

BUS-COL-BUSFIN-1200-SYLLABUS

Autumn 2025

COURSE OVERVIEW:

Instructor

Instructor: Derik Staufenberg

Email address: staufenberg.3@osu.edu

Office hours: By Appointment (See Carmen for scheduling)

Journalism Building Lectures in Room 270

Tuesday and Thursday 5:30-6:50PM

Course description

This course is designed to teach the principles of personal finance. The course will cover personal financial management, planning, consumer financial institutions, use of credit, student loans, auto loans, insurance, and investing.

HOW THIS COURSE WORKS

Mode of delivery: This course is 100% in-class. I expect each student to attend class **on time** and be prepared to discuss homework and/or participate in our in-class discussions.

Pace of activities: This course is divided into a **weekly schedule** as outlined on the course website in CarmenCanvas. Students are expected to keep pace with weekly deadlines.

Credit hours and work expectations: This is a **3-credit-hour course**. According to [Ohio State policy](#), students should expect around 3 hours per week of time spent on direct instruction (instructor content and Carmen activities, for example) in addition to 6 hours of homework (reading and assignment preparation, for example) to receive a grade of (C) average.

Attendance and participation requirements: The following is a summary of everyone's expected participation:

- **Participating: AT LEAST TWICE PER WEEK**

My expectation is that everyone in this class will attend every class and be on time. You are expected to come to class having read the required textbook sections and Canvas reading assignments.

There will be a Board Problem assigned at the end of most lectures for discussion at the start of the next class. I will randomly select a student to solve the problem on the board and present the solution to the class. Failure to prepare the board problem will negatively affect the participation grade, while active engagement in the board problem

discussion will be rewarded. Note that this will be evaluated by effort, not by correctness.

- **Lectures: SYNCHRONOUS** You are expected to attend lecture each week.
- **Tests: TWO MIDTERMS AND ONE FINAL EXAM. EXAMS WILL BE TAKEN DURING CLASS TIME.**

There will be 2 midterms and 1 final exam. Both the midterms and final exam will be taken during class time and administered through CarmenCanvas Quizzes. The exam will be given during your **scheduled lecture time**. Please see the course schedule for exam dates. Each timed exam will be 80 minutes in length. The clock starts at 5:30PM. The test must be completed in that one sitting and all exams must be completed by 6:50PM. The midterms and final exam will be non-cumulative.

Proctoring will be done by LockDown Browser. Details about how to install LockDown Browser onto your laptop or iPad will be shared at the beginning of Week 2.

There will be no make-up exams unless you have a valid family, health or safety emergency. Please email the instructor PRIOR to the exam. If you miss an exam without my knowledge, then you will receive a zero for that component of the grade.

- **Complete In Class Assignments and Homework: USUALLY DUE EVERY 1-2 WEEKS. CHECK THE COURSE SCHEDULE IN CARMEN FOR DUE DATES.**

The assignments will be individual and group, depending on the assignment. In either case, each student or group will be working independently of all other students or groups. Professor Staufenberg will randomly assign students to groups for each group assignment. The assignments include exam-style problems, case studies discussion questions, questions related to assigned readings and completion of online class exercises to be completed outside of class. All assignments are due at 11:59PM the day before the next online class meets. No late assignment will be accepted (See Course Schedule for assignments and dates). ***Please note that some assignments will be announced online class and will not be listed in the syllabus.***

** Each assignment grade will contribute equally towards the Assignments component grade. Additional assignments that are not listed in the syllabus will raise the Assignments component grade and overall total points for the class.*

Quizzes: BEST 5 OUT OF 6 ONLINE QUIZZES. THE QUIZZES WILL BE TAKEN DURING CLASS TIME.

There are six quizzes over the course of the semester and administered through CarmenCanvas Quizzes. The lowest quiz score will be dropped. The remaining quiz scores will contribute equally towards the total quiz grade.

Proctoring will be done by LockDown Browser. Details about how to install LockDown Browser onto your laptop or iPad will be shared at the beginning of Week 2.

There will be no make-up quizzes unless you have a valid family, health or safety emergency. Please email the instructor PRIOR to the quiz. If you miss a quiz without my knowledge, then you will receive a zero for that component of the grade.

