

Summer Course: 37:575:250:B6  
Finance for Personal and Professional Success

**(Tentative**

**Syllabus)**

**Instructor:** Mary Evans

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**Mailbox:** 50 Labor Center Way, Labor Education Center (LEC), New Brunswick, NJ,

**Physical in-class room meeting:** Online (Live via Webex)

**\*Invitation for remote class lectures will be sent via Canvas before the beginning of each class (and can be found on the Canvas classroom homepage).** We will be using WebEx.

**Pre-Requisite:** None (If you are Math phobic or fearful of math, BUT *hardworking* and *very willing to learn*...you are welcome in my class!)

This class is hands-on and features assessment of projects and assignments, rather than only a lecture course that uses exams to assess learning.

**Text - Required:** (\*Online enrollment via Canvas e-textbook is the easiest and most cost efficient way to purchase it.\*)

**Introduction to Personal Finance: Beginning Your Financial Journey**, by John Grable and Lance Palmer, Wiley publishing. When you purchase the e-textbook, you also get access to WileyPlus (which will make life easier for you!)

\*Topic readings for the week, need to be done prior to class.

**Text – Recommended (Not required, but Optional):** Dworsky, L. N., **Understanding the Mathematics of Personal Finance**, Wiley, 2009, ISBN 978-0-470-49780-7.

**\*\*\*NOTE\*\*\***

**Required:** Statistical software in Microsoft Excel are available for download Rutgers software portal, which is required for some homework, related cases, and team assignments. You can download the entire Microsoft Office Suit from the Rutgers Software Portal for FREE if you are a student. Mac or Apple users can use the Numbers program if they don't have MicroSoft Excel... BUT must convert documents to PDF format BEFORE submitting it on Canvas.

**Rutgers CORE Learning Objectives:**

**Goal x** (Apply effective and efficient mathematical or other formal processes to reason and to solve problems.)

Specifically the focus is on the mathematics underlying the process of investment, and borrowing/ saving money. The student will learn to apply concepts from algebra necessary to specify and solve equations related to loans, savings, mortgage, credit and insurance using compound interest.

**Goal w** (Formulate, evaluate, and communicate conclusions and inferences from quantitative information)

**Instructor's Learning Objectives:**

- Familiarize students with core concepts of interest, present value, risk, diversification, and insurance,
- Improve student skills in using spreadsheets and other tools in common use for analyzing financial information, and
- Introduce students to major types of financial instruments including stocks, bonds, mutual funds, and to investments in real estate.

**SMLR Learning Objective:**

Apply appropriate quantitative and qualitative methods for research workplace issues. (goal II).

**Labor Studies Department Learning Objective:**

Formulate, evaluate and communicate conclusions and inferences from quantitative information (goal 12).

**Assessment of Learning Objectives:** Project assessments will be used to evaluate these objectives.

**Study Groups:** Forming study groups will facilitate learning by keeping you focused, involved, and current in the course.

In this type of course, Student who have formed study groups tend to do better than students who work alone. They have a better understanding of the material, can talk it over and catch mistakes that each person makes. I highly encourage you to form your own study group.

**\*Classroom Etiquette:** Common courtesy is **always** expected. There will be people that you disagree with. There will be very personal things that you are going through right now that can be stressful and hurtful, which can make it hard for you to focus in class. If you are distracted, the video of the lecture is available, and you can always email me any questions. This is a VERY personal class that will force you to face many things. I ask that you please be courteous to me and to each other ALWAYS. Do not lash out. Do not name call. Do not TROLL online or CYBERSTALK.

**Office Hours:** Prior to classes by appointment, and immediately after every classes. They can be remote meetings. The same link for class lecture can be used for the office hours before and after class, to avoid confusion on juggling many links.

**Tutoring time:** Available before and after class meeting times (aside from office hours, if you need extra tutoring you can attend the tutoring sessions conducted by our TA...TBD)

**Course Description:** Overview of core financial concepts and techniques useful both at work and in personal life; budgets, taxes, Time value of money, banking, interest, credit, personal loans, student loans, options for going to college for FREE, buying a home, children and family finance, insurance, investments, retirement planning, estate planning, starting a business, passive income, actively managed income, present value; and net worth.

**\*\*\*IF you cannot access Canvas or the class materials for ANY REASONS, please let me know ASAP! I will work with you so that you can gain access for my class and be successful. DO NOT Procrastinate, let me know right away!**

## Online and in-class Etiquette Guidelines:

#1) Please MUTE yourself in the beginning of the class unless you are speaking to the Professor in relation to the topic during the class discussion. If you have questions that are personal or off topic...then see me after class (in-person, online, or email) and we can discuss it more.

