

Boise State University – Meridian Medical Arts Charter High School

Concurrent Enrollment Program

Spring 2024

**FINAN 208**

**Instructor:** Stephanie Wheeler

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

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This course addresses the growing complexity of financial decision-making faced by the individual: 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.

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**

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.

**Late Work:**

In the case of absences, students will have an additional 2 school days for each day they were absent to turn in any assignments, quizzes or tests. The computer lab is open before school, at lunch, study hall and after school until 3:00. Assignments or projects turned in late will receive 75% credit unless prior arrangements are made with me. Please come talk to me if you need extra time on an assignment.

**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, which can be viewed at:  <https://www.boisestate.edu/policy/student-affairs/code-of-conduct/> . Definitions of cheating, plagiarism, and other forms of academic dishonesty as well as policies and procedures for handling such cases are included.

**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.

**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** | **BSU 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% |

**MMACHS Grading Scale:**

**A = 90 – 100%**

**B = 80 – 89%**

**C = 70-79%**

**WIP = 0 – 69% no credit**

**Personal Finance Course Outline**

|  |  |
| --- | --- |
| ***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 5-6*** | Chapter 4 – Financial Services: Savings Plans and Payment Accounts |
| ***Week 7-8*** | Chapter 5: Consumer Credit Advantages, Disadvantages, Sources, and Costs/ Paying for College |
| ***Week 9*** | Chapter 6: Consumer Purchasing Strategies and Wise Buying of Motor Vehicles |
| ***Week 10*** | Chapter 7: Selecting and Financing Housing  Test |
| ***Week 11*** | Chapter 8: Home and Automobile Insurance |
| ***Week 12*** | Chapter 9: Health and Disability Income Insurance |
| ***Week 13*** | Chapter 10: Financial Planning with Life Insurance  Test |
| ***Week 14*** | Chapter 11: Investing Basic & Evaluation Bonds |
| ***Week 15*** | Chapter 12: Investing in Stocks |
| ***Week 16*** | Chapter 13: Investing in Mutual Funds  Test |
| ***Week 17*** | Chapter 14: Retirement and Estate Planning |
| ***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** |
|  | |
| ❑ | **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)** |