

Lakes Region Community College

379 Belmont Road
Laconia, NH 03246
(603) 524-3207

COURSE OUTLINE/SYLLABUS SHEET

THIS SYLLABUS IS FOR INFORMATIONAL PURPOSES ONLY. PLEASE REFER TO THE SYLLABUS POSTED IN CANVAS WHEN THE COURSE IS ACTIVATED FOR THE OFFICIAL VERSION. THERE MAY BE SMALL CHANGES BETWEEN THESE VERSIONS.

COURSE NO: FIN 180L FX
COURSE TITLE: Personal Financial Management
CREDIT HOURS: 3
SEMESTER: Spring 2023 / Tuesdays @ 9:00 – 11:45AM or ONLINE

Students have the option of taking this course either in-person or online. You must register for the appropriate section. Switching sections during the semester is discouraged.

INSTRUCTOR NAME: Scott Maltzie, Ph.D.
E-MAIL/PHONE: smaltzie@ccsnh.edu (603) 366-5237
(603) 738-0953 (Cell)

*Email is the best communication medium for me.
All communications from Monday – Friday will be responded to within 24 hours.
I will respond to Weekend communication on Monday, or Tuesday if there is a holiday.*

CONFERENCE HOURS: Mondays - 12 :00- 12:45 pm
PLEASE SCHEDULE USING NAVIGATE Tuesdays - 12:00 - 12:45 pm/4:00 - 5:00 pm
Thursdays - 12:00 - 12:45 pm/4:00 - 5:45 pm
Other hours by appointment

OFFICE LOCATION: Turner 253A
Mezzanine Level (open level just above café between floors 1 and 2)

PREREQUISITES: None

COURSE DESCRIPTION: This course studies the fundamental financial planning procedures and controls for personal finances to include managing assets, credit, insurance needs, budgets, retirement, and estate planning. Students will also be introduced to the concepts of investment as part of the planning procedures, as well as career planning.

TEXT/INSTRUCTIONAL MATERIALS AND EQUIPMENT NEEDED:

- *Personal Finance, Seigel & Yacht. Saylor Foundation, 2009.*
OER Textbook: <https://open.umn.edu/opentextbooks/textbooks/personal-finance> (Links to an external site.)
- *Total Money Makeover. Ramsey. Harper Collins Publishing. 2013.*
- A laptop for use in class projects is recommended but not required.

GRADING:

GRADING SCALE:

As this class is offered in a flex-class format, the On-Campus and Online versions will be combined for both grading and assignment purposes.

A	93-100	B	83-86	C	73-76	D	63-66
A-	90-92	B-	80-82	C-	70-72	D-	60-62
B+	87-89	C+	77-79	D+	67-69	F	0-59

INCOMPLETE GRADES:

As a general rule, all coursework must be completed by the end of the semester in which the course is offered. An incomplete grade may be granted to a student, at the discretion of the faculty member, as an accommodation due to unforeseen and extraordinary circumstances when a student has completed and passed a majority of the work required for a course but, for reasons beyond the student's control, cannot complete the entire course.

ASSIGNMENT WEIGHTS/SUMMARY:

Class Activities	10%
Weekly Discussion/Replies	10%
Mid-Term & Final Exam	20% Each
Investment Project	10%
Total Money Makeover Paper	10%
Final Project, PowerPoint, Presentation	20%

Class Engagement - As a member of the business team represented by the students in this course, you are expected, as a good team member, to contribute to the course just as you would have to contribute in a business meeting. Each week I will assign a grade based on your engagement in course activities. Course activities consist of developing **THREE QUESTIONS** and completing **CLASS ASSIGNMENTS**.

Three Questions - Develop three questions for class discussion based on your reading. They are questions that are 1) items you don't understand; or 2) things that are interesting that you want to learn more about; or 3) a news story or something that related that you would like to discuss; or 4) an example that you want to see if a topic applies to; or 5) how things interconnect; or 6) other things related to the subject matter. **QUESTIONS MUST BE SUBMITTED PRIOR TO THE CLASS EACH WEEK AND ARE BASED ON THAT WEEK'S READING.**

Weekly Topical Assignments – Generally, these are class problem-solving activities and questions related to the topics for the week. These will often be set up using the Quiz feature of Canvas. Answers will be provided as part of the grading rubric provided to each student.

Weekly Discussion/Replies – Students will respond to a prompt regarding that week's topic(s). **Students are required to submit a reply to two students the following week.** Further instructions are provided on Canvas.

Mid-Term & Final Exam - These are essay exams. These exams will be open resource. Grading of answers is based on your understanding, analysis, and critical thinking of the topics. All work must be cited.

