

FIN 107
Personal Finance
Section: 4BYM (Thursday Evening)
FALL 2025 Syllabus

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Welcome to Personal Finance 107. Our class will meet weekly on Thursday evenings from 7:00pm-9:30pm (PLEASE NOTE: THIS CLASS IS via ZOOM.).

COURSE DESCRIPTION:

Presents a framework of money management concepts including establishing values and goals, determining sources of income, managing income, preparing a budget, developing consumer buying ability, using credit, understanding savings and insurance, providing for adequate retirement and estate planning. Lecture 3 hours per week.

GENERAL COURSE PURPOSE:

FIN 107 is a one semester elective course designed to provide the student with the knowledge necessary to effectively plan and manage their personal financial situation.

ENTRY LEVEL COMPETENCIES:

A working knowledge of arithmetic, average skills in reading comprehension, and the ability to write and present ideas using standard English

COURSE GOALS AND OBJECTIVES:

Upon completion of this course, the student should be able to:

- A. develop a personal financial plan and monthly operating budget
- B. evaluate their financial situation and measure their success in meeting their personal financial plan
- C. reconcile a checking account
- D. assess the financial impact of housing, auto and other major acquisitions
- E. understand the basic concepts associated with consumer credit and the various forms of consumer insurance including life insurance, health insurance and property insurance
- F. comprehend the essential features associated with investment management including stocks, bonds and mutual funds
- G. understand the key components of the retirement and estate planning

MAJOR TOPICS TO BE COVERED

- Personal financial planning
- Cash management and budgeting
- Housing and auto decisions involving a buy versus lease analysis
- Open account credit including credit cards and bank lines of credit
- Consumer credit including single payment and installment payment loans
- Various types of life, health and property insurance and the major contract provisions associated with each form of protection

- Valuation methods used for stock, bond and mutual fund investments
- Primary provisions of social security, employer retirement and individual annuity programs
- Essential features of wills, trusts, and gifts and estate tax planning

OPTIONAL TOPICS

- Income tax computations
- Derivative investments
- Term paper on current personal finance topic
- Guest lecturer on current personal finance topic

Textbook/Technology:

Required:

Focus on Personal Finance: An Active Approach to Help You Achieve Financial Literacy, 7E (New York, N.Y., McGraw-Hill Education.) by Kapoor, Dlabay, Hughes & Hart (2022)
ISBN 978-1-260-77237-1

Other resource requirements:

- Financial calculator: suggest **HP12c** or **TI BAIL Plus**
- Access to a computer with Internet
- VCCS E-Mail account
- NVCC CANVAS account
- Respondus Lockdown Browser + Webcam

STUDENT RESPONSIBILITIES:

Students are expected to complete their assignments in a timely manner. Assignments are due at the start of class outlined in the course schedule. Students are expected to read assignments before class and be prepared for class discussion. Online assignments may be completed any time prior to the scheduled exam date covering the chapters. Scheduled exam dates are listed in the course schedule section of this syllabus. Exams must be taken during the window they are open in CANVAS. When the window closes, you'll won't be able to take the exam, and you will be graded accordingly. The instructor may waive the grade penalty in cases that demonstrate the student was unable to complete the assignment due to severe circumstances beyond his/her control. In addition, there will be a 10% penalty per day on other assignments that are turned in late. ***The instructor will not permit make-up exams without proper documentation and approval.***

EMAIL/CANVAS ACCOUNTS:

Students are required to use the Virginia Community College System (VCCS) Email account when communicating with the instructor and other students. Students may also be required to use CANVAS to complete quizzes and view grades. To obtain a VCCS Email and CANVAS User ID and Password, please visit the NVCC Information Technology Help Desk online at: <http://www.nvcc.edu/ithd> ***Note: When e-mailing the instructor please use FIN 107 in the subject line and sign your full name.***

To log into the course:

Go to <http://learn.vccs.edu> Enter the CANVAS User ID and Password and then click on **FIN 107** from the "My Courses Panel." Check the *Announcements* page frequently for changes in the Course Schedule or assignments.

Keys to Success in Class:

- 1) Attend class/ Be on time for class
- 2) Do the readings / online work before class
- 3) Turn in assignments on time
- 4) Pay attention and participate in class
- 5) Bring a **CALCULATOR** and other class materials
- 6) Bring books/pens/notes/Scantrons to class
- 7) Do not disrupt class
- 8) Curb cell phone usage (talking, texting, etc.)