- **Course Resources to Learn the Material: REQUIRED**

- *Course notes* are posted on the course website. Please bring your notes and questions to class to participate in the class discussion.
- *Required readings* or links to *required readings* posted on the class website. Students are expected to have completed the assigned reading before each class. To encourage preparation and facilitate class discussion, the professor will call on students in class to share their insights.

- **Additional Resources to Learn the Material: OPTIONAL**

- Suggested readings related to current events will be posted periodically on the class website.
- The *Wall Street Journal* (WSJ) provides national and international news as well as detailed information on financial markets and institutions.
- The *Financial Times* is a daily newspaper out of London with a US edition. The *Financial Times* offers a much more extensive coverage of economic and business activity outside of the United States, compared to most domestic news sources such as the WSJ.
- The *Economist* is a weekly British news magazine that analyzes the week's events and surveys financial market developments. Its target audience includes senior executives as well as high-ranking government officials.
- *Bloomberg.com*: Bloomberg.com offers news, data, videos on a broad group of markets, asset classes and the economy.
- *Podcasts* are radio shows, stories and interviews that offer an insider's perspective on the latest financial market news.

- **Q&A Discussion Boards: OPTIONAL**

This is an open discussion board that will allow both you and I to answer class questions as we proceed through the chapters. I highly encourage you to check the Q&A Discussion Board daily as frequent questions that I and the other students will post and discuss.

- **Office hours: OPTIONAL**

Office hours are optional but recommended especially if you are struggling with the material. The best way to contact me is by email. I will respond back to your email within 48 hours. You can also ask a general question in the class Q&A discussion board. I will respond to that within 48 hours.

COURSE MATERIALS AND TECHNOLOGIES

Textbooks (Recommended)

- *Personal Finance* by Jeff Madura from Pearson 8th edition.
- *Personal Finance* by Rachel Siegel and Carol Yacht is a free open textbook hosted by the University of Minnesota: <https://open.umn.edu/opentextbooks/textbooks/31>

TI BAll Plus Financial Calculator (Recommended)

- TI BAll Plus Financial calculator are available at the OSU Bookstore, as well as Amazon, Target, Wal-Mart, on-line, etc.

Course technology

For help with your password, university email, Carmen, or any other technology issues, questions, or requests, contact the Ohio State IT Service Desk. Standard support hours are available at ocio.osu.edu/help/hours, and support for urgent issues is available 24/7.

- **Self-Service and Chat support:** ocio.osu.edu/help
- **Phone:** 614-688-4357(HELP)
- **Email:** servicedesk@osu.edu
- **TDD:** 614-688-8743

BASELINE TECHNICAL SKILLS FOR CARMENCANVAS COURSES

- Basic computer and web-browsing skills
- Navigating Carmen: for questions about specific functionality, see the [Canvas Student Guide](#).

REQUIRED TECHNOLOGY SKILLS SPECIFIC TO THIS COURSE

- [CarmenZoom virtual meetings](#)

REQUIRED EQUIPMENT

- Computer: current Mac (OS X) or PC (Windows 7+) with high-speed internet connection
- Webcam: built-in or external webcam, fully installed and tested
- Microphone: built-in laptop or tablet mic or external microphone

- Other: a mobile device (smartphone or tablet) or landline to use for BuckeyePass authentication

REQUIRED SOFTWARE

- [Microsoft Office 365](#): All Ohio State students are now eligible for free Microsoft Office 365 ProPlus through Microsoft's Student Advantage program. Full instructions for downloading and installation can be found [at go.osu.edu/office365help](https://go.osu.edu/office365help).

CARMEN ACCESS

You will need to use [BuckeyePass](#) multi-factor authentication to access your courses in Carmen. To ensure that you are able to connect to Carmen at all times, it is recommended that you take the following steps:

- Register multiple devices in case something happens to your primary device. Visit the [BuckeyePass - Adding a Device](#) help article for step-by-step instructions.
- Request passcodes to keep as a backup authentication option. When you see the Duo login screen on your computer, click **Enter a Passcode** and then click the **Text me new codes** button that appears. This will text you ten passcodes good for 365 days that can each be used once.
- Download the [Duo Mobile application](#) to all of your registered devices for the ability to generate one-time codes in the event that you lose cell, data, or Wi-Fi service.





If none of these options will meet the needs of your situation, you can contact the IT Service Desk at 614-688-4357 (HELP) and IT support staff will work out a solution with you.

