). The final grade and personal scores are retained in D2L as part of the student's official records. The student must use these tools to be aware of the due dates and requirements for all assignments and tests.

Late Work, Make-Up, and Extra Credit Policy:

All coursework may be made up with an approved excuse once the due date has passed. There is a **10% penalty for late work**, whether an hour or weeks late. The student is responsible for discussing unique situations with the instructor before the end of the semester in the event of an extended absence due to extenuating circumstances. There is no extra credit in this course.

Attendance Policy:

Since this is an Internet course, students must inform the instructor of possible absences. Students must log in frequently, at least twice weekly, during the eight-week course.

Communicating with your Instructor

ALL electronic communication with the instructor must be through your COM email. Due to FERPA restrictions, faculty cannot share any information about performance in the class through other electronic means.

Core Objectives:

Students completing this course will demonstrate competency in the following Core Objectives. The Core Objectives mandated for this course are:

1. Critical Thinking Skills: To include creative thinking, innovation, inquiry, and analysis, evaluation, and synthesis of information.
2. Communication Skills: To include effective written, oral, and visual communication.
3. Empirical and Quantitative Skills: To include the manipulation and analysis of numerical data or observable facts resulting in informed conclusions.

Course-Level SLO	Maps to Core Objective	Assessed via this assignment
Identify business financing options		Small Business Financing Quiz
Estimate funds for starting a new business and purchasing or expanding an existing business		Small Business Budget
Prepare a budget	Empirical and Quantitative Skills	Small Business Budget
Identify types of financial records		Small Business Financing Quiz
Describe record keeping requirements	Communication Skills	Small Business Record Keeping Quiz
Identify tax matters pertaining to a small business	Critical Thinking Skills	Tax Quiz
Describe the concepts of risk management		Risk Management Plan

Academic Dishonesty:

Any incident of academic dishonesty will be dealt with in accordance with college policy and the Student Handbook. Academic dishonesty – cheating on exams is an extremely serious offense and will result in a grade of zero on that exam. The student will be referred to the Office of Student Conduct for appropriate disciplinary action.

Student Concerns

If you have any questions or concerns about any aspect of this course, please contact me using the contact information previously provided. If, after discussing your concern with me, you continue to have questions, please contact Dean Victor Vega, PhD at 409 933-8181 or VVega2@com.edu

Course Outline

All required assignments are due by the specified date. Assignments are due at 11:59 pm CST time.

Week	Due Date	Reading	Online Homework and Quizzes
1	10/16	So You Want to Start a Business?	Introduction to the Class - Discussion
	10/19		Interest in a Small Business Discussion
2	10/23	Writing a Business Plan	Small Business Plan – Outline
3	10/30		Business Plan - Draft
4	11/2	Preparing a Budget and Startup Costs	Small Business Budget Preparation
	11/6	Writing a Business Plan	Comprehensive Business Plan
5	11/16	Financing a Small Business	Small Business Financing Quiz
6	11/23	Record Keeping for Small Businesses	Small Business Record Keeping Quiz
7	11/30	Taxes	Tax Quiz
8	12/4	Risk Management	Risk Management Plan

Institutional Policies and Guidelines

Grade Appeal Process:

Concerns about the accuracy of grades should first be discussed with the instructor. A request for a change of grade is a formal request and must be made within six months of the grade assignment. Directions for filing an appeal can be found in the student handbook <https://www.com.edu/student-services/student-handbook.html> *An appeal will not be considered because of general dissatisfaction with a grade, penalty, or outcome of a course. Disagreement with the instructor's professional judgment of the quality of the student's work and performance is also not an admissible basis for a grade appeal.*

Academic Success & Support Services:

College of the Mainland is committed to providing students the necessary support and tools for success in their college careers. Support is offered through our Tutoring Services, Library, Counseling, and through Student Services. Please discuss any concerns with your faculty or an advisor.

ADA Statement:

Any student with a documented disability needing academic accommodations is requested to contact:

Kimberly Lachney, Student Accessibility Services Coordinator

Phone: 409-933-8919

Email: AccessibilityServices@com.edu

Location: COM Doyle Family Administration Building, Student Success Center

Textbook Purchasing Statement:

A student attending College of the Mainland 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.

Withdrawal Policy:

Students may withdraw from this course for any reason prior to the last eligible day for a "W" grade. Before withdrawing students should speak with the instructor and consult an advisor. Students are permitted to withdraw only six times during their college career by state law. The last date to withdraw from the 1st 8-week session is October 1. The last date to withdraw for the 2nd 8-week session is November 25.

FN Grading:

The FN grade is issued in cases of *failure due to a lack of attendance*, as determined by the instructor. The FN grade may be issued for cases in which the student ceases or fails to attend class, submit assignments, or participate in required capacities, and for which the student has failed to withdraw. The issuing of the FN grade is at the discretion of the instructor. The last date of attendance should be documented for submission of an FN grade.

Early Alert Program:

The Student Success Center at College of the Mainland has implemented an Early Alert Program because student success and retention are very important to us. I have been asked to refer students to the program throughout the semester if they are having difficulty completing assignments or have poor attendance. If you are referred to the Early Alert Program you will be contacted by someone in the Student Success Center who will schedule a meeting with you to see what assistance they can offer in order for you to meet your academic goals.

Resources to Help with Stress:

If you are experiencing stress or anxiety about your daily living needs including food, housing or just feel you could benefit from free resources to help you through a difficult time, please click here <https://www.com.edu/community-resource-center/>. College of the Mainland has partnered with free community resources to help you stay on track with your schoolwork, by addressing life issues that get in the way of doing your best in school. All services are private and confidential. You may also contact the Dean of Students office at deanofstudents@com.edu or communityresources@com.edu.

Nondiscrimination Statement:

The College District prohibits discrimination, including harassment, against any individual on the basis of race, color, religion, national origin, age, veteran status, disability, sex, sexual orientation, gender (including gender identity and gender expression), or any other basis prohibited by law. Retaliation against anyone involved in the complaint process is a violation of College District policy.

Technical Outage Policy

Our reliance on the D2L and Cengage servers is an integral part of this course, but there might be times when a server is unavailable during the term. If an ongoing disruption prevents you from completing an assignment, email the instructor screenshots of the error messages you are receiving and include specific times you are trying to log into the system. These will be used to determine the nature of the problem. If the problems persist, email all technical problems to Distance Education at de_support_com@com.edu.

Computer Software Ability:

Basic computer skills for the course require knowledge of the following:

1. Email (sending, opening, replying, and uploading/saving attachments)
2. Web browsing (navigating, searching, downloading files and browser plug-ins)
3. Using the mouse and/or keyboard to activate commands and functions, including drag and drop features, text highlighting, and right-clicking to select command options.
4. D2L navigation and how to submit attachments and take quizzes