

Delta State University
Family and Consumer Sciences
Personal Finance

FCS 215-online

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Course Designation

FCS 215 Personal Finance. Principles of personal financial management. Emphasis on personal financial goal setting, budgeting, analysis of financial statements, record keeping, and financial decisions.

Course Objectives

1. Set Lifetime personal financial goals.
2. Explain the economic environment of personal finance.
3. Define a decision making process for personal management.
4. Understand the filing and management of income taxes.
5. Develop and utilize a budget.
6. Relate planning for personal spending to needs of various types of families.
7. Describe appropriate strategies for attaining and use of credit.
8. Describe strategies for making major personal purchases.
9. Know the fundamentals of risk management and insurance.
10. Understand the plan for personal investment.

Textbook Garman, T., & Forgue, R.. Personal Finance (10th ed.). South-Western, Cengage Learning
ISBN 13: 978-1-4390-3902-1

Activities and Requirements

1. Read chapters assigned in the text book.
2. Complete unit assignments
3. 2 Assignments
4. Tests and final exam

Method of Evaluation

A= 90-100%	4 Exams @ 100 points ea.	= 400
B= 80-89%	Budget	= 100
C= 70-79%	Assignments	= 100
D= 60-69%	Reaction paper	
<u>= 100</u>		
F= Below 60%	Total possible points	= 700pts

To determine a percentage grade, divide the number of points earned by 600. This percentage grade will be converted to a letter grade based on the above scale.

Policy on Late Assignments & Make-up Exams

Make-up exams after an excused reason must be taken soon after the return to class recorded as the grade.

Plagiarism/cheating will result in negative consequences determined by the instructor or reported to the department chair or dean of their school.

The student has the responsibility of informing the course instructor of any disabling condition which will require modifications to avoid discriminations. Delta State University provides academic adjustments and auxiliary aids for individuals with disabilities, as defined under law, who are otherwise qualified to meet the institution's academic requirements.

“Delta State University is committed to a policy of equal employment and educational opportunity. Delta State University does not discriminate on the basis of race, color, religion, national origin, sex, age, disability, or veteran status. This policy extends to all programs and activities supported by the University.”

**Delta State University
College of Education Conceptual Framework**

DELTA EDUCATION MODEL

Vision: The Delta State University College of Education promotes a vibrant educational community committed to preparing capable and confident candidates who can positively affect learning outcomes of students in the P-12 school setting. Appropriately illustrated by the Delta triangle, the model reflects candidate development through the triad of preparation, performance and professionalism, supported by the larger Delta educational community (faculty, educational partners, and alumni).

Guiding Principles:

- 1. Education is a lifelong endeavor**, requiring an ever-expanding content knowledge base, a repertoire of skills, and a broad experience base. (GP1)
- 2. Education is interactive and reflective**, a process that is accomplished through assessment and reflection of a collaborative nature. (GP2)
- 3. Education is culturally contextualized**, requiring both an understanding and appreciation of the diversity of all individuals within the learning community. (GP3)
- 4. Education is dynamic**, with change being driven by assessment data and the needs of all segments of the educational community. (GP4)
- 5. Education is enhanced by technology**, infused throughout programs and services. (GP5)