GRADING AND FACULTY RESPONSE

Graded assignments may come in three forms, and students should note the expectations for each in the descriptions of our class assignments below.

- **Independent Work (👤)**: Strictly non-collaborative, original-individual work. You may discuss this assignment only with your instructor. Discussions with other individuals, either in person or electronically, are strictly prohibited.
- **Collaboration Required (👥)**: An explicit expectation for collaboration among students either in-class or outside (i.e. group work).
- **Optional-Collaboration (💬)**: Students are permitted, but not required, to discuss the assignment or ideas with each other. However, all submitted work must be one's original and individual creation.

How your grade is calculated:

ASSIGNMENT CATEGORY	POINTS	PERCENTAGE	ASSIGNMENT TYPE
Exams (2 Midterms and a Final Exam) 60 pts each	180 pts	45.0%	
Quizzes (Best 5 out of 6) 10 pts each	50 pts	12.5%	
Homework*	130 pts	32.5%	
In Class Assignments*	40 pts	10.0%	
Total	400 pts	100%	

See course schedule below for due dates.

* Each Assignment grade will contribute equally towards the Assignments component grade. Additional assignments that are not listed in the syllabus will raise the Assignments component grade and overall total points for the class.

Written assignments: All written assignments will be reviewed by Turnitin.com.

Late assignments: Late submissions will not be accepted and will be recorded as a 0%. Please refer to Carmen for due dates.

Extra Credit/Grade Change Policy: Extra credit will not be offered unless it is available to the entire class. For example, if a student wishes to improve his or her grade at the end of the course, extra credit will not be available for this purpose; as it unfairly penalizes students who have consistently worked hard throughout the course. *This policy is strictly enforced.*

Grading scale

A: 100% to 93%
 A-: <93% to 90%
 B+: <90% to 87%
 B: <87% to 83%
 B-: <83% to 80%
 C+: <80% to 77%
 C: <77% to 73%
 C-: <73% to 70%
 D+: <70% to 67%
 D: <67% to 60%
 E: <60% to 0%

Instructor feedback and response time

I am providing the following list to give you an idea of my intended availability throughout the course. (Remember that you can call **614-688-HELP** at any time if you have a technical problem.)

- **Grading and feedback:** For large assignments, you can generally expect feedback within **7 days**.
- **Email:** I will reply to emails within **48 hours on days when class is in session at the university**.

OTHER COURSE POLICIES

Discussion and communication guidelines

The following are my expectations for how we should communicate as a class. Above all, please remember to be respectful and thoughtful.

- **Writing style:** While there is no need to participate in class discussions as if you were writing a research paper, you should remember to write using good grammar, spelling, and punctuation. A more conversational tone is fine.
- **Tone and civility:** Let's maintain a supportive learning community where everyone feels safe and where people can disagree amicably. Remember that sarcasm doesn't always come across online.
- **Citing your sources:** Please cite your sources to back up what you say. For the textbook or other course materials, list at least the title and page numbers. For online sources, include a link.
- **Backing up your work:** Consider composing your assignments in a word processor, where you can save your work, and edit it before uploading it to CarmenCanvas.

Financial Products Disclaimer:

- All of the financial products that we will be using in class are not products that I am promoting professionally or personally, they are chosen as examples.

Notification of Scores and Final Grades:

- The results of any graded materials, including final grades, WILL NOT be given by the instructor to individual students via phone, US post, e-mail, or verbally in person. Materials submitted for grading throughout the term will be returned to students generally within one week after submission. Students with invalid absences on the return date must retrieve their materials at the instructor's office. Students may obtain their final grades online by accessing the University Registrar link.

Appeals:

- Grading errors should be corrected. Appeals must be in writing within one weeks after the graded work is made generally available—not the date you first look at it. If the end of term is within the one week period, the one week will start at the beginning of the next term. In general, the entire document will be checked for grading errors, and correcting these could either raise or lower the overall score.

Absences and Make-Ups:

- It is the sole responsibility of absent students to obtain any missed class notes, handouts, etc. If you have a valid family, health or safety emergency, please email the instructor PRIOR to the assignment deadline. Unexcused absences will result in a grade of zero (0) for any missed assignments.