Investment Project - In this Learning Experience, students investigate and "invest" in the stock market, using technology as a tool for creating portfolios

Total Money Makeover Paper – A 5-7-page paper on the three aspects of the Total Money book.

Personal Financial Plan, PowerPoint, & Oral Presentation – Students will prepare and present a personal financial plan for their life. This is a RESEARCH project where students will plan their financial futures to include: Career, Retirement, Daily Living, Risk Management, and Estate Planning.

Note: Unless otherwise indicated, all assignments must be typed AND checked for spelling and grammar. Points will be deducted from your grade for typos, spelling, and grammatical errors and overall sloppy work.

LATE POLICY:

- Due dates for assignments are listed in the attached class schedule and will be announced in class and/or posted on Canvas.
- Assignments are due on the due date at the time specified. Work submitted beyond the due date (this includes exams, projects, homework, etc.) will be subject to the following point deductions:
 - Late assignments submitted within one week after the due date will receive a 20% deduction.
 - Late assignments submitted more than one week and less than 2 weeks late will receive a 40% deduction.
 - Assignments submitted more than two weeks late or after the final date of the course **will not be accepted.**
- **NOTE: No Late Work will be accepted following the deadline for Week 14.**

Extenuating circumstances are outlined below. If you have particular challenges, please contact me at the beginning of the course. If circumstances arise during the course that will impact your studies, please contact me immediately or as soon as possible.

FAIR GRADING:

Fair and equitable grading reflects values that I am committed to. Grades are used to assess the relative extent to which students achieve the course objectives and outcomes.

Academic freedom allows the instructor (1) to determine course outcomes, within the bounds of established curricula, and the means by which a student’s mastery of those outcomes will be evaluated, and (2) to evaluate the quality of work on individual exams or assignments.

Students have the right to challenge evaluations of their work, and hence I am accountable with regard to providing and explaining all relevant grades and grading criteria. Students are allowed to challenge grades respectfully and state their case why a grade should be changed. Changes are made only in the case of error (which happens from time-to-time) and documentation that the criteria was met to a higher level than originally indicated.

Standards for Fair Grading

To achieve fair and equitable grading, instructors shall inform students, in writing, e.g., via a syllabus, of the course outcomes and the means by which student mastery of those outcomes will be determined. Instructors are expected to share this information with students during the first-class meeting and to provide this information, no later than the second class meeting. Alterations to these arrangements will be posted in Canvas and must be designed to minimally inconvenience or disadvantage the students in the course. The grade of a student shall be based solely on the criteria known to all students in the class, and all such criteria shall apply to mastery of stated course objectives and competencies.

Simply put, the instructor cannot offer an alteration to the syllabus unless that alteration or option has been offered to all members of the class. This applies, for example, to extra credit, alternative assignments, and extensions to deadlines. The exceptions are related to extenuating circumstances as outlined above and via documented Disability accommodations from the Learning Center.

TEACHING METHODS: The goal of the course – and really any business course – is to develop three essential skills which provide the focus of instruction and grading in this course:

Understanding

- To perceive the meaning of; grasp the idea of; comprehend. (Definitional understanding)
- To assign a meaning to; interpret. (Interpretative understanding)
- To grasp the significance, implications, or importance of. (Significance understanding)
- To be thoroughly familiar with; apprehend clearly the character, nature, or subtleties of. (Full understanding)

Analysis

- Analysis is a detailed examination of anything complex in order to understand its nature or to determine its essential features. It involves the study of such constituent parts and their interrelationships in making up a whole. You use analysis to gain understanding.

Critical Thinking

- Critical thinking is the intellectually disciplined process of actively and skillfully conceptualizing, applying, analyzing, synthesizing, and/or evaluating information gathered from, or generated by, observation, experience, Discussion, reasoning, or communication, as a guide to belief and action.

This means that in understanding, you demonstrate what you KNOW about the topic. In analysis you talk about the finer details of HOW things work and WHY. In critical thinking, it is more about the application of the material and the conclusions that can be drawn from it based on your understanding and analysis. Naturally there is some overlap between the three. The course assignments help you develop these skills while you learn the subject material of the course.

In this endeavor I will act as the facilitator of learning. It is my professional educational opinion that exclusive reliance on the lecture method is an improper and inefficient teaching tool, especially in a professional development program, such as business administration. Furthermore, the lecture method per se does nothing during precious classroom time to help form potential managers and executives and to simulate the pressurized conditions that one will be facing in private, public, federal, or international sector situations.

On the other hand, all of the teaching techniques mentioned above when blended together in judicious amounts tend to sharpen and harden class participants' management ability, executive prowess, clear analytical thinking, and careful articulation (both oral and written).

