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| Individual Projects: 30% |
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| IP01 |  | Literacy Survey | Survey to determine current level of financial knowledge |
| IP02 |  | Personal Profile | Short Answer Survey |
| IP03 |  | Spending Estimate and Diary | Make an estimate of how much you will spend during week and then track actual spending |
| IP04 |  | Month 1 Budget | Using spending diary info to build a personal spending plan for Month 1 |
| IP05 |  | Your Current Financial Statement | Develop facts on what you own and what you owe |
| IP06 |  | Comparing Financial Institutions | Comparing the features of your bank to others |
| IP07 |  | Month 2 Budget | Start with Month 1 Budget and add Actual Spending. Build a personal spending plan for Month 2. |
| IP08 |  | Investing Risk | Research to help you understand your attitude toward financial risk taking and to help increase your knowledge of what it means to take financial risks. |
| IP09 |  | Investing Strategy | Research on the process of buying shares in a specific mutual fund as an example of how to get started. It is research of a general type fund that would be best for the younger, less experienced investor. |
| IP10 |  | Credit Report Research | Obtaining a free copy of your own credit report |
| IP11 |  | Month 3 Budget | Start with Month 2 Budget and add Actual Spending. Build a personal spending plan for Month 3. |
| IP12 |  | Financial Statement at Graduation | Projecting forward to your graduation date to see what you own and what you will owe |
| IP13 |  | After Graduation Lifestyle Assumptions and Budget | Building a personal budget based on your expected income and lifestyle after you graduate from college |
| IP14 |  | Health Insurance | Research on the various aspects of health insurance policies and health care costs |
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| Homework:19% |
| HW01-HW13 |  | Based on Reading of the text: **Mastering Personal Finances: A Biblical Approach** | A blended course requires independent reading. |

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| Group Projects: 12% |
| Group Project 1 | Setting Financial Goals; Step 1: Set GoalsStep 2: Progress Report 1Step 3: Progress Report 2Goals End of Semester Progress Report: Progress and lessons Learned  | Each group member sets a financial goal for the semester. Must be a SMART goal. Each group holds its members accountable and helps them succeed in achieving these goals. Monthly Updates on Progress. Final Presentation Report due at end of semester. |
| Group Project 2 | Developing an After-Graduation BudgetDraft and Final versions | Developing an after graduation projected lifestyle and monthly budget for an example student. |
| Group News (2) | Current events in Personal Finance | Each Group has to bring 2 different Personal Finance news articles or relevant blogs for the class’ information. |
| In-Class Work: 9% |
| In Class Activities | Quizzes, discussions, participation | Every class |
| Final Exam is 2 parts: 30% |
| Final Exam- Part 1  | 5% -Giving: This is part 1 of your final Exam. The assignment is designed to provide you an opportunity to experience the joy of giving. It requires you to give $25 to a cause or individual of your choice, and then report on the impact. As an alternative for those who prefer not to give, you can read Randy Alcorn's Treasure Principle and write a report on the book and what it means to you. |
| Final Exam- Part 2 | 25% -Your Financial Plan: Using the tools and information from the semester, you will develop your own financial plan for the years immediately after your graduation. This will involve having your anticipated financial statement as of graduation and having a first-year budget based on your expected income and lifestyle after graduation. |