NOTE: Be sure to drop the class if you stop coming (see Faculty Advisor or Student Services).

Technology

- If you have any ZOOM challenges, contact the IT Help Desk for NVCC ithelpdesk@nvcc.edu.
- When you enter a ZOOM meeting, please enter under the name you are registered in the class with. If you don't and I don't recognize the name, I will NOT allow you to enter the meeting. In addition, set your ZOOM background to a neutral background suitable for business, and wear suitable attire.
- McGraw-Hill Tech Support: If you need technical assistance with McGraw-Hill CONNECT, call (800)331-5094 EST. Hours Mon-Thur 24 hours; Fri 12am-8pm; Sat 10am-8pm; Sun 12pm-12am---
mhhe.com/support
- **Important:** A webcam is required in order to take the Proctored Assessments in online courses at NOVA. Go to NOVA's website to review the college's minimum technology standards/requirements to be sure you will have everything you need in place to successfully complete your proctored assessments. Proctoring at testing centers is not currently an option.
- You can expect to use Respondus Lockdown Browser + Webcam to take exams.
- iPads are not enabled for use with Respondus LockDown Browser.
- Please Note: Click on this link or copy and paste this link into your browser to access directions for downloading Respondus LockDown Browser <https://www.nvcc.edu/student-resources/technology/canvas.html>
- See Syllabus Addendum for Student Academic Integrity & Conduct Policy

Course Evaluation & Total Points 1000	
Item	Points
Exam #1 – Chapters 1-3	100
Exam #2 – Chapters 4-7	100
Exam #3 – Chapters 8-10	100
Exam #4 – Chapters 11-12	100
Exam #5 – Chapters 13-14	100
Final Exam - Cumulative	200
Midterm Presentations/Final Presentations	110/110
Discussion	30
Class Participation	24
Class Attendance	26
TOTAL POINTS	1000

Course Grading Scale:	
Points	Grade
900-1000	A
800-899	B
700-799	C
600-699	D
599 and below	F

ASSIGNMENT INSTRUCTIONS:

Exams (Taken on CANVAS)

Exams are 50 questions. All exams are listed in this syllabus. Exam material covers information found in the text as well as material covered by the instructor. Chapter exams and the final cumulative exam will be taken on CANVAS. Exams must be taken within the exam window listed in the Syllabus Course Schedule. If a student is unable to take an exam on the scheduled exam window, it is the **student's responsibility** to make arrangements with the instructor. *The instructor will not permit make-up exams without proper documentation and approval.*

Midterm Presentations/Final Presentations

The midterm exam will consist of a midterm presentation. The final exam will also consist of a final presentation. Students will be required to make a presentation to the class on a relevant topic in personal finance. You'll have to turn in (post in the CANVAS Discussion Board) a minimum 2-page single-spaced summary of your topic, as well as a copy of your power points. The 2-page requirement doesn't include references. Your references are in addition to the 2-page requirement. Utilize MLA writing style and cite your work. Each student will be required to participate to receive credit. You will be graded based on criteria outlined in a rubric. A copy of the rubric can be found in the module section of the CANVAS page for the course. All students are expected to remain in class until all presentations have been concluded. If you leave early, points will be deducted from your grade. PLEASE NOTE: YOU CANNOT USE THE SAME TOPIC FOR BOTH PRESENTATIONS.

Class Participation

Active class participation is expected. Participation includes, but is not limited to, answering questions when called on, contributing to class and group discussions and regular class attendance. Absence will affect a student's grade due to the student not being able to participate in the class discussions and group activities. Disrupting class by a late arrival and/or speaking while others are speaking, will have a negative impact on the class participation grade. - Class absence does not excuse a student from meeting assignment due dates. Arriving on time to class must be observed to maximize student's benefits from course activities and minimize disruption to other students.

STUDENTS ARE REQUIRED TO HAVE THEIR CAMERAS ON FOR THE DURATION OF CLASS.

IF YOU HAVE A QUESTION, PLEASE USE THE "RAISE HAND" FEATURE. Don't use the chat, because I may not see your chat right away and have moved on in the lecture.

Use of AI

You may not use artificial intelligence ("AI") to complete your assignments. Any material generated by AI may not be submitted as your own material. Furthermore, keep in mind that AI tools can make significant mistakes. You're solely responsible for any work submitted under your name.

