

CONTACT INFORMATION

Professor contact information is located on the course site in Canvas.

For Canvas questions: (833) 234-2574

For CIU questions: (803) 807-5199

COURSE DESCRIPTION

This course introduces students to personal finance management and assists them in being a good steward of God-given resources. It addresses realistic ways to manage personal assets effectively, including the development of personal financial goals, planning and budgeting; avoiding fraud and swindles; buying, insuring, and financing major assets; consumer credit; banking services; investments; insurance; retirement and estate planning; and income tax.

COURSE OBJECTIVES

Upon completion of this course, students will be able to:

- A. Assess personal and economic factors that influence personal financial planning by completing a financial stewardship analysis.
- B. Analyze the personal impact of consumer credit.
- C. Develop a personal risk management plan.
- D. Analyze personal investment fundamentals.
- E. Develop a personal estate and retirement plan.

COURSE MATERIALS

There are no textbooks required for this course.

ASSIGNMENTS:

Assignment	Points	Percent	Week Assigned
Devotionals (5)	10/50	5%	Weekly
Discussions (5)	30/150	15%	Weekly
Papers (4)	60/240	24%	Weeks 1, 3, 4
Exercises (8)	60/480	48%	Weeks 1, 2, 4, 5
Implementation Paper (1)	80/80	8%	Week 5
Totals:	1000	100%	

ASSESSMENTS AND GRADING SCALE:

Means of Assessment and Due Dates	Due Date	Points
Devotionals (5)	Wednesday; Weekly	50 pts
Discussions (5)	Wednesday for initial post, Saturday for responses; Weekly	150 pts
Papers (4)	Saturday; Weeks 1, 3, 4	240 pts
Exercises (8)	Saturday; Weeks 1, 2, 4, 5	480 pts
Implementation Paper (1)	Saturday; Week 5	80 pts
	Course Total	1000 pts

Add 10 pts extra credit for students who complete the end of course survey

Letter Grade	Points	Percentile
A	949-1000	95-100%
A-	919-948	92-94%
B+	889-918	89-91%
B	859-888	86-88%
B-	829-858	83-85%
C+	799-828	80-82%
C	769-798	77-79%
C-	739-768	74-76%
D+	709-738	71-73%
D	679-708	68-70%
D-	649-678	65-67%
F	0-648	64% and below

ACADEMIC SUCCESS CENTER (ASC)

The ASC provides accommodations for students with disabilities (physical, psychological, learning & ADD). Requests may be made throughout the semester, and they will be kept confidential. (803-807-5611, academicsuccess@ciu.edu). Students already receiving services through the ASC should contact the professor so that together they can make the student's academic experience in this class as successful as possible.

FORM AND STYLE

The official guide for all written work in connection with this course is the 7th edition of the APA manual.

PLAGIARISM

CIU Online Studies expects you to be honorable in your studies and responsible for your own academic work. Dishonesty in assignments, examinations, written papers, or

other work is contrary to scriptural principles of Christian living and an affront to fellow students and your instructors. Plagiarism occurs when you present another person's ideas or words as your own, or when you intentionally or unintentionally fail to acknowledge or cite the source of the ideas you use.

Acknowledging and citing sources involves placing quotation marks around all the material you have taken (or paraphrased) from books, articles, internet sites, other students' papers, or other work you have not personally produced. It also involves listing full information about that source in a footnote or a parenthetical reference. Specific examples of plagiarism include but are not limited to the following:

1. Borrowing the words, sentences, ideas, conclusions, examples and/or organization of an assignment from a source (e.g., a book, an article, another student's paper, a tape/video, an internet site) without acknowledging the source.
2. Submitting work done by another student—in part or in whole—in place of original work.
3. Submitting assignments received from the Internet, from commercial firms or from any other person or group.
4. Knowingly aiding another student in plagiarizing an assignment as defined above.

You may not submit work that is part of a group consultation unless it is related to an assignment your syllabus specifically indicates is to be completed as part of a group. If you study for an exam with a review group, you may not reproduce any answers that others have written and submit it as your own work. You may not share with others answers to exam questions you have composed in advance. Any of these actions will be considered plagiarism.

Plagiarism will result in academic penalty, and may result in failure in the assignment, failure in the course, and further disciplinary action.

LATE WORK

Late assignments should be avoided. All assignments that are late will be marked down 10% per day they are late, starting one minute after midnight the day they are due for five successive days and will earn a zero thereafter.

SYLLABUS

The content of this syllabus is subject to change and modifications when deemed necessary.