**School name**

**[Course number Couse title]**

**[Date of Classes]**

**[Building of Class]**

**Course Syllabus – [Semester Year]**

[Instructor Name]

[Instructor Title/Position]

Office Location: [Enter office location]

Office Phone: [Enter contact information]

E-Mail: **[Enter Instructor email address]**

**Course Materials:**

* 1. Mastering Personal Finances, A Biblical Approach. Loose Leaf.

978-1-5178-0224-0

Below two formats are available on-line only at <https://www.bvtstudents.com/index.php?route=bvtproduct/search&search=blue>)

978-1-5178-0227-1

978-1-5178-0226-4



* 1. CashCourse- on-line at [CashCourse: Your Real-Life Money Guide](http://www.cashcourse.org/?returnurl=%2fhome.aspx)—On-line and free.

**Course Description:** This course is an in-depth study of the biblical view of making and managing money and possessions.  The course coaches and trains you in the application of planning tools and processes that lead to true financial freedom.  You will learn to be a faithful manager of the resources that God has entrusted to each of us.

**Course Expectation:**

* 1. This course should be a part of your preparation for life in your family, workplace, church, and community. In everything you do, you will be expected to act in a professional manner, to uphold the highest ethical standards, to take pride in your learning and to strive for excellence in all your work. You should expect the Instructor to do the same.
	2. Learning is a collaborative undertaking, and the Instructor is committed to creating the best possible learning environment.
	3. Your future financial success and your ability to fulfill God’s purpose for your life do not depend on your theoretical understanding of some difficult mathematical concept or formula. Your success depends on your diligence and willingness to be obedient to God’s instruction concerning money.

**Course Outcomes:** Upon completion of this course you should be able to:

* 1. Describe a biblical worldview of making and managing money
	2. Apply the financial planning tools and processes necessary to achieve true financial freedom.

**Teaching Methodology:** [Enter all teaching modalities used in the course. Ex: class lecture, videos, guest lectures, LifeData Application]

**Exams:** [Provide information regarding exams here]

**Grading Criteria:**[Assessment 1:e.g., Participation] 50 points

[Assessment 2: e.g., Decision Making Matrix 20 points

[Assessment 3: e.g., Summary Review Questions (10 points each)] 90 points

[Assessment 4: e.g., Quizzes (10 points each)] 50 points

[Assessment 5:e.g., Case Study (10 points each)] 100 points

[Assessment 6: e.g., Final Exam 100 points

 Total 500 points
**Grading Scale:**A [Select grading scale, e.g., 450-500 points]
B [Select grading scale, e.g., 400-449 points]
C [Select grading scale, e.g., 350-399 points]
D [Select grading scale, e.g., 300-349 points]
F [Select grading scale, e.g., 0-299 points]

**Course Accommodations**

[Enter course accommodation section here]

**Attendance Policy**

[Enter course attendance policy here]

**Computer Policy:**

[Enter course computer policy here]

*(Ex: You are allowed to use your laptop computer to take notes in class. The following activities are* ***not permitted during class****: (1) Internet use (chatting, surfing, posting, emailing, etc.); (2) Gaming; (3) Watching videos; (4) Listening to music or other audio files. Violators will be dealt with accordingly and may risk the use of computers in class for the entire semester.)*

**Classroom Etiquette:**

[Enter classroom Etiquette here]

*(Ex: Bringing cell phones and other instruments of technology to class is allowed, however they are not to be used during class, this includes texting. Use of these devises can disrupt the learning environment. Private conversations during class can also disrupt the learning environment. Please be considerate of others and exercise good judgment in the area of classroom etiquette. Beverages are permissible in the classroom. Other food items should be consumed before entering the classroom*.)

**Homework/Assignment Policy:**

[Enter homework and assignment policies here]

*(Ex: Any written work is due at the* ***beginning*** *of the class indicated on the class schedule. Each assignment must be submitted in the format indicated by your instructor****. Submission in other formats will receive an automatic 5 point deduction. Homework submitted late will receive an automatic 10 point reduction for each day that it is late. )***

**Honesty, Cheating, Plagiarism, and Forgery**

**[**Enter academic honesty policies here]

**Calendar:**

| **Wk#** | **MPF** **Chapter** | **Topics** | **In Class Activities** | **Assignments****Due dates:** **All assignments will be on BB** |
| --- | --- | --- | --- | --- |
|  |
| **1** | Introduction | * Course Introduction
* Linking Faith and Finances
* Cash Diary and tracking your money
 | * Organize Small Groups
* Start IP03-Cash Diary
* IP01 Literacy Survey
* IP02-Profile
 |  |
| **2** | 1-2 | * A Biblical View of Money and Contentment
* Money, Emotions, and Relationships
* Budgeting
 | * Discussions about God Owns It All
* Follow up on implications of cash diary results
* Budget workshop
 | Due before class: Week 2* HW01
* IP03-Cash Diary
 |
| **3** | 3 | * Goals
* Decision Making
* Budgeting
 | * Discussion about SMART Goals
* Decision matrix exercise
* Budget workshop
 | Due before class: Week 3* HW02
* IP04- Budget Feb
 |
| **4** | 4 | * Financial Planning Process
* Budgeting
 | * Review Financial Statement
* Team semester goals finalize
 | Due before class: Week 4* HW03
* Team Project 01 Goals
* News1-Team 1
* IP05 Financial Statement
 |
| **5** | 5 | * How to Plan and Control Your Cash Flow
* How to effectively use Financial Institutions
* Emergency Funds
 |  | * Due before class: Week 5
* HW04
* News1-Team 2
* IP05 Financial Institutions
 |
| **6** | 6-7 | * The Role of Giving in Financial Plans
* The Role of Saving and Compounding and the Time Value of Money
 | * Introduce Final Exam Part 1
 | * Due before class: Week 6
* HW05
* News1-Team 3
* IP06- Budget March
 |
| **7** | 7 | * The Basics of Saving and Investing
 | * Team Goals Update
 | * Due before class: Week 7
* HW06
* IP07: Investing Risk
* IC05
* News1-Team 4
 |
| **8** | 8 | * Wise use of Credit and Debt
 | * Introduce Final Exam Part 2
* Introduce Group Project 2
 | * Due before class: Week 8
* HW07
* IP08: Investing Strategy
* IC06
* News1-Team 5
 |
| **9** | 9 | * How to Pay for College and Managing Student Loans
 |  | * Due before class: Week 9
* HW08
* IP09 Credit Report
* IC07
* News2-Team 1
* IP101 Budget November
 |
| **10** | 10 | * Housing
* Transportation
 | * Team Goals Update
 | * Due before class: Week 10
* HW09
* News2-Team 2
* IP11 Fin state @grad
* IP12 Budget April
 |
| **11** | 11 | * How to control Lifestyle Spending – part 2
 | * Presentations of Team Project 02 After Grad Budget
 | * Due before class: Week 11
* HW10
* Team Project 2
* News2-Team 3
* **Final Exam Part 1 due**
 |
| **12** | 12 | * Buying Insurance
 |  | * Due before class: Week 12
* HW11
* News2-Team 4
* IP13 Individual After Grad Budget
 |
| **13** | 13 | * Careers, Calling, and Compensation
 |  | * Due before class: Week 13
* HW12
* IP14 Health Ins
* News2-Team 5
* **Final Exam Part 2 due**
 |
| **14** | 14 | * Planning for taxes and estates
 | * Team Project 01 Semester End Progress Report Presentations
 | * Due before class: Week 14
* HW13
* Team Project 01 Final
 |
| Final Exam | On-line  |  |  | * Final Exam
 |