Disenrollment:

- University Rule 335-8-33 provides that a student may be disenrolled after the third instructional day of the semester/term, the first Friday of the semester/term or the student's second class session of the course, whichever occurs first, if the student fails to attend the scheduled course without giving prior notification to the instructor.

Academic Integrity Policy

Use of AI

There has been a significant increase in the popularity and availability of a variety of generative artificial intelligence (AI) tools, including ChatGPT, Sudowrite and others. These tools will help shape the future of work, research and technology but when used in the wrong way, they can stand in conflict with academic integrity at Ohio State.

All students have important obligations under the Code of Student Conduct to complete all academic and scholarly activities with fairness and honesty. Specifically, students are not to use unauthorized assistance in the laboratory, on field work, in scholarship or on a course assignment unless such assistance has been authorized specifically by the course instructor. In addition, students are not to submit their work without acknowledging any word-for-word use and/or paraphrasing of writing, ideas or other work that is not your own. These requirements apply to all students undergraduate, graduate, and professional.

To maintain a culture of integrity and respect, these generative AI tools should not be used in the completion of course assignments unless an instructor for a given course specifically authorizes their use. Some instructors may approve of using generative AI tools in the academic setting for specific goals. However, these tools should be used only with the explicit and clear permission of each individual instructor, and then only in the ways allowed by the instructor.

POLICIES FOR THIS COURSE

- **Tests and quizzes:** You must complete your own tests and quizzes without the help of others nor your classmates.
- **Homework assignments:** Your homework assignments & discussion posts, must be your own work.
- **Reusing past work:** In general, you are prohibited in university courses from turning in work from a past class to your current class, even if you modify it. If you want to build on past research or revisit a topic you've explored in previous courses, please discuss the situation with me.
- **Collaboration:** While study groups are encouraged, remember that comparing answers on a test or assignment is not permitted. If you're unsure about a particular situation, please feel free to ask ahead of time.

OHIO STATE'S ACADEMIC INTEGRITY POLICY

Academic integrity is essential to maintaining an environment that fosters excellence in teaching, research, and other educational and scholarly activities. Thus, The Ohio State University and the Committee on Academic Misconduct (COAM) expect that all students have read and understand the university's [*Code of Student Conduct*](#), and that all students will complete all academic and scholarly assignments with fairness and honesty. Students must recognize that failure to follow the rules and guidelines established in the university's *Code of Student Conduct* and this syllabus may constitute "Academic Misconduct."

The Ohio State University's *Code of Student Conduct* (Section 3335-23-04) defines academic misconduct as: "Any activity that tends to compromise the academic integrity of the university or subvert the educational process." Examples of academic misconduct include (but are not limited to) plagiarism, collusion (unauthorized collaboration), copying the work of another student, and possession of unauthorized materials during an examination. Ignorance of the university's *Code of Student Conduct* is never considered an excuse for academic misconduct, so I recommend that you review the *Code of Student Conduct* and, specifically, the sections dealing with academic misconduct.

If I suspect that a student has committed academic misconduct in this course, I am obligated by university rules to report my suspicions to the Committee on Academic Misconduct. If COAM determines that you have violated the university's *Code of Student Conduct* (i.e., committed academic misconduct), the sanctions for the misconduct could include a failing grade in this course and suspension or dismissal from the university.

If you have any questions about the above policy or what constitutes academic misconduct in this course, please contact me.

Other sources of information on academic misconduct (integrity) to which you can refer include:

- The Committee on Academic Misconduct web pages ([COAM Home](#))
- *Ten Suggestions for Preserving Academic Integrity* ([Ten Suggestions](#))
- *Eight Cardinal Rules of Academic Integrity* (www.northwestern.edu/uacc/8cards.htm)

Copyright disclaimer

The materials used in connection with this course may be subject to copyright protection and are only for the use of students officially enrolled in the course for the educational purposes associated with the course. Copyright law must be considered before copying, retaining, or disseminating materials outside of the course.

Disability Statement

The university strives to maintain a healthy and accessible environment to support student learning in and out of the classroom. If you anticipate or experience academic barriers based on your disability (including mental health, chronic, or temporary medical conditions), please let me know immediately so that we can privately discuss options. To establish reasonable accommodations, I request that you register with Student Life Disability Services. After registration, make arrangements with me as soon as possible to discuss your accommodations so that they may be implemented in a timely fashion. You can connect with them at slds@osu.edu; 614-292-3307; or slds.osu.edu. or in person at 98 Baker Hall, 113 W. 12th Ave.

