Strategies for Success
COURSE GUIDE

Explorations in Economics (ECO 102)

Title III Strengthening Institutions Project
Strategies for Success: Increasing Achievement, Persistence, Retention and Engagement

The Strategies for Success Title III initiative is a major, five-year project (2009-2013) funded by a two million dollar grant from the U.S. Department of Education. This initiative is intended to transform Middlesex Community College by improving the academic achievement, persistence, retention, and engagement of its students.

The project focuses on reformed curricula and comprehensive advising. *Reformed Curriculum* involves the design of developmental and college Gateway courses and learning communities embedded with Core Student Success Skills related to critical thinking, communication, collaboration, organization, and self-assessment. Overall, 45 courses will be impacted over the five years of the project. *Comprehensive Advising* involves the design of integrated advising services to include identification of academic and career goals, creation of realistic educational plans, and continuous tracking and intervention with an emphasis on the Core Student Success Skills. Comprehensive Advising Services will be specifically tailored to each program of study. Cross-division curriculum and advising design teams composed of faculty and staff are designing, piloting, and assessing the curriculum and advising initiatives.

The Title III grant provides resources to support faculty professional development related to designing and piloting new curriculum and advising students. The grant also supports the purchase of advising software programs and the hiring of a Pedagogical Instructional Designer, Learning Engagement Specialist, Advising Coordinator, and two academic advisors. The resources provided by the grant offer an exciting opportunity for the college community to work together to develop the strong programs and services that will increase student success.
Introduction

**ECO 102 BUS 102   Explorations in Economics and Personal Finance**

This mix of economics and investing will provide a foundation for making informed personal financial decisions. How the financial world operates and how to manage personal finances are the major topics. Saving and investing in stocks, bonds, mutual funds, and real estate will be discussed. Students will be introduced to budgeting, personal credit, the real estate market, insurance products, banking, and retirement vehicles. Credit and managing credit wisely will be stressed. Economic principles of GDP, unemployment, inflation, and business cycles and how they affect consumers will be evaluated. This course will integrate financial literacy, communication skills, learning strategies, and self-reflection, as well as sharpen skills that contribute to college success. This course satisfies a Social Science Elective.

This course has also been designed to meet the goals of the Title III grant, Strategies for Success: Increasing Achievement, Persistence, Retention and Engagement. The grant has outlined the following Core Student Success Skills (CSSS): Critical Thinking, Collaboration, Communication, Organization, and Self-Assessment. The concept is for students to apply these skills as a method for learning course content. The expectation is that by practicing these skills in this course, they will develop into more successful college students overall, and as a result, persist in their college studies.

**Team Leader**

*John Femia   femiaj@middlesex.mass.edu*
Lesson Plan: Time Value of Money

Concept:

The concept of present value and how it is used to determine the value of future cash in today’s dollars is important for students in making decisions pertaining to personal finance areas like real estate, insurance, investing, saving (especially for college), tax planning and retirement. It also involves knowledge of financial concepts like compound interest, financial planning, inflation, and the time value of money. Investments that we make today produce revenue in the future, and money received earlier is worth more than the same amount of money received later, because it can be 'employed' to earn interest over time (compound interest). Present value tells us how much the prospect of future income is worth in today’s dollars by converting present value to future value and vice versa, using the time value of money.

Core Student Success Skills:

Critical Thinking

Learning Objectives: After successfully completing this activity, students will be able to

- Identify the factors that are used in the PV formula
- Know and use the formula for PV, FV, and NPV
- Define opportunity costs of capital
- Conceptualize and document a budget
- Investigate time value of money concepts and extend these concepts to budgets and mortgages, and developing financial plans
- Demonstrate ability to use Excel to solve financially related math problems
- Demonstrate individual critical thinking and analytical skills in financial decision making

Materials:

Textbook: Investopedia
http://www.investopedia.com/video/play/understanding-time-value-of-money#axzz1V6XYbChc
Procedure:

1. Students will watch a video on the time value of money.
2. Instructor will give real life examples of how present value and future value of money are relative to financial planning.
3. Students will learn the components and formulas for computing a present value from a future payment, and how to impute the future value of present amount based on inflation and interest assumptions.
4. Students will complete an assignment using the formulas for PV and FV to show competence in financial concepts.
5. Instructor will use information technology (such as Microsoft Excel) to guide students to use functions to solve financial problems. Computer concepts such as formulas, functions, absolute and relative values, and formatting learned from other coursework will be reinforced.

