

Central Christian College of Kansas

Title: Principles of Finance
Code: BS-MG 353
Credits: 3
Prerequisites: BS-AC 220, BS-EC 210 or BS-EC 261.
Description: Study of decision-making techniques involving working capital management, capital budgeting, long-term financing, dividend policy, and mergers with emphasis on time-value of money.

At the end of the course, you will be able to:

- Identify the benefits of using personal financial planning techniques to manage your finances.
- Understand the role of cash management in the personal financial planning process.
- Describe the reason for using consumer credit and identify its benefits and problems.
- Distinguish among the various types of life insurance policies and describe their advantages and disadvantages.
- Identify the role that investing plays in the personal financial planning process.
- Recognize the importance of retirement planning.

Textbook:

- Billingsley, R., Gitman, L. J., Joehnk, M. D., (2016). *PFIN (5th Ed.)*. South-Western College Pub



Topic	Readings	Assignments
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<ul style="list-style-type: none"> Foundations of Financial Planning 	PFIN <ul style="list-style-type: none"> Chapter 1 Chapter 2 Chapter 3 	<ul style="list-style-type: none"> Pre-test Plagiarism Certificate Discuss 1.1: Money Harmony Discuss 1.2: Progressive Tax Structure Apply 1.1: Stop and Shop Grocery Exercise 1.1: Income and Expense Statement and Balance Sheet Week 1 Evaluation
Topic	Readings	Assignments
<ul style="list-style-type: none"> Managing Basic Assets 	PFIN <ul style="list-style-type: none"> Chapter 4 Chapter 5 	<ul style="list-style-type: none"> Discuss 2.1: Steve Spender Discuss 2.2: Buying a Car Apply 2.1: Brandon and Tracy's Story Exercise 2.1: Make Money While You Sleep Week 2 Evaluation
Topic	Readings	Assignments
<ul style="list-style-type: none"> Managing Credit 	PFIN <ul style="list-style-type: none"> Chapter 6 Chapter 7 	<ul style="list-style-type: none"> Discuss 3.1: Benefits of Saving Discuss 3.2: Payback Consequences Apply 3.1: Credit Scores Exercise 3.1: Financial Savvy Week 3 Evaluation
Topic	Readings	Assignments
<ul style="list-style-type: none"> Managing Insurance Needs 	PFIN <ul style="list-style-type: none"> Chapter 8 Chapter 9 Chapter 10 	<ul style="list-style-type: none"> Discuss 4.1: Moral Obligation Discuss 4.2: Importance of Insurance Apply 4.1: Patient or Potential Exercise 4.1: Life Insurance

		<ul style="list-style-type: none"> Week 4 Evaluation
Topic	Readings	Assignments
<ul style="list-style-type: none"> Managing Investment 	PFIN <ul style="list-style-type: none"> Chapter 11 Chapter 12 Chapter 13 	<ul style="list-style-type: none"> Discuss 5.1: How Will This Affect Me? Discuss 5.2: Bonds Apply 5.1: Which to Invest In? Exercise 5.1: Simple Definitions Week 5 Evaluation
Topic	Readings	Assignments
<ul style="list-style-type: none"> Retirement and Estate Planning 	PFIN <ul style="list-style-type: none"> Chapter 14 Chapter 15 	<ul style="list-style-type: none"> Discuss 6.1: Retire Exercise 6.1: Retirement Accounts Principles of Finance Final Project Week 6 Evaluation Post-test

Assessments	Number Points Each Total		
Discussion	11	25	275
Applys	5	50	250
Exercises	6	50	300
Evaluations	6	15	90
Final Paper	1	175	175
Pre-Test Participation	1	5	5
Post-Test Participation	1	5	5
Total			1100

Students are expected to post in the discussion board a **minimum** of **three separate posts** on three separate post dates per discussion thread. The three posts for **each** thread must include:

1. One "initial" post in response to the instructor's question (or stated assignment) no later than Thursday of each course week.
2. Two "follow up" posts in response to at least one classmate by Sunday of each course week.

