

Managing Your Personal Finances Syllabus 2008-09

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COURSE DESCRIPTION:

This course teaches how to handle your personal finances from a godly perspective of stewardship. Its purpose is to equip high school students with the knowledge and skills needed to manage their finances. It addresses both current spending practices and planning for the future. The topics covered are: employee pay and benefits, budgeting, bank accounts, home and auto purchases, using credit, building your savings, investment options, and insurance needs. The students will be doing many projects to learn/improve these skills such as keeping a balanced checkbook, filling out a tax form, researching banking options, and managing investments. Each topic is presented with a focus on God's view of money.

This course is designed for seniors and mature juniors.

REQUIRED TEXT:

Managing Your Personal Finances by Joan S. Ryan (3rd Edition © 1997)
ISBN-538-62896-0

ASSIGNMENTS:

Each week assignments will be posted on the Cornerstone website. These assignments may contain additional material that will also be posted. It is **IMPORTANT** that you have access to the website and have a copy of Adobe Reader so that you can download and print the necessary documents. You will also need access to the internet to complete some of the assignments.

Since the assignments reinforce the practical application of what we are learning, it is important that **assignments are completed**. I will check to see if assignments are completed. I am concerned that students are working through the assignments and not so much that the assignments are error free. (That would be wonderful – but unrealistic in a course like this!)

QUIZZES:

Most weeks, you are required to have read from your text **BEFORE** you come to class. When this is the case, there will be a quiz (or quizzes if multiple chapters were assigned) posted to the Cornerstone Website. I expect you to take the quiz(zes) by the Wednesday after the reading is due. You must submit the quiz by noon on Wednesday, or the grade will be lowered 10 points for each week after that. (If you hand it in at 1 PM on the Wednesday it is due, you will lose 10 points. If you submit it the following Tuesday, you will lose 10 points. If you wait 2 weeks – you will lose 20 points, etc.) If you have questions on the reading, I expect you to ask them during our class time or email me with questions. The quizzes will be interactive web pages. Questions will be True/False, Multiple Choice, and Matching. You will input your answers and then submit the quiz. The results will be emailed to me, (listing the time, your name, and your email address), and you will also be shown your score. **THESE ARE OPEN BOOK QUIZZES!!** Please use your text to find the answers! You don't need to memorize all of the material we will cover in this class, but you need to be able to locate it so you can find it later in life!

GRADES:

I will provide parents with a list of grades as well as a list of assignments completed twice during the semester. The first report will be sent out at the midpoint of the semester; the final report will be at the end of the semester. A suggested grade for the work to that point will be included. This will be weighted as follows:

Quizzes	80%
Assignments completed	20%

COURSE SCHEDULE: This is a tentative schedule and may change.

Week Number	Date	Chapter(s) to read BEFORE class	Topic in Class
1	9/8	Ch 6 Assignment on Biblical View	Intro to Class/Biblical Basis/ Employee Pay & Benefits
2	9/15	Ch 8	Budgets and Financial Records
3	9/22		Budgets continued
4	9/29	Ch 9	Checking Accounts and Banking Services
5	10/6		Checking Accounts/ Banking Services
6	10/13	Ch 10	Saving for the Future
7	10/20	Ch 1,2,3	Career Planning
8	10/27	Ch 7	Income Tax
9	11/3	Ch 11, 12	Managing Investments/ Stocks
10	11/10	Ch 13, 14	Bonds/Mutual Funds, Real Estate, etc.
11	11/17	Ch 16, 17	Credit/Credit Records, Applications, etc.
	11/24	Thanksgiving Break	
12	12/1	Ch 18, 19	Cost of Credit Problems with Credit
13	12/8	Ch 21, 22	Housing/ Real Estate Principles
14	12/15	Ch 23	Auto
	12/22 12/29	Christmas Break	
15	1/5	Ch 25, 26, 27	Personal Risks, Property & Liability Insurance/ Health & Life Insurance