#2) Once class begins, please turn off your video so that we are not distracted by what you are doing. You may turn it on if you are speaking.

#3) Do not interrupt another person who is speaking. Please wait your turn. Or if online, use the “raise your hand button” next to your name on the chat...or type your question in the chat box.

#4) For personal questions or issues, please email or schedule a private meeting. You can also meet me before class or after class to discuss any questions or issues.

#5) Do not BLURT things out during class time. Our class may be recorded.

#6) For Personal Accommodations please schedule a remote meeting with me privately or just email me. I am always willing to work with you. Thank you!

#7) HIB (Harassment, Intimidation, Bullying) is a prosecutable offense. BE A GOOD HUMAN or I will report you!

**NOTE:** For Emergencies No Phone calls/ text messages...please email me. In the subject of your email, please include your name, the course and the section. Please check your Rutgers email in cause of any class cancellations.

## Accessing Class and Communications:

### 1. NETID Needed

Rutgers uses the Canvas system. <https://canvas.rutgers.edu/>

In order to use this system, you must have a NETID and Password. A NETID is an account on one of the main systems at Rutgers (Pegasus, Eden, Scarlet mail, Rutgers, Andromeda or RCI). - **If you have a NETID**, you can log into the system.

**-NOTE:** If you do not have a NETID, please use the following page to attain one: <http://netid.rutgers.edu/>

- **If you have any problems**, please contact your local RUCS Help Desk. You can reach them at [help@nbc.rutgers.edu](mailto:help@nbc.rutgers.edu) or 732-445-Help

### 2. Canvas

To facilitate class learning, please access and download course documents needed for class from the course management system known as Canvas.

#### Quick Start for Canvas:

<https://canvas.rutgers.edu/students/getting-started-in-canvas-students/>

- Go to your course tab and find our class. Our course number is 37:575:250 followed by your section.
- If you do not see this course listed, then the site is likely in the “Courses” dropdown box to the Left of your tabs.
- Read the syllabus. Course documents are posted in Modules for each lesson.
- You should have a “To-Do” list on our Canvas class home page (found on the right side).

- The To-do list will list upcoming assignments and things approaching by their due date.

**NOTE:** You can also find Projects, Lesson Questions, Finals rubric, etc...under ASSIGNMENTS TAB in our course page.

- **Accessing assignments and projects:**

**A) ASSIGNMENTS and Projects:**

Go to our Class CANVAS

→ To-do list or Course Calendar or Assignments tab -

→ open link → follow instructions-

→ (\*\*\*)Make sure it is submitted in an acceptable and compatible format to receive a grade. PDF or Microsoft compatible format only(\*\*\*)

**B) CLASS RESOURCES:**

Go to our Class Canvas

→ MODULES tab

→ go to appropriate topic

### **3. CONTACTING PROFESSOR:**

Students, also, have the responsibility to then inform the professor of any changes to their emails and class performance or situations affecting their learning. Please use **"37:575:250 plus your section"** in the Subject section to avoid being placed in my spam box. **Please sign your full name in all e-mail correspondence.**

Please check your e-mail regularly, especially on the day of class, to learn if there are any changes in the class schedule, class requirements, or for other general announcements.

### **4. REMOTE:**

This class is FLEXIBLE and conducted via live lectures and meetings at designated times each week, please see your schedule for times and days. This class supports **Synchronous** (live in-person and in-class meeting lectures), **Virtual lectures** (live drop-in Webex meeting during designated lecture times) and can support **Asynchronous** students (with recorded lectures).

**This class is appropriate for students who prefer Synchronous, or Asynchronous, have various learning preferences or circumstances. It is a flexible class and appropriate for all types of learning styles.**

- **Synchronous students prefer live lectures and interactions with the instructor (at the designated time, place and dates).**
- **Asynchronous students prefer to view recordings and assignments at their own pace, follow deadlines and have minimal interactions with the instructor.**
- **All students have the ability to attend the LIVE virtual Webex meetings (or the asynchronous recordings) if they cannot attend the lectures, are ill, have to take care of children or family**

**members, work obligations, inclement weather, etc...** \*DEI: This class strives to accommodate the diverse, student body, learning styles, needs and circumstances by offering flexibility.

\*\*\*Past recorded lectures are already made available **on Canvas**, under appropriate **Module topics**, at the beginning of the course opening. The past recorded lectures are available for students to view at their own pace if they are Asynchronous, or if they need to review the lecture again.