Next Steps:

Students will use the knowledge gained from time value of money when completing modules in retirement planning and insurance needs.

Assessment:

Instructor will assess student knowledge through the use of a test or written assignment.
Lesson Plan: The Cost of Credit Cards

Concept:
Managing credit is an important part of personal financial planning. Consumer credit can be used in one form or another to purchase just about every type of good or service imaginable. It is a convenient way to make transactions, but when consumer credit is misused it can lead to real problems. Manage your credit properly, and your options for personal and business success can reach its potential – misuse, abuse, or simply ignore your credit, and you will be constrained as to what you can accomplish.

Core Student Success Skills:
Self-Assessment, Organization, Communication, Collaboration, Critical Thinking

Learning Objectives: After successfully completing this activity, students will be able to

- Define key credit terms (such as Debt ratio, Credit history, FICO score, etc)
- Use Annualcreditreport.com to check personal credit scores from the 3 major reporting agencies Equifax, TransUnion and Experian
- Differentiate between the different types of credit cards such as Reward Cards, Secured Credit Cards, Student Credit Cards, Retail Charge Cards, and Debit Cards
- Identify how to open an account on credit
- Demonstrate an understanding of the credit application and credit investigation

Materials:
Credit Card calculator

“Secret History of the Credit Card”
http://www.pbs.org/wgbh/pages/frontline/shows/credit/

Procedure:
2. Students will discuss the current state of the US economy, and learn basic economic concepts of GDP, Unemployment, Inflation, and the basics of the banking system.
4. Students will check their credit scores on annualcreditreport.com.
5. A written report will be submitted demonstrating that the student can apply for and acquire credit – students are not required to actually get credit, but demonstrate an understanding of the concepts.
6. Student will determine the amount they can afford to use on credit card and demonstrate they will pay off the balance each month with demonstrated funds.
7. Students will bring in credit card offers received in the mail, and identify the “small print” in the offers, and demonstrate they are aware of all of the consequences of using or abusing the card. Students will be able to identify offers that sound too good to be true.

8. Students will use an online credit card calculator and will comprehend the interest charge amounts and the time required to pay them off.  
http://www.pbs.org/wgbh/pages/frontline/shows/credit/

9. Students will pick a fictional item they cannot afford, and buy it on credit. They will calculate the interest paid if they pay off the card in one year, and the amount of time to pay off the card making only minimum payments.

**Next Steps:**

Lessons learned in revolving credit will be used in future modules on purchasing real estate, investing, and retirement planning.

**Assessment:**

Instructor will assess student knowledge through the use of a test or written assignment.
Lesson Plan: What are Capital Markets?

Concept:
What capital markets are, and investment opportunities that may be used to manage and diversify risk based on personal plans, budgets and risk tolerance will be discussed. Stocks, bonds, money markets, real estate and bank accounts are introduced in concept and discussed as to the current state of the US economic environment.

Core Student Success Skills:
Organization, Collaboration, Critical Thinking

Learning Objectives: After successfully completing this activity, students will be able to

- Identify the five main capital markets that are used by people to create and maintain personal wealth:
  - Real Estate
  - Money Market Accounts
  - Bank Accounts
  - Bond Market
  - Stock Market

- Compare and contrast the capital markets and identify the way these markets work together
- Evaluate practices for successful money management
- Prepare personal budgets
- Reconcile checking and/or saving accounts
- Identify risks, costs and benefits of financial decisions

Materials:
Textbook: Investopedia
http://www.investopedia.com/video/play/what-are-stocks#axzz1V6XYbChc
http://www.investopedia.com/video/play/introduction-mutual-funds#axzz1V6XYbChc

