PERSONAL FINANCE
Finance 1710
Online Format
Fall 2010
3 Credit Hours

Instructor:	Jeff Guernsey Asst Prof of Finance	Office:	Milner Hall Room 170
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Office Hours: MWF 9 – 10 am; TR 11 – 12 am
Course Homepage: http://courses.cedarville.edu/webct/cobaltMainFrame.dowebct

- Log in to the Blackboard Learning System with your Cedarville User Name and Password

Course Description:
This course is designed to educate and inform you about personal finance, with the view toward practical application, both currently and upon graduation. The course integrates principles of personal finance with Biblical principles. Topics we discuss during the semester can (and should) be helpful to you throughout your personal and professional life.

Topics include: Biblical stewardship, financial planning, budgeting, giving, taxation, credit, investments (stocks, bonds, and mutual funds), retirement planning and insurance.

Course Objectives:
For you to:

1. *Recall* and *apply* various personal financial concepts covered in this course.

2. *Integrate* Biblical teaching and principles with the area of personal finance.

Prerequisite:
None, other than your presence - and active participation!

CEDARVILLE UNIVERSITY
Department of Business Administration
Mission Statement
To facilitate the development of business men and women who are personally discerning and professionally competent, and who will influence their organizations, professions, and culture through service and leadership anchored in biblical truth.

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Text and other Resources:
Anthony, E.C. (2009), Personal Financial Stewardship, 2nd Edition, (ISBN 1578430611)

The Holy Bible

A basic calculator should be sufficient for this class.

Course Evaluation:

Individual Work	**%**	***Points***
Introductory Assignment	1%	10
Module Quizzes	24%	240
Personal Portfolio Assignments	20%	200
Budget & Mutual Fund Project	10%	100
Individual Participation	5%	50

Group Work	**%**	***Points***
Case Studies	20%	200
Stock Market Project	10%	100
Book Review	10%	100
	Total Points	**1,000**

Letter Grades at the end of the course, based on total points earned:

A	1000-950
A-	949-930
B+	929-910
B	909-850
B-	849-800
C+	799-780
C	779-740
C-	739-700
D+	699-680
D	679-640
D-	639-600
F	599-0

Course Elements

- The Introductory Assignment is to get you acquainted with the elements of the course, including the syllabus, WebCT, and each other.

- There is a quiz for each Module, consisting of ten questions. That week's quiz will cover material from the assigned reading for that module, and that week's audio PowerPoint. Quizzes must be taken by the assigned date and time, with no time extensions.

- Each module has a Personal Portfolio Assignment, which you will do individually. Throughout the course, I ask you each to individually complete various projects related to your personal financial situation. I attempt to make these projects practical and personal to your current (or post-graduation) experience as possible.

- Two other individual projects, the Budget Project and Mutual Fund Project, are more extensive than any of the Personal Portfolio assignments, and are graded separately. The purpose of these projects is also to make our material practical and personal for you.

- A portion of the class is participation, largely through group projects. I will evaluate participation using two methods: i) as the course instructor, and ii) through periodic peer evaluations.

- Several assignments are to be done in groups (I have determined the group size and members). This includes weekly Case Studies, a Stock Market Project and Book Review Project.

Online Course Procedures:

- All information you will need to complete this course is located in a website called the Online Classroom. You can access the Online Classroom through WebCT.
    - **The Theme.** As you take this course, put yourself a few years in the future—a new college graduate! You've accepted an offer for your dream job in another city. It's now time to find an apartment and settle into your new life. When you visit the Online Classroom throughout the course, you will step into the living room of this apartment of the future. Items in the apartment represent the activities and assignments in the course which will present various financial decisions, tasks, and challenges.
    - **Applying for Your Apartment.** At the beginning of the course, you will be required to create an account which makes it possible for you to customize your apartment and track your progress through the course. When you first visit the Online Classroom, you must fill out an "apartment application" to register for this account. Your professor will provide an access code you will need when you fill out your "application."
    - **Customizing your Apartment.** Once you have applied for and activated access to your apartment, you'll have the opportunity to customize it. Choose the colors and styles you like from the Options Panel. Your preferences will be remembered every time you log in.
    - **Finding Assignment Instructions.** A tutorial in the Online Classroom will introduce you to how the site works, but a brief description follows. Each activity or assignment in the course is represented by an item in your apartment. Each new week, click on that item to read your instructions for that week.
        - Cellphone: *Introductory message*
        - Bookshelf: *Reading assignments and quiz*
        - Calculator & papers: *Individual assignment*
        - Television: *Case study video and discussion prompt*
        - Book on coffee table: *Book Review project*
        - Laptop: *Stock Market project*

      The quickest way to see the due dates for each week is to look at the checklist that appears on the left of the apartment screen. Clicking on any item from the list will also take you to the instructions for that item.
    - **Technical Support.** If you encounter any bugs or technical issues with your "apartment," notify your professor immediately and contact Phil Schanely (philschanely@cedarville.edu) for assistance.

- I expect you to be actively engaged in this class. I will evaluate your engagement through: timely work submission, active work in your work teams etc. Given that this class is in an online format and we are not meeting in person, I have built in to the class structure opportunities to have you engage with each other. Interaction with others is critical to our learning and your success in the class. You will interact with others in your groups, with me, or with the entire class

- To successfully navigate this class, you need to be familiar with basic computer operations (e.g., copying and printing files, moving among directories and subdirectories), logging on to a network, using a modem and/or an Internet Service Provider, and using word processing software.

- A Master Schedule for each week is on WebCT. If you have any questions, you should consult that Master Schedule first. I reserve the right to make modifications to any part of the class syllabus or schedule to better accommodate the needs of the students within the course. In that event, I will do my best to notify you by e-mail or other means.

- More details including a semester Calendar and general advice for succeeding in this course are available in the online classroom.

- Each module last one week and concludes on Sat. Modules are 'open' prior to that week A typical week looks like the following:

Course Schedule					
MON	TUE	WED	THUR	FRI	SAT
READ	**READ** / **QUIZ**	**PERSONAL FINANCE ASSIGNMENT**			**ASSIGNMENT DUE**
		CASE STUDY	**GROUP DISCUSSION**		**RESPONSES DUE**
BOOK REVIEW PROJECT					
STOCK MARKET GROUP PROJECT					

- Assignments are to be turned in through WebCT. Due dates are listed on WebCT. **An assignment turned in after WebCT's due date is considered late. Late work receives only partial credit.**

- My commitment to you is that I will be 'in the class' each day Monday – Friday (unless I notify you otherwise). I intend to check in once during weekends as well.

- When you need to reach me, I would strongly prefer that you contact me via e-mail. I will respond to e-mails within 24 hours (during Monday – Friday). In any e-mail sent to me, please include "OPF" (Online Personal Finance) in the subject line.

- *If you believe you may need support in managing the impact of a disability, please contact Amy Frey, afrey@cedarville.edu, (Disability Services). Faculty rely on Disability Services to verify the need for academic accommodations and to identify reasonable and appropriate accommodation strategies. Disability Services is part of the Academic Enrichment Center-The Cove located in the BTS building.*