Creating an Environment Free from Harassment, Discrimination, and Sexual Misconduct

The Ohio State University is committed to building and maintaining a community to reflect diversity and to improve opportunities for all. All Buckeyes have the right to be free from harassment, discrimination, and sexual misconduct. Ohio State does not discriminate on the basis of age, ancestry, color, disability, ethnicity, gender, gender identity or expression, genetic information, HIV/AIDS status, military status, national origin, pregnancy (childbirth, false pregnancy, termination of pregnancy, or recovery therefrom), race, religion, sex, sexual orientation, or protected veteran status, or any other bases under the law, in its activities, academic programs, admission, and employment. Members of the university community also have the right to be free from all forms of sexual misconduct: sexual harassment, sexual assault, relationship violence, stalking, and sexual exploitation.

To report harassment, discrimination, sexual misconduct, or retaliation and/or seek confidential and non-confidential resources and supportive measures, contact the Civil Rights Compliance Office:

Online reporting form at <http://civilrights.osu.edu/>,

Call 614-247-5838 or TTY 614-688-8605,

Or Email equity@osu.edu

The university is committed to stopping sexual misconduct, preventing its recurrence, eliminating any hostile environment, and remedying its discriminatory effects. All university employees have reporting responsibilities to the Civil Rights Compliance Office to ensure the university can take appropriate action:

- All university employees, except those exempted by legal privilege of confidentiality or expressly identified as a confidential reporter, have an obligation to report incidents of sexual assault immediately.
- The following employees have an obligation to report all other forms of sexual misconduct as soon as practicable but at most within five workdays of becoming aware of such information: 1. Any human resource professional (HRP); 2. Anyone who supervises faculty, staff, students, or volunteers; 3. Chair/director; and 4. Faculty member.

Religious Accommodations Policy

Ohio State has had a longstanding practice of making reasonable academic accommodations for students' religious beliefs and practices in accordance with applicable law. In 2023, Ohio State updated its practice to align with new state legislation. Under this new provision, students must be in early communication with their instructors regarding any known accommodation requests for religious beliefs and practices, providing notice of specific dates for which they request alternative accommodations within 14 days after the first instructional day of the course.

Instructors in turn shall not question the sincerity of a student's religious or spiritual belief system in reviewing such requests and shall keep requests for accommodations confidential.

With sufficient notice, instructors will provide students with reasonable alternative accommodations with regard to examinations and other academic requirements with respect to students' sincerely held religious beliefs and practices by allowing up to three absences each semester for the student to attend or participate in religious activities. Examples of religious accommodations can include, but are not limited to, rescheduling an exam, altering the time of a student's presentation, allowing make-up assignments to substitute for missed class work, or flexibility in due dates or research responsibilities. If concerns arise about a requested accommodation, instructors are to consult their tenure initiating unit head for assistance.

A student's request for time off shall be provided if the student's sincerely held religious belief or practice severely affects the student's ability to take an exam or meet an academic requirement **and** the student has notified their instructor, in writing during the first 14 days after the course begins, of the date of each absence. Although students are required to provide notice within the first 14 days after a course begins, instructors are strongly encouraged to work with the student to provide a reasonable accommodation if a request is made outside the notice period. A student may not be penalized for an absence approved under this policy.

If students have questions or disputes related to academic accommodations, they should contact their course instructor, and then their department or college office. For questions or to report discrimination or harassment based on religion, individuals should contact the [Civil Rights Compliance Office](#).

Policy: [Religious Holidays, Holy Days and Observances](#)

Your mental health

As a student you may experience a range of issues that can cause barriers to learning, such as strained relationships, increased anxiety, alcohol/drug problems, feeling down, difficulty concentrating and/or lack of motivation. These mental health concerns or stressful events may lead to diminished academic performance or reduce a student's ability to participate in daily activities. The Ohio State University's Student Life Counseling and Consultation Service (CCS) is here to support you. If you find yourself feeling isolated, anxious or overwhelmed, [on-demand mental health resources](https://go.osu.edu/ccsondemand) (go.osu.edu/ccsondemand) are available. You can reach an on-call counselor when CCS is closed at [614- 292-5766](tel:614-292-5766). **24-hour emergency help** is available through the [National Suicide Prevention Lifeline website](https://suicidepreventionlifeline.org) (suicidepreventionlifeline.org) or by calling [1-800-273-8255\(TALK\)](tel:1-800-273-8255). [The Ohio State Wellness app](https://go.osu.edu/wellnessapp) (go.osu.edu/wellnessapp) is also a great resource.