COURSE SCHEDULE ON NEXT PAGE...**Course Schedule:**

(Check the *Announcements* page on CANVAS for changes during the semester).

FIN 107 - CLASSES HELD THROUGH SYNCHRONOUS ON-LINE ZOOM MEETING

Class Date	Topic		Homework
Sep 11	Course Introduction and Syllabus Review Chapter 1, 2	Current Events Discussion	Read Chapter 1, 2, 3
Sep 18	Chapter 3 Creating A Budget Discussion <i>EXAM#1 (1-3 take home)</i> <i>Exam Review</i>	Current Events Discussion	Read Chapter 4, 5
Sep 25	Chapter 4, 5	Current Events Discussion <u><i>Exam #1 Due</i></u>	Read Chapter 6
Oct 2	Chapter 6	Current Events Discussion	Read Chapter 7, 8
Oct 9	Chapter 7,8 <i>EXAM#2 (4-7 take home)</i> <i>Exam Review</i>	Current Events Discussion	
Oct 16	Guest Speaker	<u><i>Exam #2 Due</i></u>	Read Chapter 9, 10
Oct 23	Chapter 9, 10 <i>EXAM #3 (8-10 take home)</i> <i>Exam Review</i>	Current Events Discussion	Read Chapter 11,12
Oct 30	Chapter 11,12 <i>EXAM #4 (11-12 take home)</i> <i>Exam Review</i>	<u><i>Exam #3 Due</i></u> <u><i>Creating A Budget Due</i></u> <u><i>Guest Speaker Discussion Due</i></u>	
Nov 6	MIDTERM PRESENTATIONS	<u><i>Exam #4 Due</i></u>	
Nov 13	MIDTERM PRESENTATIONS		Read Chapter 13, 14
Nov 20	Chapter 13,14 <i>EXAM #5 (13-14) take home</i> <i>Exam Review</i>	Current Events Discussion	
Nov 27		THANKSGIVING HOLIDAY NO CLASS	

Class Date	Topic		Homework
Dec 4	<i>FINAL PRESENTATIONS Take Home FINAL EXAM(Cumulative</i>	<i><u>Exam #5 Due REVIEW FINAL EXAM</u></i>	
Dec 11	<i>FINAL PRESENTATIONS</i>	<i><u>Take Home Final Exam Due</u></i>	

NOVA Policies and Procedures

Students are responsible for knowing and following College policies, and they should be aware of the [Student Resources](#) available to them. The following are highlights of information that students should be aware of as they begin a course.

Academic Integrity Policy

Accommodations and Accessibility Services

Career Services

Closing Information

Communication

Course Drop/Withdrawal Policy

Enrollment Cancellation

Financial Stability and Advocacy Centers

Forms to Request Services and Assistance

- Accommodations and Accessibility Services: Request for Alternate Format
- Course grade appeal
- Enrollment Services: Course Repeat Request
- Enrollment Services: Enrollment with Permission
- Financial Aid: Satisfactory Academic Progress (SAP) Appeal Form
- Parking Services: Vehicle Registration Form
- Student Grievance Forms
- Veteran Enrollment Request Form (VERF)

Important Dates

Fall 2025 Important Dates

Fall 2025 Breaks & Holidays

Libraries

NOVA All Access

Office of Wellness and Mental Health

Prerequisite Verification Statement

Remote Student Support Services

Student Rights and Responsibilities

Student Integrity and Conduct

Student Ombuds Services (SOS)

TITLE IX

Tutoring

Academic Integrity Policy

NOVA promotes and emphasizes the importance of honesty in academic work. It is therefore imperative for students to maintain the highest standard of honor in their scholastic work.

Academic dishonesty, as outlined in more detail in the [Academic Integrity Policy \(Policy Number: 224\)](#), can include, but is not limited to cheating on an exam or quiz, submitting work that is not your own (plagiarism), or sharing assessments online. Consequences of academic dishonesty can include a failing grade on an assignment, a failing grade in the course, and may include additional administrative sanctions such as suspension or expulsion from the college. Procedures for disciplinary measures and appeals are outlined in the [Academic Integrity Procedures](#). It is a student's responsibility to become familiar with the student code of conduct. Lack of awareness is no excuse for noncompliance with NOVA's policies and procedures.