In Socratic method teaching, both the professor and students ask a series of questions about the facts and reasoning of particular decisions, and thereby probes and explores the conflicting policy values of controversies by question after question. It is an interesting teaching approach. Class participants are not only involved in the sense that they engage occasionally in a give-and-take with the professor (a fun bantering), but because intellectual possibilities are mainly indicated through questioning, the seminar group must reason along with the professor rather than simply copying down what he has to say. If used judiciously, the Socratic method tends to develop technical capacity to organize masses of data and to develop clear and crisp thinking about evaluating alternatives and balancing values.

Under the case study method, class participants are given a set of materials to read — fact situations, research data, and secondary and primary source materials — also a set of concrete problems to consider. The professor plays the role of an activist — commenting on the way the arguments were presented, offering two-or-three-minute digressions, and frequently stopping to summarize and synthesize the advocacies. The advantages of this method are considerable. Most importantly, the class gets the benefit in classroom discussion of considered judgments.

COURSE EXPECTATIONS:

CONFIDENTIALITY:

At times, the instructor and students will be exposed to personal and confidential information. It is critical that students take proper care to secure critical personal financial and personal data (Social Security Numbers, Bank Account Numbers, etc.). It is expected that students will maintain the confidentiality of the instructor and classmates by not discussing this information outside of the class. ***Failure to do so may result in removal from the class.***

Reading and Preparation:

- Students are expected to read all assigned material prior to the class session.
- Regardless of whether you are an On-Campus or Online student, there will be out-of-class assignments for you to complete.
- Students are expected to review the slides and any videos prior to class.

Communication:

- You are expected to check your college email regularly for any communication from your instructor, peers, or the college. Failure to do so could result in missed information about classes, assignments, etc. Please ask me if you'd like to know how to forward your student email to your personal email.

Professionalism:

- The intent of the business program at LRCC is to prepare students to enter and/or advance in the world of work. Professional behavior is expected at all times.

Cheating/Plagiarism

- No form of cheating or plagiarism will be tolerated. All work is expected to be completed by the registered student only. Anyone caught cheating/plagiarizing will receive a failing grade on the assigned work and/or the course. **DON'T DO IT!**

Disabilities Services:

It is the mission of the Disability Services Center at Lakes Region Community College to provide equal educational access, opportunities, and experiences to all qualified students with documented disabilities. Reasonable accommodations are provided to students so that they can achieve at a level limited only by their abilities and not by their disabilities. Assistance is provided in a collaborative way to help students develop strong and effective independent learning and self-advocacy skills, as they assume responsibility for reaching their academic goals.

Contact the Accessibilities Coordinator at LRCCAccessibility@ccsnh.edu .

Diversity, Equity, and Inclusion Statement

The content of this course is designed to challenge your viewpoints and perspective as part of your learning experience. It is my intent that students from all backgrounds and perspectives are well-served by this course. Students' learning needs will be addressed both in and out of class, and the diversity of students will benefit the class and will be considered a resource and strength. Materials and activities presented in class will respect diversity including gender identity, sexuality, disability, age, socioeconomic status, ethnicity, race, nationality, religion, and culture.

- Discuss privately with me if you feel your success in the class is being impacted by experiences outside of class. I am always open to listening to students' experiences and want to find acceptable ways to process and address the issue.
- If you feel that something offensive occurred regarding DEI topics in class (by anyone) that made you feel uncomfortable, please let me know.

- Please make me aware if you have a name and/or set of pronouns that are different from those appearing on your official records.
- I encourage you to seek out other resources, such as an academic advisor or another trusted faculty member, if you feel more comfortable addressing issues with these individuals. Anonymous feedback can be submitted [here](#).

COVID Protocols:

- Follow College and CDC protocols at all times.
- In short, if you are sick, stay home.

Note: I reserve the right to make exceptions to any course policy stated in this syllabus due to the extenuating circumstances of a particular student. These exceptions include, but are not limited to, the onset or worsening of a serious or chronic mental or physical health condition, change in significant caring responsibility, family breakdown or the recent bereavement or serious illness of a close relative, being the victim of a serious crime or significant involvement in an on-going court case, a natural disaster, act of terror or conflict affecting the student's school/college, home or close family, approved learning accommodations. Documentation may be required in such circumstances. Work-related issues are generally not considered part of these exceptions.

It is my hope that this course meets your every expectation as a challenging, engaging, respectful learning experience. If you find this not to be the case, I would welcome the opportunity to address your concerns. This is not only a courtesy, it is a matter of process and procedure outlined in the LRCC Student Handbook. Should we fail to arrive at a mutually satisfactory understanding, you should refer the matter to my immediate supervisor, Carlene Rose, crose@ccsnh.edu.

