**1. COURSE TITLE\*:** Personal Finance

**2.** **CATALOG PREFIX\*:** BADM **COURSE NUMBER\*:** 2213

**3. PREREQUISITE(S)\*:** None **COREQUISITE(S)\*:** None

**4.** **COURSE TIME/LOCATION: (*Course Syllabus – Individual Instructor Specific*)**

 Campus, Class Time, & Room #

**5. CREDIT HOURS\*:** 3 **LECTURE HOURS\*:** 3

 **OBSERVATION HOURS\*:** 0 **LABORATORY HOURS\*:** 0

**6. FACULTY CONTACT INFORMATION: *(Course Syllabus – Individual Instructor Specific)***

Name & at least 2 methods of contact

**7. COURSE DESCRIPTION\*:**

This course will provide students with the tools needed to develop and maintain a personal financial plan. Students will learn practical strategies for investing, saving, budgeting, using credit, paying bills, and filing tax returns. Students will also research purchase decisions related to automobiles, housing, and insurance.

**8. LEARNING OBJECTIVES\*:**

 At the completion of this course the student will be able to:

1. Develop personal financial goals
2. Understand Financial Statement Accounts
3. Create and implement a personal budget
4. Understand how time value of money impacts investing and spending decisions
5. Prepare a federal income tax return
6. Assess various types of savings and payments accounts
7. Weigh the pros and cons of using credit
8. Develop a plan to protect your credit and manage your debts
9. Research purchases and identify effective buying strategies
10. Describe the steps to take to resolve consumer problems
11. Understand the steps involved in making a major purchase (vehicle)
12. Compare the costs and benefits of renting versus buying a home
13. Develop a risk management plan
14. Analyze the costs and benefits of various types of health insurance coverage
15. Understand investing fundamentals
16. Evaluate stock, mutual fund, index funds, and bond investments
17. Identify the various retirement accounts and their related tax advantages
18. Developing a Career Plan

**9.** **ADOPTED TEXT(S)\*:**

 *Individual Finance*

 A FREE Online Education Resource from LibreTexts

 <https://biz.libretexts.org/Bookshelves/Finance/Individual_Finance>

**10. OTHER REQUIRED MATERIALS: (SEE APPENDIX C FOR TECHNOLOGY REQUEST FORM.)\*\***

 Research of articles as assigned by instructor.

**11. GRADING SCALE\*\*\*:**

Grading will follow the policy in the catalog. The scale is as follows:

 A = 90 – 100

 B = 80 – 89

 C = 70 – 79

 D = 60 – 69

 F = 0 – 59

**12. GRADING PROCEDURES OR ASSESSMENTS: (*Course Syllabus – Individual Instructor Specific)***

 **Example:**

 **Points %**

 Exams 450 45%

 Homework 150 15%

 Projects 300 30%

Attendance 50 5%

 Participation 50 5%

 Total 1,000 100%

**13. COURSE METHODOLOGY OR COURSE FORMAT: *(Course Syllabus – Individual Instructor Specific)***

Classes will consist of lectures, class discussions, simulations, projects, videos, outside assignments and supplemental materials. Interactive class discussion is encouraged and staying current on reading assignments necessary to be able to actively participate in class discussions.

**14. COURSE OUTLINE: *(Course Syllabus – Individual Instructor Specific)***

 **Suggested Course Outline**

|  |  |  |  |
| --- | --- | --- | --- |
| **Week** | **Chapter** | **Topic** | **Learning Objectives** |
| 1 | 12 | Personal Financial PlanningBasic Ideas of Finance | LO 1LO 1 |
| 2 | 3 | Financial StatementsCareer Planning - Resume & Cover Letter | LO 2LO 18 |
| 3 | 45 | Evaluating Choices – Time, Risk, & ValueFinancial Plans – BudgetsSpending Project | LO 4LO 3LO 3 |
| 4 | 6 | Taxes & Tax Planning | LO 5 |
| 5 | 1214 | **EXAM 1**Investing The Practice of InvestingInvesting Project | LO 4, 15, 16LO 4, 15, 16LO 4, 15, 16 |
| 6 | 15 | Owning Stocks | LO 15, 16 |
| 7 | 16 | Owning Bonds | LO 15, 16  |
| 8 | 17 | Investing in Mutual Funds | LO 15, 16 |
| 9 | 11 | Retirement & Estate Planning**EXAM 2** | LO 4, 15, 16, 17 |
| 10 | 7 | Financial ManagementEducation Financing, Loans, & Scholarships | LO 6, 7, 8, 10LO 6, 7, 8 |
| 11 | 8 | Consumer Strategies & Wise Buying of Motor Vehicles | LO 4, 9, 10, 11 |
| 12 | 9 |  Buying a Home | LO 4, 9, 12  |
| 13 | 10 | Personal Risk Management –Home & Auto Insurance | LO 13 |
| 14 | 10 | Personal Risk Management -  Medical Insurance | LO 13, 14 |
| 15 | 10 | Personal Risk Management - Life Insurance | LO 13 |
| 16 |  | **EXAM 3** |  |

**15. SPECIFIC MANAGEMENT REQUIREMENTS\*\*\*:**

**Student’s Responsibility:** Read the Textbook, Read the Chapter Learning Objectives, Read the Chapter Summary, Attend Class, Be prepared to Participate in class, Display Sincere Adult Behavior, Complete the Project and EXAMS by the Due Dates, You will need a calculator for EXAMS, No Tobacco, No using Cell Phones. **No Plagiarism!**

**Instructor’s Responsibility:** It is the responsibility of the instructor to enhance and expand the meaning and application of the subject matter covered in the course. The instructor will not normally review the assigned text. The instructor will provide grades in a timely manner and make arrangements to be available for assistance as needed.

**16. FERPA: \***

Students need to understand that their work may be seen by others. Others may see your work when being distributed, during group project work, or if it is chosen for demonstration purposes. Students also need to know that there is a strong possibility that your work may be submitted to other entities for the purpose of plagiarism checks.

**17. ACCOMMODATIONS: \***

Students requesting accommodation may contact Ryan Hall, Accessibility Coordinator at rhall21@sscc.edu or 937-393-3431, X 2604.

Students seeking a religious accommodation for absences permitted under Ohio’s Testing Your Faith Act must provide the instructor and the Academic Affairs office with written notice of the specific dates for which the student requires an accommodation and must do so no later than fourteen (14) days after the first day of instruction or fourteen (14) days before the dates of absence, whichever comes first. For more information about Religious Accommodations, contact Ryan Hall, Accessibility Coordinator at rhall21@sscc.edu or 937-393-3431 X 2604.

**18. OTHER INFORMATION\*\*\*:**

**SYLLABUS TEMPLATE KEY**

**\*** Item cannot be altered from that which is included in the master syllabus approved by the Curriculum Committee.

**\*\*** Any alteration or addition must be approved by the Curriculum Committee

**\*\*\*** Item should begin with language as approved in the master syllabus but may be added to at the discretion of the faculty member.