If it is possible (dependent on room technological ability and video quality to record live in-person lectures), any recently recorded lectures will be made accessible (between 1 to 2 days) after the lecture.

**NOTE:** You can be Synchronous, Asynchronous or both. That is fine and acceptable in this class, but please remember to follow the instructions for assignments, keep up with your "**To Do List**" or **course calendar** and submit things by their **due dates**. Let me know if you are planning to do this class fulling remote and Asynchronous so that I am aware. If you have any questions, contact me at Mary.Evans@Rutgers.edu

**\*\*\*Make sure that your Canvas notification preference is ON. \*\*\*\*\***

In this course, we will cover various topics of Personal Finance and learn how to manage our finances through various tools, projects, and exercises. This is a **VERY** involved course and will **require 100% commitment** and hands-on participation. If you are not ready to take it seriously or cannot commit the time right now, then I would suggest that you wait to take the course when you can get the most out of it. It will be the most important course of your life.

**Note:** there are no Pre-Requisites for this class. If you are an individual who is Mathphobic, **but hard working and willing to learn**...you are more than welcome to my class!

- **All materials, EXCEPT** for the E-textbook or textbook (which should also include WileyPlus access) are provided in class on our Canvas site, under MODULES. You can purchase your e-textbook using our Canvas e-textbook link and it will integrate with our Canvas class site.
- Tutoring and Office hours are also still made available for students who need it.
- **\*Invitation for remote class lectures will be sent via Canvas Announcements (5 to 10 minutes) before the beginning of each class. Class link is also available on the Classroom Canvas homepage.** We will be using WebEx. (You can set up your account on <https://rutgers.webex.com>)

## Overarching Math Philosophy/Objectives Overview: Mathematics of Life:

Imagine that you are taking a vacation next year. You have many financial choices to make. How big is your vacation budget and how do you want to allocate it? The more money that you save now, the more you will have to spend on your vacation.

Now imagine that you are planning your financial future. You have many choices to make. How will you pay off your student loan? How much of your budget should be allocated to food and utilities? How much can you afford to spend on clothes? Should you buy a house? Should you buy a new car? What investments should you consider? When do you want to retire? All of these decisions require detailed planning.

Financial planning, prudent financial management, and careful spending can help you achieve your financial goals, which affect one's standard of living in the future.

The **financial planning process** enables you to understand the key components of a **financial plan** and to develop a **personal financial plan**. The simple objective of financial planning is to make the **best use of your resources to achieve your financial goals**. The sooner you develop your goals and a financial plan to achieve these goals, the easier it will be to achieve your objectives. Topics in personal finance include financial and career planning, budgeting, tax management, cash management, credit cards, borrowing, major expenditures, risk management, investments, retirement planning and estate planning.

Success in Life. A solid understanding of personal finance topics offers you an increased probability of success in facing life's financial challenges, responsibilities and opportunities. Such successes might include: paying minimal credit costs, not paying too much in income taxes, purchasing automobiles at low prices, financing housing on good terms, buying appropriate and fairly priced insurance, selecting successful investments that match your needs and tolerance for risk, planning for a comfortable retirement, and passing on your estate with minimal transfer costs.

Basic Mathematical models underlie all these financial analyses. The mathematics behind the time value of money can be applied to determining how much **current** savings will be worth in the **future**, or how to reach your goal of saving for a house or starting a business. If you were to win the lottery, should you take the lump sum or annual payments (annuity). If you have to invest, how do you know what is a good return? How much does a credit card really cost? How much money do you need for retirement? Debt also grows through mathematical models. There are tax implications as well.

Critical thinking plays a major role in financial analysis, as there may be more than one way to accomplish a goal. For example, if you decide to reduce your housing expenses you can, for example, either move to a cheaper unit and/or take in a room-mate. If you're saving for retirement, and can't save enough each month to meet your goal; consider alternatives such as: later retirement, reducing current or future expenses, or investing differently.

The measures of performance in this class will be referred to as authentic assessments. That is, student performance is evaluated based upon realistic life decision assignments, including:  
a series of math problems,

- an ongoing case analysis,
- course projects, such as assessing a lease and managing stocks in the stock market; planning for retirement planning using the time value of money; finding the best bank to fit your needs,
- Excel applications; one project applies the Pareto Principal (80:20 Rule) to tracking your frivolous expenditures (non obligations of rent or mortgage, insurance, etc.) using Excel.
- developing your personal financial plan.