The initial response to a discussion question should substantively demonstrate familiarity with the content of the question. The response should be 150-200 words in length. To ensure the discussion is a collective and focused exploration of the topic in the question, the discussion thread should remain focused on the question.

The timing of responses is important since other students are dependent on your postings in order to fully develop the discussion and to post "follow up" discussion entries. Responses should occur in the week the discussion question is posted for reply. Preparation for the response is encouraged to ensure a thoughtful and well-founded contribution to the discussion.

Each learner is expected to both respond initially (by Thursday each week) to the discussion question or assignment instruction posted by the instructor/facilitator each week and make at least two follow-up responses to other learners' postings in the discussion thread by the end of the week (Sunday at 11:59 p.m. Central Time). The purpose is to ensure an informed and thoughtful dialogue focused on the topic.

Initial Response (Standard Posting Requirements)

0 Points	1-2 Points	3-4 Points	5 Points
No initial response posted.	Initial response is superficial (less than 100 words), and/or posted after Thursday at 11:59 p.m. EST.	A substantive initial response is posted prior to Thursday at 11:59 p.m. EST that contains 100-149 words.	A substantive initial response is posted prior to Thursday at 11:59 p.m. EST that includes at least 1 reference to course material or another reliable source (150 words or more).

Initial Response (Quality of Content)

0 Points	1-2 Points	3-4 Points	5 Points
Response is irrelevant to the question and does not add to the intent of the discussion.	Response addresses the question, but lacks depth or goes off topic.	Response addresses the question, though greater reflection or development of thought would be helpful.	Response addresses the question, is reflective, and represents a substantive contribution to the discussion.

Follow-Up Posts

0 Points	1-2 Points	3-4 Points	5 Points
No follow-up posts made.	Follow-up posts do not provide sufficient analysis or synthesis of the discussion.	Follow-up posts demonstrate an appreciation for the input of others and add to the discussion.	Follow-up posts elaborate on the comments of others and add to the discussion with further analysis and synthesis.

Mechanics

0 Points	1-2 Points	3-4 Points	5 Points
Posts lack any organization and/or contain multiple errors in spelling or mechanics.	Posts are somewhat organized, but interrupted by significant errors in	Posts could benefit by a bit more organization and attention to mechanical details.	Posts are clear and formatted in a way that is easy to read, free from spelling and mechanical errors.

0 Points**1-2 Points****3-4 Points****5 Points**

spelling and
mechanics.

Frequency of Participation**0 Points****1-2 Points****3-4 Points****5 Points**

No participation in
discussion.

All posts made on
the same day.

Posts made on 2
different days.

Posts made on 3 (or more)
different days.

Apply

There are **five** application assignments in this course. These are designed so you apply the knowledge and skills you learn during the week. **Exercise**

There are **six** exercise assignments in this course. These are designed to practice and implement the topics covered each week.

Introduction**Absent****Needs Improvement****Proficient**

There is no introduction to the paper. (**0 points**)

There is an introduction, but it does not introduce the topic, its importance, and/or alert readers to the structure of the discussion of your ideas. (**1-6 points**)

There is an introduction that introduces the topic, its importance, and it alerts readers to the structure of the discussion of your ideas. (**7 points**)

Body (Use of Course Terms and Concepts)**Absent****Needs Improvement****Proficient**

No course terms and concepts were used. (**0 points**)

Some of the course terms and concepts were used inappropriately or key terms and concepts were missing from the discussion. (**1-19 points**)

All of the relevant course terms and concepts were present and used appropriately in the discussion. (**20 points**)

Conclusion**Absent****Needs Improvement****Proficient**

There is no conclusion to the paper. (**0 points**)

There is a conclusion, but it does not synthesize the main ideas of the paper, and/or provide implications for research and/or practice. (**1-7 points**)

There is a conclusion that synthesizes the main ideas of the paper, and/or provides implications for research and/or practice. (**8 points**)

Writing Mechanics (e.g., Spelling, Grammar, etc.)**Absent****Needs Improvement****Proficient**