Procedure:
1. Students will be introduced to the workings of the capital markets.
2. Students will use Yahoo finance or other internet business sites to analyze the past and future potential financial performance of individual companies.
3. Students will be introduced to income statements and balance sheet reporting for companies.
4. Students will be introduced to and analyze market capitalization, earnings, earnings per share, stockholder equity and shares outstanding for a corporation, price earnings ratio and dividend and dividend yields.
5. Students will learn about SIC codes and how companies generate revenue in different sectors and industries.
6. Mutual funds will be defined, and students will compare and contrast fund offerings, objectives, risk levels and costs.
7. Students will learn how they can buy and sell different financial offerings.
8. Bonds, yields and interest, and ratings will be discussed.
9. Time value of money and planning will be emphasized.
10. Real estate definitions will be discussed in class.
11. Students will develop a portfolio of investments to monitor and analyze throughout the semester.

Next Steps:

These activities build on credit and the banking systems discussed earlier, and will introduce various investments and reiterate the current state of the US economy and how to save and participate in capital markets, with discussions on how international events may affect returns and risk. This module will concentrate on defining investments as a precursor to retirement awareness and planning.

Assessment:

Instructor will assess student knowledge through the use of a test or written assignment.
Lesson Plan: Who needs Insurance Anyway?

Concept:
A protection against the loss of income in the form of insurance will be the focus of this module. The safeguard from the financial impact on a family and planning for unexpected events will be discussed. The goal of life insurance is to provide a measure of financial security for either an individual or a family. Before purchasing an insurance policy, a buyer needs to consider the financial situation and standard of living desired in the event of an unforeseen occurrence. Understanding the different insurance vehicles is imperative to make an informed decision on the right insurance product. It is prudent to re-evaluate life insurance policies annually, or when major life events occur like marriage, divorce, the birth or adoption of a child, or before the purchase of a major item such as a house or business. Some types of life insurance also possess attractive investment characteristics which can further enhance a financial plan if they are chosen correctly. In essence, life insurance is an umbrella for a personal financial plan. Protecting health and property with different options will be introduced, and tax ramifications of different insurance products will be discussed as well.

Core Student Success Skills:
Self-Assessment, Organization, Communication, Critical Thinking

Learning Objectives: After successfully completing this activity, students will be able to

- Demonstrate an understanding that risk is a part of everyday life, that choices must be made to deal with risk and
- Demonstrate an understanding of how insurance helps minimize risk
- Analyze insurance situations
- Identify various types of insurance, their benefits, and costs
- Identify risks, costs, and benefits of financial decisions
- Evaluate personal income tax ramifications of insurance, and identify insurance benefits
- Assess, differentiate, and analyze insurance products

Materials:

Textbook: My Finances Financial Calculator
http://www.myfinances.com/calculator/2896673.html

Procedure:

1. A representative from an insurance company will be brought in to discuss life insurance with the students.
2. Class discussions will be held on life changing events.
3. Health and life expectancy, as well as standard of living issues, will be introduced in class.
4. Students will have lectures on health, property, auto and life insurance from the instructor.
5. Students will compare and contrast different heath insurance options and choose the alternative that works best for their needs, and identify changes necessary for life-changing events.
6. Students will identify, compare, and contrast both local and national auto insurance agency offerings.
7. Students will compare and contrast Whole Life vs. Term life insurance policies.
8. Students will prepare a Microsoft Excel spreadsheet detailing all of their insurance budgets.

**Next Steps:**

Students will complete these activities prior to the retirement planning module. Students may be required to justify and/or identify changes to the insurance choices based on completion of the retirement benefit and spending module.

**Assessment:**

Instructor will assess student knowledge through the use of a test or written assignment.
Lesson Plan: Buying Real Property

**Concept:**

Home ownership is an important financial goal for most American families, with the home usually representing the largest single purchase a person or family will make at one time. Housing is a necessity for everyone, and ownership can provide peace and security to a family. Purchasing a home can be difficult, and understanding the process is important in making the right decisions. There are many different options for a homebuyer to understand. Selecting the home that best suits a person’s needs, negotiating the best price, arranging favorable financing, and then maintaining and repairing the home are all big events in a person’s lifetime.

