

BUS-F260 Personal Finance

Course Syllabus 2015-2016

<u>Credits</u>	3	<u>General Education Breadth of Inquiry</u>	<u>Social & Historical Studies S&H</u>
<u>Instructor</u>	<u>Mrs. Burns</u>	<u>Office</u>	<u>W414</u>
<u>Email</u>	<u>jburns@warren.k12.in.us</u>	<u>Office Hours</u>	<u>1:00-1:55 pm</u>
<u>Meeting Times</u>	<u>5th Period</u>	<u>Meeting Location</u>	<u>W414</u>
<u>Prerequisite(s)</u>	<u>Introduction to Financial Services</u>	<u>Dual Credit fees</u>	<u>\$75</u>
<u>Course Description</u>	<u>This course explains the basics of financial literacy, including life skills in money management, career planning, saving and investing, credit management and retirement planning.</u>		
<u>Core Transfer Library Course</u>	<u>Yes, CTL Name: Personal Finance</u>		
<u>Textbook Title & Author</u>	<u>Business and Personal Finance, Kapoor, Dlabay, Hughes, Hoyt, Glencoe</u>		

<p><u>Learning Objectives</u></p>	<p><u>Upon completion of this course, the student should be able to:</u></p> <ol style="list-style-type: none"> <u>1. Prepare a simple tax return while assessing income sources and benefits.</u> <u>2. Explain the effects of inflation and pricing policies</u> <u>3. Discuss how to get more for your money and learn about consumer rights and responsibilities</u> <u>4. Prepare a monthly budget and design a personal financial plan that is based on personal goals and values</u> <u>5. Prepare basic banking documents, including a checking account and bank reconciliation, explain how to maximize the benefits of banking services</u> <u>6. Assess risks and determine ways to reduce, avoid, shift and assume risk of personal and financial loss</u> <u>7. Design a purchasing strategy; explain how to get started with and manage credit wisely, including long-term debt repayment; learn about the resolution of credit problems, bankruptcy choices and consumer protection laws</u> <u>8. Explain the basics of saving and investing, including reasons, principles, and strategies to maximize wealth over a lifetime while minimizing investment risk; explain how to buy and sell securities and discuss regulatory agencies and laws</u> 										
<p><u>How IU Grade will be Calculated</u></p>	<p><u>How students earn the IU grade.</u></p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 20%;"><u>200</u></td> <td><u>2 tests @ 100 points each</u></td> </tr> <tr> <td><u>80</u></td> <td><u>Assignments</u></td> </tr> <tr> <td><u>80</u></td> <td><u>Final Exam (20% as required by policy)</u></td> </tr> <tr> <td><u>40</u></td> <td><u>Self-Management, Participation</u></td> </tr> <tr> <td><u>400</u></td> <td><u>Total Points</u></td> </tr> </table>	<u>200</u>	<u>2 tests @ 100 points each</u>	<u>80</u>	<u>Assignments</u>	<u>80</u>	<u>Final Exam (20% as required by policy)</u>	<u>40</u>	<u>Self-Management, Participation</u>	<u>400</u>	<u>Total Points</u>
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<p><u>How High School Grade will be Calculated</u></p>	<p><u>Same as IU grade.</u></p>										
<p><u>IU Grading Scale</u></p>	<p><u>Suggested</u></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%;"><u>A+:</u> <u>98-100%</u></td> <td><u>C+: 77-79.9%</u></td> </tr> <tr> <td><u>A:</u> <u>93-97.9%</u></td> <td><u>C: 73-76.9%</u></td> </tr> <tr> <td><u>A-:</u> <u>90-92.9%</u></td> <td><u>C-: 70-72.9%</u></td> </tr> <tr> <td><u>B+:</u> <u>87-89.9%</u></td> <td><u>D+: 67-69.9%</u></td> </tr> </table>	<u>A+:</u> <u>98-100%</u>	<u>C+: 77-79.9%</u>	<u>A:</u> <u>93-97.9%</u>	<u>C: 73-76.9%</u>	<u>A-:</u> <u>90-92.9%</u>	<u>C-: 70-72.9%</u>	<u>B+:</u> <u>87-89.9%</u>	<u>D+: 67-69.9%</u>		
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	<u>B: 83-86.9%</u>	<u>D: 60-66.9%</u>
	<u>B-: 80-82.9%</u>	<u>D-: 60-62.9%</u>
<u>High School Grading Scale</u>	<u>Warren Central High School/Walker Career Center scale.</u>	
	<u>A: 92.5-100%</u>	<u>C-: 69.5-72.4%</u>
	<u>A-: 89.5-92.4%</u>	<u>D+: 66.5-69.4%</u>
	<u>B+: 86.5-89.4%</u>	<u>D: 62.5-66.4%</u>
	<u>B: 82.5-86.4%</u>	<u>D-: 59.5-62.4%</u>
	<u>B-: 79.5-82.4%</u>	<u>F: Below 59.5%</u>
	<u>C+: 76.5-79.4%</u> <u>C: 72.5-76.4%</u>	<u>There is NO extra credit, bonus points, or curving in this class. Your grade will be weighted as AP classes are, if you take the ACP dual credit class.</u>

