



BUSN 140 02 Personal Finance

School of Business – Cincinnati Christian University

Instructor: Aaron Burgess (aaron.burgess@ccuniversity.edu)

Meeting Times: 11AM-12PM on Tuesdays

Course Description:

A study that applies biblical principles to financial decision making through the instrument of a personal financial plan. Students will assess their existing financial status, determine life goals, and develop a personal plan for spending, investment, and risk management.

Course Learning Outcomes:

After completing this course the student will be able to:

1. Discuss the key components and strategies as they relate to financial goal setting and decisions of an individual or family.
(Assessment: Discussion Forums, Chapter Activities)
2. Apply strategies and systems to individual financial decisions that the student faces now or is likely to face in the future.
(Assessment: Chapter Activities, Quizzes)
3. Recall important facts and concepts as they relate to personal financial decision making.
(Assessment: Quizzes, Exams)

Course Books:

Gitman, Joehnk, and Billingsly. *Personal Financial Planning*. 13th ed. Cengage Learning. 2013. ISBN: 978-1111971632

Note: Students must purchase the 13th edition of the textbook as some of the activities are specific to that edition.

Student Assignments and Grade Breakdown

Students in this course will be evaluated by the University's standard grading system. You should refer to the Student Handbook or the University Catalog for further details. **No late work will be accepted for any assignment.** The criteria for determining that grade will be as follows:

1. Chapter Exercises (20%)

Some chapters have activities that must be completed by the Saturday of the week that they are assigned. These activities are meant for you to get used to practicing some of the strategies and concepts that the book recommends for successful financial planning. Most of the worksheets are Excel files and can be opened and used in either Google

Sheets or Numbers if you do not have a copy of Excel on your computer. If you are on campus, you may use one of the computers in the library or computer lab which have a copy of Excel for you to use.

2. Discussion Forums (20%)

This course is an online course. An online course is a course in which all learning activities take place online in a learning management system (Canvas). Each week you will be required to interact with the online component of this class. The discussion forums are mandatory and your instructor and his graduate assistant will be actively involved in monitoring the bi-weekly discussion posts and their quality. They may even respond to your posts. If you do not participate in the discussion forums your grade will be severely impacted.

You will need to log into the course at <https://ccuniversity.instructure.com> and post responses to the discussion forums. There will be questions in the discussion forum related to readings in the textbook. You will post your initial response (250 words) by Thursday evening of the week's discussion forum and two responses to classmates by the end of the week (Sunday). One component of your attendance is measured by your participation in the weekly Discussion Forums.

You will be graded on the quality of your initial response and the response to your classmate. A grading rubric will be posted on the course site which contains the criteria for which the instructor will grade your discussion forums.

3. Quizzes (40%)

There are weekly quizzes that you must complete in order to be counted present for the week. These quizzes will check for your comprehension on the chapters that are covered in each module and will consist of multiple choice and true/false questions related to the reading for that week. The quizzes are open book and open note but you must complete them in the time allotted for each quiz. Each quiz is due by Saturday night.

4. Final Exam (20%)

The exams will consist of multiple choice and true/false questions. They are comprehensive but you are welcome to use your textbook and notes to aid in your completion of the exams.

Tentative Course Schedule

Unit Dates	Readings	Learning Activities & Assignments
Unit 1: August 28 Sep.-16	Module 1: Understanding the Financial Planning Process and Module 2: Using Financial Statements and Budgets	<ol style="list-style-type: none">1. Complete Chapter 1 and 2 Quizzes (take any time during Unit)2. Discussion Forum #1 (First post is due 9/13)3. Complete Goal Setting Worksheet (Due 9/16)4. Face-to-Face Meetings: 8/28 & 9/11
Unit 2: September 17- 30	Module 3: Preparing Your Taxes and Module 4: Managing Your Cash and Savings	<ol style="list-style-type: none">1. Complete Chapter 3 and 4 Quizzes (take any time during Unit)2. Discussion Forum #2 (First post is due 9/20, Closes 9/23)3. Face-to-Face Meetings: 9/18 & 25
October 1-5	Fall Break (no assignments)	Fall Break (no assignments)
Unit 3: October 7 – October 21	Module 5: Making Automobile and Housing Decisions	<ol style="list-style-type: none">1. Complete Chapter 5 Quiz (take any time during Unit)2. Discussion Forum #3 (First post is due 10/11, Closes 10/14)3. Complete Buy Car vs Lease Car Worksheet (Due October 21)4. Face-to-Face Meetings: 10/9, 16
Unit 4: October 22 - November 18	Module 6: Using Credit and Module 7: Using Consumer Loans	<ol style="list-style-type: none">1. Complete Chapter 6 and 7 Quizzes (take any time during Unit)2. Discussion Forum #4 (First post is due 11/15, Closes 11/18)3. THANKSGIVING BREAK Nov 19-23 (No Assignments & No Meetings)4. Face-to-Face Meetings: 10/23, 11/6, 13 & 27
Unit 5: Dec 01 –9	Module 8: Insuring Your Life and Module 9: Insuring Your Health	<ol style="list-style-type: none">1. Complete Chapter 8 and 9 Quizzes (take any time during Unit)2. Discussion Forum #5 (First Post is due 12/5; Closes 12/07)3. Face-to-Face Meetings: 12/4
Unit 6: December 10-14	Module 10: Investment Planning and Module 11: Investing in Stocks and Bonds	<ol style="list-style-type: none">1. Complete Chapter 10 & 11 Quizzes (take any time during Module)2. Complete Stock Performance Assignment (Due December 14)3. Face-to-Face Meetings: 12/11
Final: December 17-20	Final Exam Due at 11:59p on December 19 (Given on Canvas)	

Attendance and Academic Integrity

This course meets in a modified format that is different from most undergraduate courses and has a different attendance policy. Attendance is measured by participation in the online Discussion Forums. Failure to participate in more than one Discussion Forum will result in a grade of FA (Failure due to Absence) for the student. Policies regarding academic integrity and the procedures for addressing integrity issues like plagiarism, copying answers, or cheating on an exam in this course reflect the policies and procedures as they are written in the CCU student handbook.

Disabilities and Special Accommodations

Students who require academic accommodations due to any documented physical, psychological, or learning disability should request assistance from the Student Services Department within the first two weeks of class. The Student Services Department is located on the upper level of the Presidents Hall. You may also contact the office by phone (513.244.8140).