

Personal Finance Syllabus

Financial Skills for Smart Living

SPRING 2023

Course Description

Financial Skills for Smart Living will prepare students for their own personal financial well-being in life. The course will cover the main topics of personal finance at a broad level. Through reading, lectures, videos, interviews, and assignments; students will gain a better understanding of personal financial planning including setting goals, budgeting, saving, investing, insurance, credit, loans, making home and automobile purchases, retirement planning, and estate planning.

Students may earn 3 credit hours from the University of Northern Iowa by passing the for-credit final exam. The cost to take the exam is \$100.00 and must be paid before the exam date. Students who earn a passing grade will receive a “credit” grade; students who do not pass the final exam will receive a “no credit” grade. To register for the exam, go to <https://business.uni.edu/financial-skills-smart-living-exam>.

Instructor

Tracy Weber

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Course Objectives

- Demonstrate financial responsibility and planning skills to achieve financial goals for a lifetime of financial health.
- Manage money effectively by developing spending plans and selecting appropriate financial instruments to maintain positive cash flow.
- Make informed and responsible decisions about incurring and repaying debt to remain both creditworthy and financially secure.
- Evaluate and identify appropriate risk management options, including types of insurance, non-insurance, and identity protection.
- Assess the value, features, and planning processes associated with savings, investing, and asset building, and apply this knowledge to achieve long-term financial security with personal and entrepreneurial goals in a global market.
- Understand human, cultural, and societal issues related to financial literacy, and practice legal and ethical behavior.

How to Succeed in Class

Attendance is important as much of the material in this course will be shared and discussed during class. I expect you to take notes during class and to ask questions when something is unclear. You will also support the learning purposes of this class by providing helpful and respectful feedback to myself and others, and devoting your own speaking and writing to topics and issues that promote collective learning goals.

Cell phones and laptops should be turned off during class as these items can distract you and others from learning. Being open to new ideas as well as having a growth mindset and a positive outlook will help you be more successful in this class and in life.

Grading System - Content / Process - other important information (reassessment, homework, etc.)

70% Tests & Projects

30% Daily Work, Practice, & Homework

A+	100%	C+	78-79%
A	92-99	C	72-77
A-	90-91	C-	70-71
B+	88-89	D+	68-69
B	82-87	D	62-67
B-	80-81	D-	60-61
		F	59 or lower

Classroom Expectations - policies

Show up.

Be on time.

Show initiative.

Work together.

Ask for help.

Help others.

Be resourceful & find a way.

Late Work:

There will be a set deadline for turning in late work each quarter, students will not be allowed to turn in late assignments after that deadline.

Makeup Work:

When students are absent, they are accountable for turning in assignments the next day they return to class. If the work is not made up within three days, based on the number of days absent.

Cheating & Plagiarism:

- Cheating from another student, book, and notes are a major offense. If caught cheating the student will lose credit for the work. If a student is caught cheating with another student, BOTH students will lose credit.

- Plagiarism is when a student does not give credit to an author or producer of a piece of work (i.e. music, books, magazines, websites, etc.) If a student is caught plagiarizing the student will lose credit for their work. This is an easy punishment (Colleges today, kick students out for plagiarism)

Technology:

We will be utilizing Google Classroom every day in our classroom. Inappropriate use of technology will lead to 0/9th Block