NOVA faculty may choose to use tools such as Turnitin to detect and flag instances of plagiarism in academic writing.

The use of AI to complete assigned work may be considered a violation of the academic integrity policy. Students are urged to be cautious when using any web tools designed to assist with assignments without their instructors' explicit permission to do so and to cite their sources in all their work.

Accommodations and Accessibility Services

NOVA is committed to ensuring all students have an opportunity to pursue a college education regardless of the presence or absence of a disability. No academically qualified student with a disability will be denied access to or participation in the services, programs, and activities of the College. Your access to and inclusion in this course is important to NOVA and your professors. Please request your accommodation letter (Memorandum of Accommodations) early in the semester or as soon as you become registered so that you have adequate time to arrange your approved academic accommodations with your professors. Returning students must renew their Memorandum of Accommodations (MOA) every semester; these students should submit the request 24 hours or later after enrolling in at least one class. Allow up to 7 business days for the request to be approved.

Accommodations are provided for in-person, online, and remote/synchronous (Zoom) learning. To get started, review NOVA's [Accommodation and Accessibility Services](#) website. Following a meeting with a counselor, you will be issued a Memorandum of Accommodation (MOA). You must provide your MOA to your professors, testing proctor, and/or tutoring center to receive your accommodation. You may provide your MOA any time during the semester; however, accommodations are not retroactive. You may email your MOA to your professors or provide them with a printed copy. They will send you an email to acknowledge receipt. You and your professors should schedule a meeting outside of class to discuss questions regarding your MOA. Please remind your professors of any special arrangements that must be made in advance of tests and assessments. If you need a sign language interpreter, or if you need live captions for your Zoom class, send an email to interpreters@nvcc.edu.

Career Services

The College is committed to providing career services to all students as part of the comprehensive educational journey. [Career Services](#) assists students with exploring, developing and setting goals related to each student's unique educational and academic needs. These services include career assessments, occupational information, goal setting, planning and employment resources. You can [request an appointment with a career counselor](#).

Closing Information

NOVA announces campus and college closings on the NOVA homepage. You can also receive notification by cell phone or email if you register for [NOVA Alert](#). Also review NOVA's guidance on [emergency closings, delayed openings, and continuation of instruction](#).

If a course is canceled due to a weather event or other unforeseen situation, check the course Canvas site or NOVA email (@email.vccs.edu) as soon as possible for instructions and assignments to avoid falling behind in coursework. You are expected to be up to date with all assignments the next time the class meets.

Communication

Northern Virginia Community College (NVCC) faculty, staff, and administrators communicate with students through their official NVCC email accounts (____@nvcc.edu). Students are likewise required to use their VCCS email accounts (____@email.vccs.edu) to communicate with instructors and other college personnel. Students should check their [email accounts](#) regularly.

Course Drop/Withdrawal Policy

Please note these important deadlines related to your enrollment in a course:

- Students may drop courses through NOVAConnect until the last day to drop with a tuition refund (census date). Students who drop a class during this period will receive a full refund.
- Requests to change your grade status to audit must also be completed before the last day to drop with a tuition refund (census date).
- Students who do not attend at least one class meeting or participate in an online learning class by the last day to drop with a tuition refund (census date) may be administratively withdrawn from the class. This means that there will be no record of the class or any letter grade on the student's transcript. The student's tuition will not be refunded.
- The *Last Day to Withdraw* is the last day to withdraw from classes without a grade penalty. Students will receive a grade of W. Students may withdraw from a course through NOVAConnect. The student's tuition will not be refunded. Withdrawing from a course after the census date and before the withdrawal date will result in a "W" grade appearing on your transcript.

To identify these important dates for your courses, please visit the [College Academic Calendar](#) and scroll down to the specific session for your course. Please note that any drops or withdrawals from a course may impact [financial aid](#), [international student status](#), or [military benefits](#).

Students with questions should check with the appropriate offices.

Enrollment Cancellation

- Students who do not make payment arrangements for their courses will be dropped.
- Students dropped for nonpayment cannot be enrolled in a course after the Last Day to Add/Drop, even if they have attended the class and completed coursework. Only students who were dropped due to college error are eligible for late enrollment (enrollment after the Last Day to Add/Drop).
- See <https://www.nvcc.edu/admissions/tuition/payment/index.html> for Payment Options.