This is in sharp contrast to the types of assessments based on multiple choice, short answer, etc. in a timed environment. Clearly this type of assessment will provide the student the same type of environment as s/he will have during his/her life.

## Academic Integrity:

All students are responsible for locating, reading, and abiding by the University Policy on Academic Integrity for Undergraduate and Graduate Students. The policy is available on-line at <http://cat.rutgers.edu/integrity/policy.html>

**Recommendations:** Requests for Letters of recommendations must be made in writing after completion of the course.

**Parking Impacts:** Special events may impact parking.

**University/Campus Closings:** 732-932-INFO (New Brunswick); <http://campusstatus.rutgers.edu>

**Special Needs – Rutgers, the State University of New Jersey abides by the Americans with Disabilities Act of 1990, the Americans with Disabilities Act Amendments (ADAA) of 2008, and Sections 504 and 508 which mandate reasonable accommodations be provided for qualified students with disabilities and accessibility of online information. If you have a disability and may require some type of instructional accommodation, please contact me early in the semester so that I can provide or facilitate in providing accommodations you may need. If you have not already done so, you will need to register with the Office of Disability Services, the designated office on campus to provide services for students with disabilities. The Office of Disability Services is located in the Lucy Stone Hall, A Wing I look forward to talking with you soon to learn how I may be helpful in enhancing your academic success in this course.**

**Student resources** – these link directs students to the appropriate resources if they are in need of help in the areas of (a) mental health, (b) academic coaching, and (c) financial assistance:

<https://smlr.rutgers.edu/about-smlr/fall-2022-information-smlr-students>  
<https://smlr.rutgers.edu/academic-programs/current-students>

Field Code Changed

**Scholarships** – to ensure that all students are aware of SMLR’s scholarship offerings, we encourage you to include a link to our scholarships on your syllabi: <https://smlr.rutgers.edu/academic-programs/scholarships>

<b>GRADING</b>	<b>ASSIGNMENTS</b>	<b>PERCENTAGE OF CUMULATIVE</b>
<b>Chapter questions</b> (due on Tuesdays)	<b>4 assignments, (each assignment = 10%)</b>	<b>40%</b>
<b>Projects</b> (Due on Thursdays)		<b>25%</b>
	<b>vision board</b>	<b>2.5</b>
	<b>Out-of-pocket expense tracker</b>	<b>2.5</b>
	<b>Goals, budgets, personal balance sheets</b>	<b>2.5</b>
	<b>banking project</b>	<b>2.5</b>
	<b>Identity theft assessment</b>	<b>2.5</b>
	<b>annual credit report</b>	<b>2.5</b>
	<b>cost needs analysis</b>	<b>2.5</b>
	<b>risk tolerance</b>	<b>2.5</b>
	<b>life expectancy</b>	<b>2.5</b>
	<b>retirement planning</b>	<b>2.5</b>
<b>Guest speakers (via Webex)</b>	<b>Varies</b>	<b>10%</b>
<b>Personal Financial Plan</b>	<b>Due last day of class</b>	<b>25%</b>
<b>TOTAL CUMULATIVE</b>		<b>100%</b>

Personal Financial Plan Grading rubric	Max <u>possible</u> points earned
On-time	10%
<p><b>FORMAT</b></p> <p><b>Option 1:</b> 5 pages (Single spaced) or 10 pages double spaced... Minimum written material. (max font of Times New Roman 14)</p> <p style="text-align: center;">OR</p> <p><b>Option 2:</b> Create a video, YouTube, give live Presentation or Vlog. This option must include audio.</p> <p><b>Option 3: Live presentation (by appointment)</b></p> <p><b>*This format must still follow the grading rubric guidelines.</b></p>	10%
Current situation (What is your story?) and Goals (Short term, intermediate, long term)	5%
Budgeting, Saving plans (current and future goals)	5%
Banking (where, strategies to maximize interest rates, research on best fit?)	5%
Taxes (current and hypothetical future, taxes in retirement)	5%
Personal Loans (auto, home, education, business, etc...)	5%
Credit (managing and assessment of credits, credit cards, debt management)	5%
Identity theft (preventing, identifying, safeguarding strategies)	5%
Insurance (Life and medical, Disability, how much do you need? Supplemental insurance outside of employment)	5%
Insurance (auto or home)	5%
Healthcare planning (Long term care, incapacity, family history, children, health directives)	5%
Investing (Risk tolerance, asset allocation, diversification, asset classes, portfolio, timed goals, investment strategy, etc...)	5%
Retirement planning (401k, IRAs, ROTHs, Life expectancy, Saving for retirement, retirement income, withdrawal rates, calculating inflation, Medicare, Medicaid, social security, long term care)	5%