PERSONAL FINANCIAL MANAGEMENT (FIN 180L FX)
TUESDAYS @ 9:00 – 11:45 PM OR ONLINE
CLASS SCHEDULE SPRING 2023

Class	Dates	In-Class Topics	Reading/Assignments Due Note: All assignments are due night before the next class @ 11:59 pm unless otherwise indicated with an *.	
1	1/17 - 1/23	INTRODUCTION TO PERSONAL FINANCE	Read Ch. 1 & 2*	Weekly Activity Weekly Discussion
2	1/24 - 1/30	BUDGETING & THE TIME VALUE OF MONEY	Read Ch. 4 & 5* Read Ch. 1 – TMM Three Questions*	Weekly Activity Week 2 Discussion Week 1 Replies
3	1/31 - 2/6	BANKING & TAXES	Read Ch. 6 & 7* Read Ch 2 & 3 TMM Three Questions*	Weekly Activity Week 3 Discussion Week 2 Replies
4	2/7 - 2/13	INVESTING FUNDAMENTALS & MUTUAL FUNDS	Read Ch. 12-13 & 17* Three Questions*	Weekly Activity Week 4 Discussion Week 3 Replies
5	2/14 - 2/20	STOCKS & BONDS	Read Ch. 14-16* Three Questions*	Weekly Activity Week 5 Discussion Week 4 Replies
6	2/21 - 2/27	IN-CLASS WORK SESSION – INVESTMENT PROJECT		
7	2/28 - 3/6	MID-TERM EXAM (Taken Online) – EXAM DUE 3/6		
8	3/7 - 3/13	CREDIT & DEBT	Read Ch. 7 (Other People's Money Section)* Read Ch. 4 & 5 TMM	Three Questions* Weekly Activity Week 8 Discussion
9	3/14 - 3/20	NO CLASS – SPRING BREAK		
10	3/21 - 3/27	AUTOMOBILES	Read Ch. 8* Ch. 6 & 7 TMM Three Questions*	Weekly Activity Week 9 Discussion Week 8 Replies
11	3/28 - 4/3	HOME OWNERSHIP	Read Ch. 9* Ch. 8 & 9 TMM Three Questions*	Weekly Activity Week 10 Discussion Week 9 Replies
12	4/4 - 4/10	WORK SESSION INVESTMENT PROJECT DUE		
13	4/11 - 4/17	INSURANCE & RISK MANAGEMENT	Read Ch. 10* Read Ch. 10 & 11 TMM Three Questions*	Weekly Activity Week 13 Discussion Week 10 Replies
14	4/18 - 4/24	RETIREMENT & ESTATE PLANNING	Read Ch. 11* Read Ch. 12 & 13 TMM Three Questions*	Weekly Activity Week 14 Discussion Week 13 Replies
15	4/25 - 5/1	FINAL PROJECT, POWERPOIINT & PRESENTATIONS NO LATE SUBMISSIONS ACCEPTED		
16	5/2	FINAL EXAM (Taken Online) – EXAM DUE 5/3 DAVE RAMSEY PAPER DUE NO LATE SUBMISSIONS ACCEPTED		

NOTE: The ongoing challenges presented by COVID-19 may require an alteration in the On-Campus schedule. If we are unable to meet On-Campus, the lectures will be done using the ZOOM platform at the same date and time as described above. All ZOOM and simulcast sessions are recorded. Students participating in this course understand and agree that their images and names may be visible to other students. I reserve the right to modify assignments as circumstances dictate.

LEARNING OUTCOMES

Rationale: Financial literacy is essential in meeting the financial challenge of the 21st Century. The competencies, which form the basis for this semester course, enable students to analyze their personal financial decisions, evaluate the costs and benefits of their decisions, recognize their rights and responsibilities as consumers, and apply the knowledge learned in school to financial situations encountered later in life.

Upon completion of this course, students will:

I. Personal Decision Making

- Use a rational decision-making process as it applies to the roles of citizens, workers, and consumers.

II. Earning and Reporting Income

- Identify various forms of income and analyze factors that affect income as a part of the career decision-making process.

III. Managing Finances and Budgeting

- Develop and evaluate a spending/savings plan.

IV. Saving and Investing

- Evaluate savings and investment options to meet short- and long-term goals.

V. Buying Goods and Services

- Apply a decision-making model to maximize consumer satisfaction when buying goods and services.

VI. Banking and Financial Institutions

- Evaluate services provided by financial deposit institutions to transfer funds.