Financial Stability and Advocacy Centers

[The Financial Stability and Advocacy Center](#) provides assistance to students who are experiencing financial hardships that might prevent the students' academic success. The personnel at the Financial Stability and Advocacy Centers work with students to identify college or community services available. For more information, please visit the [Financial Stability and Advocacy Center](#) webpage, or contact the office by calling 703.323.3450 or emailing financialstability@nvcc.edu.

Forms to Request Services and Assistance

[NOVA's Forms Library](#) is where you can access forms frequently used by the College. The forms are available in Portable Document Format (.pdf), Online or Excel. Some of the forms you will find online include:

- Accommodations and Accessibility Services: Request for Alternate Format
- Course grade appeal
- Enrollment Services: Course Repeat Request
- Enrollment Services: Enrollment with Permission
- Financial Aid: Satisfactory Academic Progress (SAP) Appeal Form
- Parking Services: Vehicle Registration Form
- Student Grievance Forms
- Veteran Enrollment Request Form (VERF)

You also have the option to [Make a Report](#) to the college. Here is the list of reports you can submit:

- Report an academic violation.
- Report a student conduct violation (non-academy integrity).
- Report Sexual Misconduct (Title IX).
- Report a student needed assistance (non-conduct).
- Title IX Pregnant and Parenting Accommodation Request.
- Ombuds Assistance Request.

Important Dates

The [academic calendar](#) provides information about important dates and deadlines each semester. Visit this calendar to learn about

- Open registration dates.
- Academic advising dates.
- Registration dates.
- Deadlines to pay tuition fees.
- First and Last day of classes
- Deadline to drop the class with a tuition refund or change classes to audit.
- Deadline to withdraw without grade penalty (W) and no refund.
- Final Exams Schedule.
- Breaks and holidays.
- Financial aid disbursement dates.

- Deadline to apply for graduation.

Fall 2025 Important Dates

Fall 2025	15-week Term	1 st 7-week Term	13-week Term	2 nd 7-week Term
Last day for students to add their names to the wait list	August 13	August 13	August 27	October 7
Classes Begin	August 25	August 25	September 9	October 22
Last day to add/enroll in a course—payment is due at time of enrollment	September 2	August 27	September 15	October 24
Last day to drop with a tuition refund or change to audit (census date) **	September 11	September 2	September 24	October 30
Last day to withdraw without grade penalty ***	November 3	September 23	November 10	November 24
Final exam week	December 10-16		December 10-16	
Classes/exams end	December 16	October 12	December 16	December 16
Last day to submit grades	December 18	October 14	December 18	December 18

Fall 2025 Breaks & Holidays

Labor Day; College closed	September 1, 2025
Fall Break (classes do not meet)	October 13-14, 2025
Thanksgiving Holiday (November 26; non-instructional day/no classes. College offices close at noon.)	November 26-30, 2025
Winter Break	December 22, 2025-January 1, 2026

* To find the last day to drop with tuition refund (census date) for a variable duration (dynamic) course, go to [schedule of class](#), search for the course, then click on the class number.

** Withdrawals after this date require documentation of mitigating circumstances and permission of the instructor and the academic dean. Please check NOVAConnect for start dates and census dates for variable duration (dynamic) sessions.

Libraries

[NOVA Libraries](#) support the mission of the College to deliver in-person and online postsecondary teaching, learning, and workforce development to students, faculty, staff and community members. The libraries promote equity and inclusion by addressing systemic barriers to student success and fostering intellectual curiosity, creativity and critical thinking. At our libraries, you may borrow books/printed material, access article databases, access videos, connect to Wi-Fi, use the printers, and reserve a study room.

NOVA All Access

Starting in Fall 2024, the College moved to a new student-centric course material delivery model in collaboration with Barnes & Noble. The program is called NOVA All Access (formerly Barnes & Noble College First Day® Complete). NOVA All Access will reduce the cost of course materials and ensure students have all their materials across all courses prior to the first day of class. Instead of purchasing materials a la carte, students get access to *all* required course textbooks and digital materials for a flat fee per credit (\$22.50/credit). They choose the delivery method that works for them (either pickup at the campus bookstore or direct shipment to their home) and receive all digital and electronic materials directly through Canvas. If the cost for course materials is determined to be less outside of NOVA All Access, students have the choice to opt out of the program each semester.