**Core Student Success Skills:**

Self-Assessment, Organization, Critical Thinking

**Learning Objectives:** After successfully completing this activity, students will be able to

- Analyze financial concepts to invest in real property
- Reconcile checking and/or saving accounts
- Identify risks, costs and benefits of financial decisions
- Examine how the US banking system and other financial institutions function
- Illustrate the concepts of Federal Reserve System and describe how the Fed controls the supply of money and credit

**Materials:**

- Textbook
- Internet Research
- Guest lecturers (bank representative & real estate agent)
**Procedure:**

1. Students will attend a home-buying seminar for first-time buyers. The instructor has arranged for the Vice-President of Stoneham Bank to discuss purchasing a home with the students. This will be either in class or at Stoneham Bank headquarters (depending on funding).
2. Individually, students will interview a real estate agent of their choice, take notes on the role of the agent, and ask questions regarding the steps for purchasing a home.
3. In teams, students will compare notes and prepare a PowerPoint presentation documenting the process of buying a home.
4. Students will perform a personal home affordability analysis based on their personal credit and available funding. In the event a student is not in the position to purchase a home currently, the student will list the steps necessary to purchase a home in the future, and outline their plan to qualify for a mortgage in the future.
5. Students will prepare a budget using information technology (Excel) of the costs of maintaining a home, and prepare a monthly budget detailing income and other living expenses to ensure they comprehend discretionary funding and how a home purchase will affect their spending on other items.
6. Students will choose three listings on the MLS, and compare and contrast the pros and cons of each property purchase. Included in the analysis will be one potential short sale. The analysis must include a financial analysis detailing the costs (downpayment, escrows, impounds, attorney fees, inspection costs, closing costs, taxes, homeowners insurance, repairs, etc) required to purchase each property.
7. Students will include in their analysis a comparison of three different financing options – fixed, arm, or other option, and list the pros and cons of each.
8. Students will include in the analysis an outline of the required documentation necessary from the lender that must be included in the home buying process.
9. Students will include a paragraph on rent vs. buy analysis, detailing the pros and cons of each.
Next Steps:

After submitting their written analysis and budgets, a class discussion will summarize the learning process, and students will be asked to reflect on what they learned about purchasing property.

Assessment:

Instructor will assess student knowledge through the use of a test or written assignment.
Lesson Plan: Retirement Planning

Concept:

One of the most important aspects of overall financial planning is properly saving and preparing for retirement. While most people have decades to save and prepare, knowing how much will be needed and reaching that target will be quite difficult for most. Luckily, there are several retirement accounts that people can take advantage of that will help them reach their target balance. There are many benefits of investing in an employer-sponsored 401k account, and opening your own personal IRA account. By preparing for inflation, mitigating taxes, monitoring the economic impacts on your retirement planning, diversifying risk and using complementary investment tools, and staying focused and committed, the well-prepared can enjoy a nice standard of living in retirement.

Core Student Success Skills:

Self-Assessment, Organization, Critical Thinking

Learning Objectives: After successfully completing this activity, students will be able to

- Evaluate practices for successful money management
- Prepare personal budgets
- Identify retirement goals
- Identify Internet resources for retirement planning information
- Develop a retirement plan
- Identify sources of retirement income
- Identify the costs and benefits of a 401K,
- Identify ways to maximize and complement any employer retirement plans

Materials:

The following websites:
http://www.ssa.gov
http://www.ssa.gov/OACT/quickcalc
http://www.tdameritrade.com/planningretirement/wealthruler.html
http://www.fidelity.com
https://us.etrade.com/e/t/retirementplanning/planyourretirement
http://www.ssa.gov/planners/calculators.htm
http://www.ssa.gov/OACT/COLA/rtea.html
http://www.ssa.gov/retire2
http://www.medicare.gov/Publications/Pubs/pdf/10050.pdf
**Procedure:**