Estate Planning (Wills, trusts, power of attorney, trustees, executor, beneficiary, insurance benefits, retirement account benefits, Paid-upon-death accounts, joint tenants, exclusions of persons in Wills, probate, intestate)	5%
What you learned or took away most from class, guest speakers	5%
Back up plans, (alternatives, changing time lines) and overcoming future obstacles	5%
APPENDIX	5%
<b>TOTAL</b>	<b>100%</b>

In-Class Projects: Ethical Dilemma, films, etc.

<p><b>Target Week</b></p>	<p><b>Proposed Chapter Series</b></p> <p><u>Notes: Guest lecturers may result in modifications to the schedule.</u> As a courtesy to our guest lectures, please turn off all laptops and communication devices.</p>
<p>#1</p>	<p><b>Syllabus, Course expectations, layout</b></p> <p><b>Overview of a Financial Plan;</b></p> <ul style="list-style-type: none"> <li>• Components and Developing a Financial Plan</li> <li>• Excel spreadsheets, graphics and financial applications</li> <li>• Pre-Assessment of Financial Literacy</li> </ul> <p><b>goal setting (short-term, intermediate-term, and long-term</b></p> <p><u>In class:</u></p> <ul style="list-style-type: none"> <li>• <i>Bucket List</i></li> <li>• <i>Opportunity cost (how much does it cost to miss a class)</i></li> <li>• <i>Case study question</i></li> <li>• Introduce Out of Pocket tracking project</li> <li>• Savings Plan, Cash inflow/Cash outflow, Balance Statements</li> </ul>
<p>#1</p>	<p><b>Planning with Personal Financial Statements Factors that affect cash flows; creating a budget</b></p> <p><i>Discussion of tradeoffs regarding: What's it worth to reduce my spending and understanding the Latte Factor</i></p> <p><b>Assigned: Vision Board presentations (due next class)</b></p> <p><b>Assigned: Out-of-Pocket Project (takes 2 weeks so will be due June 16)</b></p>

#2	<p><b>Applying Time Value Concepts</b></p> <ul style="list-style-type: none"> <li>• Future and present value of a single dollar amount</li> <li>• Future and present value of an annuity</li> <li>• Rule of 72</li> <li>• Simple interest</li> <li>• Compounding interest</li> </ul> <p><i>To be a millionaire, how long would it take with different rates of savings and rates of return, etc.</i></p> <p><b>Assigned: GOALS, Budgets, and balance sheets Project (PF chapter 1, PF chapter 2). Due on next class on Thursday.</b></p> <p><b>Assigned: TVM and Taxes Questions given (Due the following week on Tuesday)</b></p>
#2	<p><b>Tax planning</b></p> <ul style="list-style-type: none"> <li>• W-2,</li> <li>• W-4</li> <li>• Filling out a 1040, Schedules</li> <li>• Filing status Exempted income</li> <li>• Adjusted Gross Income</li> <li>• Standard deduction versus itemized deductions</li> <li>• Capital gains and capital loss harvesting</li> <li>• Tax Liability</li> <li>• Zero marginal tax bracket</li> <li>• Planning for your future income and LEGALLY reducing your tax burden</li> </ul> <p><b>Due next class: Chapter TVM and Taxes Questions given</b></p>
#3	<p><b>Banking and Interest Rates and Managing Your Money</b></p> <p>Types of financial institutions and their services; Interest rates; Money market investments and their risk</p>

	<p><i>How to choose a bank, with given minimum deposits, balances, monthly fees, check-writing charges?</i></p> <p><i>How do you evaluate choosing between two CDs?</i></p> <p><i>How much do you need to save to purchase a car?</i></p> <p><i>How should you plan to purchase a condo?</i></p> <p><b>Assigned: Bank comparison of your area, in Find a better bank project. (Due Thursday).</b></p> <p><b>Assigned: Banking, managing your money and Credit Questions, (due next Tuesdays)</b></p>
#3	<p><b>Assessing and Securing Your Credit and Managing Your Credit</b></p> <p>Credit cards; dealing with credit debt</p> <p><i>Evaluate your preparedness to defend against identify theft</i></p> <p><b>Due next class: Banking, Managing your money questions and, Chapter Credit questions</b></p>
#4	<p><b>Personal Loans, Student loans, How to go to college for free? Auto loans and Purchasing and Financing a Home</b></p> <p>Evaluation of personal loans, auto loans and 30-year mortgages</p> <p>Evaluate what you can afford to borrow to finance the purchase of a home</p> <p>Valuation of a home</p> <p><i>How much can I borrow?</i></p> <p><b>Assigned: Identity theft Assessment Project, (Due Thursday)</b></p> <p><b>Assigned: Annual credit report and Pareto project, (due Thursdays)</b></p> <p><b>Assigned: Loans and Insurance Questions (due next Tuesdays)</b></p>
#4	<p><b>Auto and Homeowner's Insurance; Health and Disability Insurance; Life Insurance and Long-term care insurance</b></p> <p>Managing risk; factors that affect auto insurance premiums; homeowner's and renter's insurance</p>