Accessibility of course technology

This course requires use of Carmen (Ohio State's learning management system) and other online communication and multimedia tools. If you need additional services to use these technologies, please request accommodations with your instructor.

- [CarmenCanvas accessibility](#)
- Streaming audio and video. Collaborative course tools
- [CarmenZoom accessibility](#)

COURSE SCHEDULE (SEE DETAILED WEEKLY SCHEDULE IN CARMENCANVAS)

Day	Topic
Week 1 Aug. 26, Tues. & Aug. 28, Thurs.	<ul style="list-style-type: none"> • Intro., Course Overview, Financial Literacy • Overview of a Financial Plan • Homework: <i>Take the Financial Literacy Quiz Due Tuesday, September 2nd at 11:59PM</i>
Week 2 Sept. 2, Tues. & Sept. 4, Thurs.	<ul style="list-style-type: none"> • Quiz 1: On Thursday, September 4th • Planning with Personal Financial Statements & Budgeting • In-Class Group Budgeting Assignment: <ul style="list-style-type: none"> - Help the Meyers family create a Balance Sheet and Cash Flow Statement • Homework • FinTECH Company Comparison: <i>EveryDollar & Goodbudget Due Monday, September 8th at 11:59PM</i> • Please complete the Budget Worksheet assignment Due Monday, September 15th at 11:59PM
Week 3 Sept. 9, Tues. & Sept. 11, Thurs.	<ul style="list-style-type: none"> • Time Value of Money Part 1: <ul style="list-style-type: none"> - Calculate the Future Value of your Retirement Goal - Calculate the Present Value of an Investment • Time Value of Money Part 2: <ul style="list-style-type: none"> - Calculate a Car and Mortgage Payment - Calculate the interest on a Loan
Week 4 Sept. 16, Tues. & Sept. 18, Thurs.	<ul style="list-style-type: none"> • Quiz 2: On Thursday, September 18th • Personal Income Taxes • In-Class Individual Tax Assignment: <ul style="list-style-type: none"> - Forecasting Taxes using TurboTax's <i>TaxCaster</i> Tax Calculator

Day	Topic
<p>Week 5</p> <p>Sept. 23, Tues.</p> <p>&</p> <p>Sept. 25, Thurs.</p>	<ul style="list-style-type: none"> • Overview of Financial Institutions: <ul style="list-style-type: none"> - Consumer Banks - Credit Unions • Types of Bank Accounts: <ul style="list-style-type: none"> - Checking - Savings - Money Market Deposit Accounts • Assessing and Securing Your Credit <ul style="list-style-type: none"> - Credit Scores - Credit Reports • Homework: • Please complete the Evaluate your Credit Report assignment Due Monday, September 29th at 11:59PM • FinTECH Company Comparison: <i>Chime & Varo Due Monday, September 29th at 11:59PM</i>
<p>Week 6</p> <p>Sept. 30, Tues.</p> <p>&</p> <p>Oct. 2, Thurs.</p>	<ul style="list-style-type: none"> • Midterm 1 on Thursday, October 2nd • Managing Your Credit <ul style="list-style-type: none"> - Credit Cards • Identity Theft Protection • Homework: • Please complete the Evaluate your Debt assignment Due Monday, October 6th at 11:59PM
<p>Week 7</p> <p>Oct. 7, Tues.</p> <p>&</p> <p>Oct. 9, Thurs.</p>	<ul style="list-style-type: none"> • Loans Part 1: <ul style="list-style-type: none"> - Auto - Personal • Loans Part 2: <ul style="list-style-type: none"> - Mortgage - Home Equity Line Of Credit (HELOC) • Homework: • Watch via YouTube American Express presents <i>Spent: Looking For Change</i> video on non-traditional financial institutions. Please write a one-page summary Due Monday, October 13th at 11:59PM • Homework FinTECH Company Comparison: <i>Earnest & Prosper Due Monday, October 13th at 11:59PM</i>