The paper had severe problems with spelling, grammar, etc. errors. (**0 points**)

The paper had some spelling, grammar, etc. errors. (**1-4 points**)

The paper had very minimal spelling, grammar, etc. errors. (**5 points**)

Format (e.g., length, font size, margins, in-text citations and reference list in APA style)

Absent

The paper did not meet the minimum format requirements. (*0 points*)

Needs Improvement

The paper met some of the format requirements. (*1-9 points*)

Proficient

The paper met all format requirements. (*10 points*)

Evaluations

There are **six** evaluations in this course: covering the knowledge and skills discussed during the week. Each evaluation has **fifteen** questions at **1** point each.

Final Paper The Final Paper holds a significant value towards the final grade of the course. You can preview the requirements below.

Principles of Finance Final Project

Please scroll down to read the instructions for this assignment.

Content Requirements

Background

As an expert in personal finance, you have been hired by Fortune magazine to create a PPT presentation that will be offered to various institutions for a learning resources for personal financial advice. This financial advice is about financial decisions people make over the life cycle.

Instructions

Select 5 Chapters/topics (**including chapter one**) to create a PPT presentation that will highlight the concepts/topics:

Project Format

Introduction Slide

Each Chapter PPT should include:

- a basic term description

- facts supporting concept

- example of concept (approx. 4-6 slides per Chapter)

- and supporting written material in the note section based on the book content and additional resources as needed (note Slide 6 notes in example).

The last 1-2 slides in the final project should be a reflective of you and your personal finance planning.

[Example Final Project Powerpoint](#)

Format Requirements

Document Type	MS PowerPoint
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In-text Citations & Reference List Style	APA
File Naming Convention	LastName_FirstName_Final_Project Example: Doe_John_Final_Project

Instructions

Choose **one** of the 3 topics outlined below. Make sure to properly cite all sources that you use. Include appropriate course terms and concepts, as appropriate.

- 5 C's
- 4 P's
- STP

Document Type:

MS PowerPoint

Length:

18-20 Slides (including title and reference slides)

Paper Structure:

- Title Slide - including your name and presentation title
- Introduction slide
- Body slides
- Conclusion slide
- References slide]

[In-text Citations & Reference List Style]

[APA]

[File Naming Convention]

[LastNameFirstNameWeek6]

Example: DoeJohnWeek6]

Criteria	[Ratings]		
	Absent	Needs Improvement	Proficient
Introduction	There is no introduction to the paper. <i>(0 points)</i>	There is an introduction, but it does not introduce the topic, its importance, and/or alert readers to the structure of the discussion of your ideas. <i>(1-29 points)</i>	There is an introduction that introduces the topic, its importance, and it alerts readers to the structure of the discussion of your ideas. <i>(30 points)</i>
Body (Use of Course Terms and Concepts)	No course terms and concepts were used. <i>(0 points)</i>	Some of the course terms and concepts were used inappropriately or key terms and concepts were missing from the discussion. <i>(1- 79 points)</i>	All of the relevant course terms and concepts were present and used appropriately in the discussion. <i>(80 points)</i>
Conclusion	There is no conclusion to the paper. <i>(0 points)</i>	There is a conclusion, but it does not synthesize the main ideas of the paper, and/or provides implications for research and/or practice. <i>(1-29 points)</i>	There is a conclusion that synthesizes the main ideas of the paper, and/or provides implications for research and/or practice. <i>(30 points)</i>
Writing Mechanics (e.g., Spelling, Grammar, etc.)	The paper had 10 or more spelling, grammar, etc. errors. <i>(0 points)</i>	The paper had 5-10 spelling, grammar, etc. errors. <i>(1-19 points)</i>	The paper had very minimal spelling, grammar, etc. errors. <i>(20 points)</i>
Format (e.g., length, font size, margins, in-text citations and reference list in APA style)	The paper did not meet the minimum format requirements and/or had no APA citation. <i>(0 points)</i>	The paper met some of the format requirements. <i>(1-14 points)</i>	The paper met all format requirements and APA requirement. <i>(15 points)</i>