VII. Using Credit

- Analyze factors that affect the choice of credit, the cost of credit, and the legal aspects of using credit.

VIII. Protecting Against Risk

- Analyze choices available to consumers for protection against risk and financial loss.

Rubrics

Three Question Rubric

Criteria	Ratings			Pts
RELEVANCE How relevant the question is to the larger learning goal.	5 pts EXCELLENT Questions directly relate to the topic for the week.	3 pts SATISFACTORY Questions do not directly relate to the topic for the week.	1 pts UNSATISFACTORY The questions do not address the primary topics of the course topics for the week.	
DEPTH The questions are able to develop significant discussion.	10 pts EXCELLENT Questions go beyond current knowledge and help explore deeper discussion of the topic.	6 pts SATISFACTORY Questions have limited ability to prompt further or deeper discussion; questions may be close ended.	3 pts UNSATISFACTORY Questions are close-ended and address rudimentary topics.	
ARTICULATION The question is well-posed and uses good grammar.	5 pts EXCELLENT Question is well-written and phrased correctly.	3 pts SATISFACTORY Question is adequate but could have been phrased better.	1 pts UNSATISFACTORY Question is poorly or incompletely worded.	
SUBMITTED LATE – LATE QUESTIONS WILL NOT BE ACCEPTED.				

Assignment Rubric

Criteria	Ratings				Points
COMPLETENESS	5 pts EXCELLENT All required sections/ questions of the assignment are present.	4 pts GOOD 1 or 2 required sections/ questions of the assignment are missing.	3 – 2 pts UNSATISFACTORY 3-4 required sections/ questions of the assignment are missing.	1 – 0 pts FAILING 4 or more required sections/ questions of the assignment are missing.	
CONTENT	10 – 9 pts EXCELLENT Content is clearly written in student's words except for a few direct quotations from references. Content is thorough and comprehensive. Evidence is present to backup opinions presented by student.	8 pts GOOD Content is not completely clear, thorough, and comprehensive. Limited evidence is present to backup opinions presented by student.	7 – 6 pts ADEQUATE/POOR Content is not clear, thorough, or comprehensive. Limited evidence is present to backup opinions presented by student.	6 – 0 pts FAILING Student fails to meet the content requirements for the assignment.	
TECHNICAL	5 pts EXCELLENT Content is logically organized and easy to follow. Writing is clear and concise, using complete sentences except where text is presented in tables, images or captions. Content is free of spelling and grammatical errors.	4 pts GOOD Content is not well organized and easy to follow. Writing is unclear and/or wordy. Zero to two spelling and grammatical errors.	3 – 2 pts UNSATISFACTORY Content is not organized and easy to follow. Writing is unclear and/or wordy. More than two spelling and grammatical errors.	1 – 0 pts FAILING Assignment does not meet the requirements for college writing.	
SUBMITTED LATE Graded as a Negative Vector	Submitted On-Time Full Credit	1-7 Days Late 20% deduction	8-14 Days Late 40% deduction	14+ Days Late No Credit	

Discussion Rubric

Criteria	Ratings				Pts
Content	30 – 27 pts EXCELLENT Discussion postings display an excellent understanding of the required readings and underlying concepts including correct use of terminology. Postings integrate an outside resource, or relevant research, to support important points.	26 – 24 pts GOOD Discussion postings display an understanding of the required readings and underlying concepts including correct use of terminology and proper citation.	23 – 18 pts ADEQUATE/POOR Discussion postings repeat and summarize basic, correct information, but do not link readings to outside references, relevant research and do not consider alternative perspectives or connections between ideas. Sources are not cited.	17 – 0 pts FAILING Discussion postings show little or no evidence that readings were completed or understood. Postings are largely personal opinions or feelings, or without supporting statements from the readings, outside resources, relevant research, or specific real-life application.	
Understanding	30 – 27 pts EXCELLENT Outstanding ability to grasp concepts and relate theory to practice.	26 – 24 pts GOOD High level of ability to conceptualize essential ideas and relate theory to practice.	23 – 18 pts ADEQUATE/POOR Some ability to conceptualize essential ideas and relate theory to practice.	17 – 0 pts FAILING Little to no ability demonstrated to conceptualize essential ideas and relate theory to practice.	
TECHNICAL	10 – 9 pts EXCELLENT The content is logically organized and easy to follow. Writing is clear and concise, using complete sentences except where text is presented in tables, images, or captions. The content is free of spelling and grammatical errors.	8 pts GOOD The content could be better organized and easy to follow. Writing could be clearer and/or less wordy. Zero to two spelling and grammatical errors.	7 – 6 pts UNSATISFACTORY The content is not organized and easy to follow. Writing could be clearer and/or less wordy. More than two spelling and grammatical errors.	5 – 0 pts FAILING The assignment does not meet the requirements for college writing.	
SUBMITTED LATE Graded as a Negative Vector	Submitted On-Time Full Credit	1-8 Days Late 20% deduction	8-14 Days Late 40% deduction	14+ Days Late No Credit	