Day	Topic
Week 8 Oct. 14, Tues.	<ul style="list-style-type: none"> • Quiz 3: On Tuesday, October 14th • Personal Insurance Part 1: <ul style="list-style-type: none"> - Auto - Renters - Disability - Homeowners Insurance • Featured FinTech Company: <i>Credit Karma, Point, SoFi & LendingClub</i>
Week 9 Oct. 21, Tues. & Oct. 23, Thurs.	<ul style="list-style-type: none"> • Quiz 4: On Tuesday, October 21st • Personal Insurance Part 2: <ul style="list-style-type: none"> - Term Life Insurance - Whole Life Insurance - Universal Life Insurance • Guest Speaker: Hans Schell - State Farm Insurance Agent • Featured FinTech Companies: <i>PolicyGenius & Metromile</i> • Homework: <i>Mid-Semester Reflection Paper Due Monday, October 27th at 11:59PM</i>
Week 10 Oct. 28, Tues. & Oct. 30, Thurs.	<ul style="list-style-type: none"> • Midterm 2 on Tuesday, October 28th • Investing Fundamentals: <ul style="list-style-type: none"> - Types of investments - Investment return - Risk from investing - Trade-off between return and risk • Homework: <i>Risk Tolerance Questionnaire Due Monday, November 3rd at 11:59PM</i> • Homework: <i>Group Stock Market Project: Part 1 Due Tuesday, November 4th at 11:59PM</i>

Day	Topic
<p>Week 11</p> <p>Nov. 4, Tues.</p> <p>&</p> <p>Nov. 6, Thurs.</p>	<ul style="list-style-type: none"> Investing in Stocks: <ul style="list-style-type: none"> - Stock exchanges - Understanding stock quotations - The process of buying and selling stock - Analyzing stocks Investing in Bonds: <ul style="list-style-type: none"> - Types of bonds - Valuing a bond - Understanding bond quotations - Risk from investing in bonds - Bond investment strategies Featured FinTech Company: <i>Acorns</i>
<p>Week 12</p> <p>Nov. 13, Thurs.</p>	<ul style="list-style-type: none"> Quiz 5: On Thursday, November 13th Investing in Mutual Funds: <ul style="list-style-type: none"> - Types of mutual funds - Understanding mutual fund quotations - Describe exchange-traded funds - Return and risks of mutual funds Asset Allocation: <ul style="list-style-type: none"> - How diversification reduces risk - Strategies for diversifying Homework: The Index Card – Freakonomics Podcast Assignment <i>Due Monday, November 17th at 11:59PM</i>

Day	Topic
<p>Week 13</p> <p>Nov. 18, Tues.</p> <p>&</p> <p>Nov. 20, Thurs.</p>	<ul style="list-style-type: none"> Retirement Planning: <ul style="list-style-type: none"> - Social Security - Defined-benefit versus defined-contribution plans - 401(k) <ul style="list-style-type: none"> - Traditional versus Roth 401(k) - IRAs <ul style="list-style-type: none"> - Traditional versus Roth IRA - Annuities Estate Planning: <ul style="list-style-type: none"> - Wills - Trusts - Power of Attorney Featured FinTech Company: <i>Betterment</i> Homework: Group Stock Market Project: Part 2 <i>Due Thursday, December 4th at 11:59PM</i>
<p>Week 14</p> <p>Nov. 25, Tues.</p>	<ul style="list-style-type: none"> Guest Speaker: Robert S. Hendrix – Attorney at Law – Will and Trust Attorney
<p>Week 15</p> <p>Dec. 2, Tues.</p> <p>&</p> <p>Dec. 4, Thurs.</p>	<ul style="list-style-type: none"> Quiz 6: On Tuesday, December 2nd Student Loans: <ul style="list-style-type: none"> - Types of Student Loans - Comparing Federal versus Private student loans - Repayment strategies Featured Company: <i>GreenPath</i> Homework: <i>End of Semester Reflection Paper Due Monday, December 8th at 11:59PM</i>
<p>Week 16</p> <p>Dec. 9, Tues.</p>	<ul style="list-style-type: none"> In-Class Shark Tank Assignment

<p>FINALS WEEK</p> <p>Dec. 17, Wed.</p>	<ul style="list-style-type: none">• Final Exam on Wednesday, December 17th at 8:00PM
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