More information is available on the NOVA Website (www.nvcc.edu/novaallaccess).

If your course uses OER materials (for “open educational resources”) or is “no materials required,” instructor will let you know the best way to get your course materials. You *may not be required* to purchase textbooks and other materials for this course. We are making this information available so you can make an informed choice about participating in NOVA’s new course materials program, *NOVA All Access*. For more information on *NOVA All Access*, please visit the website – www.nvcc.edu/novaallaccess.

If your instructor indicates you are not required to purchase materials and you are taking only courses with no materials required, then you should opt-out of the NOVA All Access program.

Office of Wellness and Mental Health

During your time at NOVA, you may experience challenges including struggles with academics or your personal well-being. NOVA has support resources available. Please contact the [Office of Wellness and Mental Health](#) if you are seeking resources and support, or if you are worried about a friend or classmate.

Prerequisite Verification Statement

As noted in the [Course Prerequisites Policy](#), some courses have prerequisite or corequisite requirements that are established to foster a student’s success in the course. Students may not enroll in a course for which they do not meet the prerequisites by the time the course begins or for which they do not simultaneously enroll in any corequisite. Students may be administratively dropped from any course for which they have not met the prerequisite. If a course has a prerequisite, it is the responsibility of the student to ensure completion of this pre-requisite course first. Any student needing assistance in determining prerequisite or corequisite requirements can reach out to their faculty member or Campus Academic Division office for support.

Remote Student Support Services

If you need academic assistance or need college services but cannot make it to campus, many of our services can be accessed remotely. We can provide assistance from several departments, including the following:

- [Academic Advising](#)
- [Canvas and Course Resources](#) (guides and tutorials)
- [Financial Aid](#)
- [IT Help Desk](#)
- [Library Support](#)

Student Rights and Responsibilities

The Office of Student Rights and Responsibilities (OSRR) promotes and encourages honesty, integrity, and respect among NOVA students and staff. We accomplish our mission through

education, compliance through behavioral standards, and support of individual rights. Our work helps enhance the quality of the NOVA community and equips students with the knowledge, skills, and resources to be successful inside and outside of the classroom.

The Office of Student Rights and Responsibilities (OSRR) comprise the following areas:

[Student Integrity and Conduct](#)

Investigate alleged violations of the [Student Code of Conduct](#).

- Adjudication of informal and formal Code of Conduct hearings
- Mediation (settling differences)
- Student development workshops
- Professional development workshop on topics like Conflict Resolution and Classroom Management
- Referrals to resources and services

[Student Ombuds Services \(SOS\)](#)

For students who believe an unfair resolution was made for a formal complaint made to NVCC (i.e., academic concerns, ethical behavior, violation of College policies and/or procedures, business services, financial aid, etc.), SOS will investigate the student's concern.

- Confidential - students may discuss problems or issues in a confidential manner
- Independent - of any individual/office within NVCC
- Informal - review matters received and make informal inquiries to offer resolution options, make referrals, and mediate disputes.
- Neutral - strives for impartiality, fairness, and objectivity in the treatment of people and the consideration of issues
- Voluntary – it is the student's responsibility to contact SOS for services

Contact: Dr. Tanneh Kamara

Coordinator, Student Ombuds Services (SOS), Office of Student Rights and Responsibilities

Phone: 703-530-2834

Email: ombuds@nvcc.edu

TITLE IX

Title IX is a civil rights law that prohibits discrimination on the basis of sex in educational programs, activities, admission, and employment. Complaints of sex-based discrimination, sexual violence, domestic violence, dating violence, and sexual or gender-based harassment are governed by the Title IX Policy. For more information or to make a report, visit the [Office of Title IX](#).

Tutoring

NOVA's Tutoring Centers offer free in-person and virtual tutoring to all NOVA Nighthawks. Students can drop by any one of campus Tutoring Centers for walk-in services or set up an appointment for tutoring. To request an appointment for one-on-one tutoring, either in-person or via Zoom, log in to myNOVA to [select EAB Navigate](#). For more information and for Tutoring Center locations, visit [Tutoring & Academic Support](#). In addition, Tutor.com is an online tutoring service that Northern Virginia Community College offers that is free to all students. Tutor.com provides tutoring in a variety of subjects, many of which are available 24/7. To access Tutor.com, click on the **Tutor.com: 24/7 Online Tutoring** link located in your course on the navigation menu.