Discussion Replies

Criteria	Ratings			Points	
Response:	20-18 pts EXCELLENT Response relevant to posting and supports position with factual information. The reply moves the conversation forward or makes a reply to a question asked in response to their own posting.	17-13 pts GOOD Response relevant to posting but fails to support position. The reply somewhat moves the conversation forward or makes a reply to a question asked in response to their own posting.	12 – 1 pts UNSATISFACTORY Response not relevant to original posting. The reply does not move the conversation forward or answer a question presented.	0 pts FAILING Failure to submit by the deadline.	
SUBMITTED LATE	NO CREDIT FOR LATE REPLIES. REPLIES MUST BE SUBMITTED BY 11:59pm THE NIGHT PRIOR TO THE NEXT CLASS.				

Exam Rubric

CRITERIA	RATINGS				Pts
Relevance of answer to the question	3 pts EXCELLENT Answer is complete; sufficient detail provided to support assertions; answer focuses only on issues related to the question; factually correct.	2 pts PROFICIENT Answer is brief with insufficient detail. Unrelated issues were introduced and/or minor errors in content.	1 pt INADEQUATE Answer is incomplete. Excessive discussion of unrelated issues and/or significant errors in content.	0 pts MISSING OR SERIOUS PROBLEMS The essay did not answer the question.	
Thoroughness of answer	3 pts EXCELLENT Deals fully with the entire question	2 pts PROFICIENT Most of the basic details are included but some are missing	1 pt INADEQUATE Serious gaps in the basic details needed.	0 pts MISSING OR SERIOUS PROBLEMS None of the relevant details were included.	
Organization and logic of answer		2 pts PROFICIENT Clear and logical presentation; good development of an argument; Transitions are made clearly and smoothly.	1 pt INADEQUATE Minor problems of organization or logic; Needs work on creating transitions between ideas.	0 pts MISSING OR SERIOUS PROBLEMS Weak organization; sentences rambling; ideas are repeated.	
Mechanics of writing (spelling, punctuation, grammar, clarity of prose)		2 pts PROFICIENT Clear, readable, prose. Good use of transitions; no problems with spelling, punctuation, or grammar.	1 pt INADEQUATE Frequent problems with mechanics of language; Occasional awkward sentences and poor transitions; reduce readability.	0 pts MISSING OR SERIOUS PROBLEMS Major problems with mechanics of language; Awkward sentence construction; Poor or absent transitions; Frequently difficult to understand.	
10 Points Per Question					

Investment Project

Criteria	Ratings					Points
PART 1: Stock & Mutual Fund Research (50 Points)	50 – 45 pts EXCELLENT Student demonstrates and provides documentation of all stocks and mutual funds utilized in this project. This includes stocks and mutual funds considered but rejected. All 10 questions are answered with references for each stock..	44 – 40 pts GOOD One required element is missing, incomplete, or unsupported.	39 – 35 pts ADEQUATE Two required elements are missing, incomplete, or unsupported.	34 – 30 pts POOR Three required elements are missing, incomplete, or unsupported.	29 – 0 pts FAILING Four or more of required elements are missing, incomplete, or unsupported.	50 pts
PART 2: Stock/Mutual Fund Investment (20 Points)	20 – 18 pts EXCELLENT Student completes purchase and tracks the investment during the prescribed period. Student provides appropriate charts and spreadsheets to document their work.	17 – 16 pts GOOD One required element is missing, incomplete, or unsupported.	15 – 14 pts ADEQUATE Two required elements are missing, incomplete, or unsupported.	13 – 12 pts POOR Three required elements are missing, incomplete, or unsupported.	11 – 0 pts FAILING Four or more of required elements are missing, incomplete, or unsupported.	20 pts
PART 3: Analysis of Investment Results (30 Points)	20 – 18 pts EXCELLENT Student provides detailed analysis of the results of their investments and reflects on their learning about investing during the project.	17 – 16 pts GOOD One required element is missing, incomplete, or unsupported.	15 – 14 pts ADEQUATE Two required elements are missing, incomplete, or unsupported.	13 – 12 pts POOR Three required elements are missing, incomplete, or unsupported.	11 – 0 pts FAILING Four or more of required elements are missing, incomplete, or unsupported.	20 pts
Technical Grammar, spelling, format, professionalism.	10 – 9 pts EXCELLENT In accordance with standard usage. Report is professional grade.	8 pts GOOD Few minor deviations from standard usage. Report may have 1 or 2 visual or technical errors.	7 pts ADEQUATE Some deviations from standard usage, punctuation, spelling and sentence construction. Report may have 1 or 2 visual or technical errors.	6 pts POOR Difficulty with fragments, comma splices, agreements, or other errors in usage, punctuation, or spelling. Report has several visual or technical errors.	5 – 0 pts FAILING Serious problems with some or all aspects of the paper.	10 pts
SUBMITTED LATE Graded as a Negative Vector	Submitted On-Time Full Credit	1-7 Days Late 20% deduction	8-14 Days Late 40% deduction	14+ Days Late No Credit		