1. Students will review the time value of money module.
2. Students will do Internet research on retirement planning, and submit a written document of websites visited and an analysis of findings.
3. Students will prepare a budget of current income and spending analysis, and identify savings required to accumulate at least $1,000,000 (adjusted for inflation in current years dollars) in a retirement fund using these online calculators:
4. Based on the research and budgeting for an individual IRA (presumably a ROTH), students will provide a written plan on their retirement plan.
5. Students will comment on how a 401K plan will complement their retirement plan.
6. Students will comment on how whole life insurance may complement their retirement plan.
7. Students will analyze and comment on how the current role of the US economy will affect their saving efforts.
8. Students will analyze and comment on how taxes and the current state of the national debt may impede their retirement plans.
9. Students will analyze and comment on how inflation will affect their retirement planning.
10. Students will discuss how they will monitor their retirement plan, and make adjustments accordingly.
**Next Steps:**

Students will be encouraged to discuss this matter with their parents, and meet with a financial advisor to begin planning for retirement outside of the classroom.

**Assessment:**

Instructor will assess student knowledge through the use of a test or written assignment.
**Sample Syllabus**  
MIDDLESEX COMMUNITY COLLEGE

<table>
<thead>
<tr>
<th>Course name:</th>
<th>ECO 102 BUS 102-Explorations in Economics and Personal Finance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Instructor:</td>
<td>John Femia</td>
</tr>
<tr>
<td>Phone Number:</td>
<td>978 656-3173</td>
</tr>
<tr>
<td>E-Mail:</td>
<td><a href="mailto:femiaj@middlesex.mass.edu">femiaj@middlesex.mass.edu</a></td>
</tr>
<tr>
<td>Office:</td>
<td>Lowell City Building Office #10</td>
</tr>
</tbody>
</table>

**COURSE DESCRIPTION**

This mix of economics and investing will provide a foundation for making informed personal financial decisions. How the financial world operates and how to manage personal finances are the major topics. Saving and investing in stocks, bonds, mutual funds, and real estate will be discussed. Students will be introduced to budgeting, personal credit, the real estate market, insurance products, banking, and retirement vehicles. Credit and managing credit wisely will be stressed. Economic principles of GDP, unemployment, inflation, and business cycles and how they affect consumers will be evaluated. This course will integrate financial literacy, communication skills, learning strategies, self-reflection, and help sharpen skills that contribute to college success.

This course satisfies a Social Science Elective

**Prerequisites:**
(Undergraduate level ENG 050 Minimum Grade of D- or Reading Score 055 or Grandfathered Read Exemption 666 or Reading Exemption 999) and (Undergraduate level ENG 065 Minimum Grade of D- or English/Writing 070 or English/Writing 071)

**INSTRUCTIONAL MATERIALS:**

**TEXTBOOK**  
**PFIN 2010**  
Lawrence J. Gitman - San Diego State University  
Emeritus Michael D. Joehnk - Arizona State University  
Randall Billingsley - Virginia Tech  
ISBN-10: 0538743654  
KNOWLEDGE, SKILLS, AND GOALS:

Students will be able to:

• Evaluate practices for successful money management
• Prepare personal budgets
• Reconcile checking and/or saving accounts
• Identify risks, costs and benefits of financial decisions
• Evaluate personal income tax and identify steps to prepare individual tax returns
• Assess, differentiate, and analyze insurance products
• Develop a personal financial plan for retirement
• Prepare plans for Individual Retirement Account (IRA)
• Evaluate Pension plans (401K, 403B, annuities, etc.)
• Demonstrate comprehension of time value of money and compounding
• Demonstrate a current fundamental knowledge of the US economy, and apply basic analytical and research skills required to evaluate current economic conditions (GDP, Unemployment, Inflation, and Business Cycles)
• Examine how the US banking system and other financial institutions function
• Illustrate the concepts of Federal Reserve System and describe how the Fed controls the supply of money and credit
• Identify Fiscal Policy and Monetary Policy Tools
• Demonstrate how inflation affects purchasing power, and plan accordingly for changes in income levels at various stages of life
• Interpret basic consumer related finance laws and regulations
• Analyze the nature and function of credit
• Identify and analyze the nature, function, and components of personal credit
• Identify and analyze the costs and benefits of credit and credit cards
• Prepare presentations on credit reporting agency policies and procedures
• Analyze FICO scores and how they are determined
• Analyze financial concepts to invest in real property
• Identify qualifications for purchasing property
• Compare and contrast types of mortgage loans
• Explore fundamental techniques used by analysts in evaluating stocks
• Analyze financials for publicly traded companies
• Demonstrate how companies go from privately owned to publicly traded
• Compare and contrast companies in different industries
• Investigate product offerings for various companies and industries
• Identify marketing strategies (Price Product Promotion Place)
• Compare and contrast and make choices among common employer benefit packages
• Calculate interest costs and develop amortization schedules
• Differentiate between Income Statements and Balance Sheets
• Explore historical perspectives on the US Economy, financial institutions, and markets
• Demonstrate teamwork skills and work collaboratively on projects
• Demonstrate student success strategies which include a variety of reading, study, and test-taking strategies, collaboration, organization, time management, and note-taking.