	<p><i>What insurance should I have?</i> Types of life insurance and determining the amount of life insurance needed</p> <p><i>How much life insurance do I need?</i></p> <p><b>Due tonight: Out of Pocket tracking Project</b></p> <p><b>DUE Next class: Personal loans, Mortgages, and Insurance Questions (next Thursday)</b></p>
#5	<p><b>Investing Fundamentals. Investing in: Stocks, Bonds, ETFs, Indexes,</b></p> <p><i>How do my investment decisions impact my wealth?</i></p> <p>Types of investments; tradeoffs between return and risk</p> <p>Risk tolerance</p> <p>Analyzing the firm's annual report; industry analysis of stocks; stock valuation (Price-earnings method and price-revenue method)</p> <p>Stock Exchanges; purchasing or selling stocks; buying stock on margin and assessing performance of stock investments</p> <p><i>What stocks meet my criteria? How do I compare and contrast them?</i></p> <p><i>How do I assess analysts' comments and earnings estimates?</i></p> <p>Types of bonds; valuing a bond; risk from investing in bonds; bond investment strategies</p> <p>Type of mutual funds; return and risk of a mutual fund</p> <p><i>How do the purchase of bonds impact my protecting of assets and income, as well as my retirement?</i></p> <p><i>How do I select mutual funds that best meet my individual financial goals?</i></p> <p><b>Assigned: Capital Needs analysis project (due Thursday)</b></p> <p><b>Assigned: Risk Tolerance assessment project (Due Thursday)</b></p> <p><b>Assigned: Asset Allocation, Investing Questions given (due Tuesday)</b></p>
#5	<p><b>Investing in Mutual Funds, Asset Allocation</b></p> <p>How diversification reduces risk; strategies for diversifying; asset allocation strategies; factors that affect your asset allocation decision</p>

	<p><i>Is my asset allocation conservative, moderate or aggressive?</i></p> <p><b>Assigned: Life Expectancy Project and Retirement Calculator (due Thursdays)</b></p> <p><b><i>Due next week: Asset Allocation, Investing Questions given</i></b></p>
#6	<p><b>Retirement Planning</b></p> <p>Social Security; employer-sponsored retirement plans (defined-benefit and defined-contribution plans)</p> <p>Retirement plans offered by employers; Keogh Plan, SEP, IRAs, etc.</p> <p><i>How do my savings decisions and what types of plan(s) contribute to impact my retirement?</i></p> <p><b>Estate Planning</b></p> <p>Purpose of a will; estate taxes; trust, gifts, and contributions</p> <p><i>What key events and changes in my assets impact the review and change of my will?</i></p> <p>Financial Literacy Assessment</p> <p><b>In class:</b></p> <p><b>Make a Will and Estate planning questionnaire</b></p>
#6	<p><b>Integrating the Components of a Financial Plan</b></p> <p>Budgeting, managing liquidity; personal financing; protecting your assets and income; managing investments; retirement planning; maintaining your financial documents</p> <p><i>How can I further improve my financial health?</i></p> <p><b>PERSONAL FINANCIAL PLAN DUE By 11:59pm, NO CLASS or LECTURE, JUST FINAL due.</b></p>

\*\*\*NOTE: \*\*\*

**GENERALLY:**

Chapter questions are ALWAYS DUE on Tuesdays. They are assigned the previous week. For example: they are available on a Tuesday, and generally due the following Tuesday. Please see me for help during or immediately after class lectures.

Projects, which are small, are assigned and will be due on Thursdays. They will be open from the start of the course but will have specific due dates to correspond with the topics covered in the lecture. Please pay attention to our Canvas. There is a To-do list that is found on the right-hand side of your main home page, which will tell you what active assignments are open and due.