Dave Ramsey Rubric

Criteria	Ratings				Points
COMPREHENSION OF KEY IDEAS AND DETAILS	20 – 18 pts EXCELLENT Accurate analysis of the concepts of the book. Demonstrates a complete understanding of the concepts.	17 – 14 pts GOOD Mostly accurate analysis of the concepts of the book. Demonstrates a good understanding of the concepts.	13 – 12 pts UNSATISFACTORY Generally inaccurate analysis of the concepts of the book. Does not have a good understanding of the concepts.	11 – 0 pts FAILING Poor analysis of the concepts of the book. Does not understand of the concepts.	20 pts
DEVELOPMENT OF IDEAS	20 – 18 pts EXCELLENT Informs about the selected concepts Comprehensively develops the topic. Uses clear, relevant, and descriptive details. Writes consistently appropriate to task, purpose, and audience.	17 – 14 pts GOOD Content is not completely clear, thorough, and comprehensive. Limited evidence is present to backup opinions presented by student.	13 – 12 pts UNSATISFACTORY Content is not clear, thorough, or comprehensive. Limited evidence is present to backup opinions presented by student.	11 – 0 pts FAILING Student fails to meet the content requirements for the assignment.	20 pts
TECHNICAL	10 – 9 pts EXCELLENT Content is logically organized and easy to follow. Writing is clear and concise, using complete sentences except where text is presented in tables, images or captions. Content is free of spelling and grammatical errors.	8 pts GOOD Content is not well organized and easy to follow. Writing is unclear and/or wordy. Zero to two spelling and grammatical errors.	7 – 6 pts UNSATISFACTORY Content is not organized and easy to follow. Writing is unclear and/or wordy. More than two spelling and grammatical errors.	5 – 0 pts FAILING Assignment does not meet the requirements for college writing.	10 pts
SUBMITTED LATE Graded as a Negative Vector	Submitted On-Time Full Credit	1-7 Days Late 20% deduction	8-14 Days Late 40% deduction	14+ Days Late No Credit	

Individual Financial Plan

Cover Page (5)	5 pts EXCELLENT Contains graphic/ illustration, name of the project, your name, course name, and instructor name; creativity is evident	4 pts GOOD Missing one required element	3 pts UNSATISFACTORY Missing two required elements	2 – 0 pts FAILING Missing more than two required elements.	5 pts
Table of Contents (5)	5 pts EXCELLENT Heading, sections clearly labeled with leaders and page numbers	4 pts GOOD Missing one required element	3 pts UNSATISFACTORY Missing two required elements	2 – 0 pts FAILING Missing more than two required elements.	5 pts
Career Planning (10)	10 – 9 pts EXCELLENT Describe your life situation, providing details related to marital status, children, occupation, and income. Investigate career options. Determine annual salary. If married, provide spouse's salary.	8 pts GOOD One required element is missing, incomplete, or unsupported.	7 – 6 pts UNSATISFACTORY Two required elements are missing, incomplete, or unsupported.	5 – 0 pts FAILING Two or more of required elements are missing, incomplete, or unsupported.	10 pts
Financial Goals (10)	10 – 9 pts EXCELLENT Clearly written; contains at least two short-term financial goals and three long-term financial goals.	8 pts GOOD One required element is missing, incomplete, or unsupported.	7 – 6 pts UNSATISFACTORY Two required elements are missing, incomplete, or unsupported.	5 – 0 pts FAILING Two or more of required elements are missing, incomplete, or unsupported.	10 pts
Financial Tools (10)	10 – 9 pts EXCELLENT Detailed information, spreadsheets provided for a budget, personal balance sheet, personal income statement, tax return, and future value calculations included, explanation of the results of the financial tools included.	8 pts GOOD One required element is missing, incomplete, or unsupported.	7 – 6 pts UNSATISFACTORY Two required elements are missing, incomplete, or unsupported.	5 – 0 pts FAILING Two or more of required elements are missing, incomplete, or unsupported.	10 pts
Banking Services (10)	10 – 9 pts EXCELLENT Well written, clearly explains services provided at various institutions (at least two), materials provided (from at least one), institution and services you will use are identified, justification is provided for choice of institution and services.	8 pts GOOD One required element is missing, incomplete, or unsupported.	7 – 6 pts UNSATISFACTORY Two required elements are missing, incomplete, or unsupported.	5 – 0 pts FAILING Two or more of required elements are missing, incomplete, or unsupported.	10 pts
Automobile Decision (10)	10 – 9 pts EXCELLENT Information and materials provided on	8 pts GOOD One required element is missing, incomplete, or unsupported.	7 – 6 pts UNSATISFACTORY Two required elements are missing, incomplete, or unsupported.	5 – 0 pts FAILING Two or more of required elements are missing,	10 pts