SOFT SKILLS:

• Identify the importance of and improve these basic skills:
  - **Reading** - locates, understands, and interprets written information in prose and in documents and on the Internet
  - **Writing** - communicates thoughts, ideas, information, and messages in writing; and creates documents such as letters, directions, manuals, reports, graphs, and flow charts
  - **Arithmetic/Mathematics** - performs basic computations and approaches practical problems by choosing appropriately from a variety of mathematical techniques
  - **Listening** - receives, attends to, interprets, and responds to verbal messages and other cues
  - **Speaking** - organizes ideas and communicates orally

• Identify the importance of and improve these thinking skills:
  - **Creative Thinking** - generates new ideas
  - **Decision Making** - specifies goals and constraints, generates alternatives, considers risks, and evaluates and chooses best alternative
  - **Problem Solving** - recognizes problems and devises and implements plan of action
  - **Visualizing** - organizes, and processes symbols, pictures, graphs, objects, and other information
  - **Knowing How to Learn** - uses efficient learning techniques to acquire and apply new knowledge and skills
  - **Reasoning** - discovers a rule or principle underlying the relationships between two or more objects and applies it when solving a problem

COURSE RATIONALE
For the rest of your life, you will be engaged in conversations about what is going on in the world. You will also make many decisions about accepting jobs, buying products, voting for candidates, charging or paying cash for goods or services, investing in stocks, bonds or mutual funds, etc. etc. etc.

Understanding how our economy works, having knowledge of financial markets and instruments, and managing your money properly will play a role in how you navigate through life, and will help you make much better decisions and ensure you are as successful in your personal life as you are in your chosen career.
STUDENT RESPONSIBILITIES

Please be aware that there will be **A GREAT DEAL OF READING** in this course.

You must be responsible enough to budget your time to complete the reading on schedule. Often, the theories are difficult to pick up at first, so you may need to read the material twice or more.

**YOU MUST PARTICIPATE IN ALL CLASSES** – I cannot be responsible for helping you catch up if you miss class time. It is not fair to those students who are participating, and I cannot stop their learning to help if you are not giving me your best effort.

Successful people are those that have a good attendance record and give their best effort all the time. That is what I will expect from you.

I EXPECT all of your assignments to be passed in on time, and complete. Spelling and grammar are important. I want you to have pride in your work.

**LETTER OF REFERENCE POLICY**

In the past, I have written many college and career letters of recommendation for students. My personal belief is that my writing you a letter of recommendation is a privilege, not a right, so in order for me to recommend you, you must have perfect attendance in my class, and give your very best effort. My favorite people in life are what I call “pluggers” – those who constantly try their best, and achieve things beyond what was expected. I have often run into extremely intelligent people that were lazy, and made excuses for not producing excellent results. I have generally found them not to be as successful as those who give their best efforts and are very conscientious, and are able to prioritize. In fact, those are the people in business that I have taken under my wing, and tried to mentor. Almost every one of them is very successful and happy now. If you have poor attendance, and do not pass in the highest quality work on time, please do not ask me for a reference. If you have excellent attendance, give me your best effort, and are courteous and helpful to your fellow classmates, I will write you a glowing recommendation, and try to help you as much as I can.

**EXAMS**

There will be quizzes on the reading. There are no make up exams, not taking an exam or quiz will result in a grade of “0.”

