

Boise State University

Concurrent Enrollment

Fall 2022

**FINAN 208**

**Instructor:** Stephanie Wheeler

**Location:** Meridian Medical Arts Charter High School

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Regardless of your future career, we all will be faced with a wide variety of financial decisions in the years ahead. It is my plan to give each of you a basic understanding of concepts surrounding many of the financial decisions you will be facing in the future. This will be done by a combination of reading, lectures, guest speakers, group and individual assignments. Your goal this semester should be to become an active participant in the classroom and to gain knowledge that will help make your financial future less confusing and more profitable.

**Required Text:**

Focus on Personal Finance 7th Edition by Kapoor, Dlabay, Hughes, & Hart

**Learning Outcomes**

This course is an entry level examination of the growing complexity of financial decision-making faced by individuals today: how to avoid financial entanglements; installment buying; borrowing money; owning or renting a home; budgeting and money management; savings and investment alternatives; life, health, accident and auto insurance; and personal income taxes and estate planning.

After completing this course, the student should have a good understanding of the following topics:

* How to establish and use various bank services
* Budgeting and money management
* How to use credit responsibly
* Taxes and estate planning
* Proper use of all types of insurance
* Understanding college financing
* Savings and Investing for the future

**Classroom Expectations:**

This is an advanced class and with that carries the ideals of a college level course. Obviously, this class is in the context of a high school classroom; however, the students may be expected to complete some assignments outside of school. Finance assignments may require several hours of computation on occasion. In class computation time will be provided as well.

**Student Code of Conduct**

Please note that high school students enrolled in concurrent credit classes are held to the same student standards found in the Boise State University Student Code of Conduct, at:  <https://www.boisestate.edu/policy/student-affairs/code-of-conduct/>

Refer to the Student’s Code of Conduct for definitions of cheating, plagiarism and other forms of academic dishonesty as well as policies and procedures for handling such cases.

*Boise State University’s Policies may be found at* [Student Conduct - Dean of Students (boisestate.edu)](https://www.boisestate.edu/deanofstudents/student-conduct/)

**Assignments:**

**Unit Exams**

There will be an exam following each unit. Tests consist of a combination of True/False, multiple choice, short answer, and quantitative problems. Questions will come from the text, lectures, as well as classroom discussions. Successful completion of the exams will require a through reading and understanding of the text.

**Quizzes**

Quizzes will be given throughout the semester – approximately once per week. The student’s lowest quiz score for the semester will be dropped.

**Assignments and Projects**

Each student will be provided with adequate time to complete assignments. The instructor has the option of giving additional work that will need to be completed at home.

**Final**

Final will be either comprehensive or over the latest unit depending on the time factor.

**Final Grade Scale:**

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| --- | --- | --- |
| **Grading** | **Percentage** | **Grade Scale** |
|  |  | A = 93% - 100% |
| Exams | 40% | A- = 90% - 92% |
| Quizzes | 20% | B+ = 87% - 89% |
| Assignments | 30% | B = 83% - 86% |
| Final Exam | 10% | B- = 80% - 82% |
|  |  | C+ = 77% - 79% |
|  |  | C = 73% - 76% |
|  |  | C- = 70% - 72% |
|  |  | D = 60% -69% |
|  |  | F = below 60% |

**Personal Finance Course Outline**

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| ***Week 1*** | Introduction to Finance, assessment of money values and beliefs, self-reflection |
| ***Week 2*** | Chapter 1: Personal Financial Planning in Action |
| ***Week 3*** | Chapter 2: Money Management Skills |
| ***Week 4*** | Chapter 3: Taxes in Your Financial Plan  Test |
| ***Week 5*** | Chapter 4 – Financial Services: Savings Plans and Payment Accounts |
| ***Week 6*** | Chapter 5: Consumer Credit Advantages, Disadvantages, Sources, and Costs |
| ***Week 7*** | Chapter 6: Consumer Purchasing Strategies and Wise Buying of Motor Vehicles |
| ***Week 8*** | Chapter 7: Selecting and Financing Housing  Test |
| ***Week 9*** | Chapter 8: Home and Automobile Insurance |
| ***Week 10*** | Chapter 9: Health and Disability Income Insurance |
| ***Week 11*** | Chapter 10: Financial Planning with Life Insurance  Test |
| ***Week 12*** | Chapter 11: Investing Basic & Evaluation Bonds |
| ***Week 13*** | Chapter 12: Investing in Stocks |
| ***Week 14*** | Chapter 13: Investing in Mutual Funds  Test |
| ***Week 15*** | Chapter 14: Retirement and Estate Planning |
| ***Week 16*** | Paying for College |
| ***Week 17*** | Final Project – Review for final exam |
| ***Week 18*** | Final Exam |

## COBE and Marketing Program Learning Objectives

FINAN 208

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| **Students in this class will learn or practice the following COBE Core Curriculum concepts, methods, and skills:** | |
| **1. Understand and apply analytical and disciplinary concepts and methods related to business and economics:** | |
| 🗹 | **1.1. Accounting** |
| ❑ | **1.2. Business Policy and Strategy** |
| 🗹 | **1.3. Economics** |
| 🗹 | **1.4. Finance** |
| ❑ | **1.5. Information Technology Management** |
| ❑ | **1.6. International environment of business** |
| ❑ | **1.7. Legal environment of business** |
| ❑ | **1.8. Management** |
| ❑ | **1.9. Marketing** |
| ❑ | **1.10. Mathematics & Statistics** |
| ❑ | **1.11. Supply Chain Management** |
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| ❑ | **2.1. Communicate effectively: Write messages and documents that are clear, concise, and compelling** |
| ❑ | **2.2. Communicate effectively: Give oral presentations that use effective content, organization, and delivery** |
| 🗹 | **3. Solve problems, including unstructured problems, related to business and economics** |
| 🗹 | **4. Use effective teamwork and collaboration skills** |
| 🗹 | **5. Demonstrate appropriate principles of responsible business practices** |
|  | **🔾 5.1 Resolve issues related to Individual Responsibility (Business Ethics)** |
|  | **🔾 5.2 Resolve issues related to Corporate Social Responsibility** |
|  | **🔾 5.3 Resolve issues related to Leadership Responsibility (Corporate Governance)** |
|  | **🔾 5.4 Resolve issues related to Environmental Responsibility (Environmental Sustainability)** |
|  | **🔾 5.5 Resolve issues related to Cultural Responsibility (Diversity)** |