	investigation of auto options available, choice is explained in detail, sources of credit are explained, and your selection is identified and explained in detail, monthly expenses related to your decisions are provided.			incomplete, or unsupported.	
Housing Decision (10)	10 – 9 pts EXCELLENT Information and materials provided on investigation of housing options available, choice is explained in detail, sources of credit are explained, and your selection is identified and explained in detail, monthly expenses related to your decisions are provided.	8 pts GOOD One required element is missing, incomplete, or unsupported.	7 – 6 pts UNSATISFACTORY Two required elements are missing, incomplete, or unsupported.	5 – 0 pts FAILING Two or more of required elements are missing, incomplete, or unsupported.	10 pts
Insurance (10)	10 – 9 pts EXCELLENT Detailed description of types of insurance you need, materials provided, explanation of types and providers and why you made these choices, monthly expense related to your decisions are provided.	8 pts GOOD One required element is missing, incomplete, or unsupported.	7 – 6 pts UNSATISFACTORY Two required elements are missing, incomplete, or unsupported.	5 – 0 pts FAILING Two or more of required elements are missing, incomplete, or unsupported.	10 pts
Retirement (10)	10 – 9 pts EXCELLENT Detailed description of types of recommended retirement accounts, contribution plan, explanation of types and providers and why you made these choices.	8 pts GOOD One required element is missing, incomplete, or unsupported.	7 – 6 pts UNSATISFACTORY Two required elements are missing, incomplete, or unsupported.	5 – 0 pts FAILING Two or more of required elements are missing, incomplete, or unsupported.	10 pts
Estate Planning (10)	10 – 9 pts EXCELLENT Detailed discussion of estate plans in light of heirs and assets. Include an explanation of how this will change over time.	8 pts GOOD One required element is missing, incomplete, or unsupported.	7 – 6 pts UNSATISFACTORY Two required elements are missing, incomplete, or unsupported.	5 – 0 pts FAILING Two or more of required elements are missing, incomplete, or unsupported.	10 pts
PowerPoint	20 – 18 pts EXCELLENT Covers topic thoroughly, includes details that support the topic. Has no misspellings or grammatical errors. Visually appealing, clean simple layout, text is easy to read, graphics support the theme/content of the presentation.	17 – 16 pts GOOD Includes essential information, includes some supporting details. Presentation has 1-2 spelling/ grammatical errors. Visually attractive, text is easy to read, graphics and special effects do not distract from understanding theme/ content of the presentation.	15 – 12 pts ADEQUATE/POOR Includes most essential information, but details are undeveloped. Presentation has 3-4 spelling/ grammatical errors. Graphics and effects are potentially distracting. Text is sometimes hard to read.	12 – 0 pts FAILING Lacks essential Information. Presentation has more than 4 grammatical and/or spelling errors. Several graphics are unattractive AND detract from the content of the presentation. Text is very difficult to read, layout is cluttered and confusing.	20 pts

Oral Presentation	30 – 27 pts EXCELLENT Adds great amount of information besides what is on slides Shows interest and enthusiasm Speaks with clear voice with appropriate volume Does not use verbal fillers.	26 – 24 pts GOOD Adds some information besides what is on slides Shows general interest in topic Speaks clearly most of the time. Volume is adequate. Rarely uses verbal fillers (not distracting)	23 – 18 pts ADEQUATE/POOR Adds little information besides what is on slides Shows little enthusiasm/interest. Needs to speak a little clearer. Needs to speak a little louder/softer. Sometimes uses verbal fillers	17 – 0 pts FAILING Does not add information besides what is on slides. Does not show interest in presentation. Can't understand the speaker. Volume is not appropriate (too loud/soft). Constantly uses verbal fillers (umm, ahh, so, like...)	30 pts
Total Points: 150					

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