I strongly urge you to make sure you take the exams and quizzes on the date scheduled and on-time. You will probably not get the best grade possible if you are late for an exam.
**GRADING**

Students will earn a letter grade based on their performance as follows:

- Projects and Papers : 33%
- Discussion & Participation : 33%
- Exams & Quizzes : 33%

**YOU MUST LOG ON TO BLACKBOARD EACH WEEK and SUBMIT YOUR ASSIGNMENTS ON TIME!** – I cannot be responsible for helping you catch up if you miss class time. It is not fair to those students who are attending class, and I cannot stop their learning to help if you are not giving me your best effort.

Successful people are those that have a good attendance record and give their best effort all the time. That is what I will expect from you.

I *EXPECT all of your assignments to be passed in on time, and complete. Spelling and grammar are important. I want you to have pride in your work.*

**ASSIGNMENTS**

Assignments passed in on time will receive full credit.
No credit will be assigned for assignments turned in late.

**ATTENDANCE**

It is the responsibility of each student to keep current with the lectures and assignments, and not slow others from progressing through the semester.
<table>
<thead>
<tr>
<th>WEEK</th>
<th>READING &amp; TOPIC</th>
<th>Start</th>
<th>Finish</th>
</tr>
</thead>
<tbody>
<tr>
<td>Week 1</td>
<td>Introductions, Overview</td>
<td>7-Sep</td>
<td>10-Sep</td>
</tr>
<tr>
<td></td>
<td><strong>Part I: FOUNDATIONS OF FINANCIAL PLANNING.</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Week 2</td>
<td>1. Understanding the Financial Planning Process.</td>
<td>11-Sep</td>
<td>17-Sep</td>
</tr>
<tr>
<td>Week 3</td>
<td>3. Preparing Your Taxes.</td>
<td>18-Sep</td>
<td>24-Sep</td>
</tr>
<tr>
<td></td>
<td><strong>Part II: MANAGING BASIC ASSETS</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Week 4</td>
<td>4. Managing Your Cash and Savings.</td>
<td>25-Sep</td>
<td>1-Oct</td>
</tr>
<tr>
<td>Week 5</td>
<td>5. Making Automobile and Housing Decisions.</td>
<td>2-Oct</td>
<td>8-Oct</td>
</tr>
<tr>
<td></td>
<td><strong>Part III: MANAGING CREDIT</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Week 6</td>
<td>6. Using Credit.</td>
<td>9-Oct</td>
<td>15-Oct</td>
</tr>
<tr>
<td>Week 7</td>
<td>7. Using Consumer Loans.</td>
<td>16-Oct</td>
<td>22-Oct</td>
</tr>
<tr>
<td></td>
<td><strong>Part IV: MANAGING INSURANCE NEEDS</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Week 8</td>
<td>8. Insuring Your Life.</td>
<td>23-Oct</td>
<td>29-Oct</td>
</tr>
<tr>
<td>Week 9</td>
<td>9. Insuring Your Health.</td>
<td>30-Oct</td>
<td>5-Nov</td>
</tr>
<tr>
<td>Week 10</td>
<td>10. Protecting Your Property.</td>
<td>6-Nov</td>
<td>12-Nov</td>
</tr>
<tr>
<td></td>
<td><strong>Part V: MANAGING INVESTMENTS</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Week 12</td>
<td>12. Investing in Stocks and Bonds.</td>
<td>20-Nov</td>
<td>26-Nov</td>
</tr>
<tr>
<td>Week 13</td>
<td>13. Investing in Mutual Funds and Real Estate.</td>
<td>27-Nov</td>
<td>3-Dec</td>
</tr>
<tr>
<td></td>
<td><strong>Part VI: RETIREMENT AND ESTATE PLANNING</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Week 14</td>
<td>14. Planning for Retirement.</td>
<td>4-Dec</td>
<td>10-Dec</td>
</tr>
<tr>
<td>Week 15</td>
<td>15. Preserving Your Estate.</td>
<td>11-Dec</td>
<td>17-Dec</td>
</tr>
<tr>
<td></td>
<td>Final Exam</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>