

 Boise State University – Meridian Medical Arts Charter High School

Concurrent Enrollment Program

Fall 2024

**FINANCE 208**

**Instructor:** Stephanie Wheeler

**Location:** Meridian Medical Arts Charter High School

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**Daily Agenda**: <https://www.commoncurriculum.com/sites/personalfinance24-25>

This course addresses the growing complexity of financial decision-making faced by the individual: how to avoid financial entanglements; installment buying; borrowing money; owning or renting a home; budgeting and money management; savings and investment alternatives; life, health, accident and auto insurance; and personal income taxes and estate planning.

Regardless of your future career, we all will be faced with a wide variety of financial decisions in the years ahead. It is my plan to give each of you a basic understanding of concepts surrounding many of the financial decisions you will be facing in the future. This will be done by a combination of reading, lectures, guest speakers, group and individual assignments. Your goal this semester should be to become an active participant in the classroom and to gain knowledge that will help make your financial future less confusing and more profitable.

**Course Based on Text:**

 Focus on Personal Finance 7th Edition by Kapoor, Dlabay, Hughes, & Hart

**Learning Outcomes**

After completing this course, the student should have a good understanding of the following topics:

* How to establish and use various bank services
* Budgeting and money management
* How to use credit responsibly
* Taxes and estate planning
* Proper use of all types of insurance
* Understanding college financing
* Savings and Investing for the future

**Classroom Expectations:**

This is an advanced class and with that carries the ideals of a college level course. Obviously, this class is in the context of a high school classroom; however, the students may be expected to complete some assignments outside of school. In class computation time will be provided as well.

**Late Work:**

In the case of absences, students will have an additional 2 school days for each day they were absent to turn in any assignments, quizzes or tests. The computer lab is open before school, at lunch, study hall and after school until 3:00. Assignments or projects turned in late will receive 75% credit unless prior arrangements are made with me. Please come talk to me if you need extra time on an assignment.

**Academic Dishonesty:**

Cheating in the classroom is a serious form of academic dishonesty that involves using unfair methods to gain an advantage or complete assignments and tests. As stated in the MMACHS student handbook, cheating can take many forms, such as copying another student's work, using unauthorized notes during an exam, plagiarizing (using someone else's words or ideas without giving them credit), turning in work that was not generated by you, or providing your work to another student to turn in as their own. Students caught cheating will receive 0% on the assignment.

**Use of Artificial Intelligence:**

In recognition of the growing importance of artificial intelligence (AI) in today's world, the use of AI tools is not prohibited. It is the expectation that all students use them responsibly and ethically. This means using AI as a helpful resource to enhance your learning, not as a shortcut to avoid doing your own work. When you use AI for research or to generate ideas, always double-check the information, cite your sources, and add your own thoughts and analysis. Remember, the goal is to learn and develop your skills, not just to complete assignments quickly.

**Boise State Student Code of Conduct**

Please note that high school students enrolled in concurrent credit classes are held to the same student standards found in the Boise State University Student Code of Conduct, which can be viewed at:  <https://www.boisestate.edu/policy/student-affairs/code-of-conduct/> . Definitions of cheating, plagiarism, and other forms of academic dishonesty as well as policies and procedures for handling such cases are included.

**Assignments:**

**Unit Exams**

There will be a total of four exams, each encompassing one or two units (see course outline). Tests consist of a combination of True/False, multiple choice, short answer, and quantitative problems. Questions will come from the text, lectures, as well as classroom discussions.

**Quizzes**

Quizzes will be given throughout the semester – approximately once per week. The student’s lowest quiz score for the semester will be dropped.

**Assignments and Projects**

Each student will be provided with adequate time to complete assignments. The instructor has the option of giving additional work that will need to be completed at home.

**Final**

Final will be either comprehensive or over the latest unit depending on the time factor.

**Final Grade Scale:**

|  |  |  |
| --- | --- | --- |
| **Grading** | **Percentage** | **BSU Grade Scale** |
|  |  | A = 93% - 100% |
| Exams | 40% | A- = 90% - 92% |
| Quizzes | 20% | B+ = 87% - 89% |
| Assignments | 30% | B = 83% - 86% |
| Final Exam  | 10% | B- = 80% - 82% |
|  |  | C+ = 77% - 79% |
|  |  | C = 73% - 76% |
|  |  | C- = 70% - 72% |
|  |  | D = 60% -69% |
|  |  | F = below 60% |

**MMACHS Grading Scale:**

**A = 90 – 100%**

**B = 80 – 89%**

**C = 70-79%**

**WIP = 0 – 69% no credit**

**Personal Finance Course Outline**

|  |  |
| --- | --- |
| ***Week 1*** | Introduction to Financial Literacy |
| ***Week 2-3*** | Income and Taxes Unit:* Net Worth
* Getting Paid
 |
| ***Week 3*** | * Taxes – federal and state
 |
| ***Week 4-5*** | Paying for College Unit* Sticker Price vs. Actual Cost
* Loans, Grants, Scholarships

Test #1 |
| ***Week 6*** | Budgeting/Consumer Skills Unit:* Budgeting/Personal Financial Planning
* Money Management and Consumer Skills
 |
| ***Week 7-9*** | Banking and Saving Unit:* Financial Services: Savings Plans and Payment Accounts
* Investing Basics

Test #2 |
| ***Week 10-12*** | Credit Unit:* Consumer Credit Advantages, Disadvantages, Sources, and Costs
* Consumer Purchasing Strategies and Wise Buying of Motor Vehicles
* Selecting and Financing Housing

Test #3 |
| ***Week 13-16*** | Insurance Unit:* Home and Automobile Insurance
* Health and Disability Income Insurance
* Financial Planning with Life Insurance
 |
| ***Week 17-18*** | Investing Unit:* Investing in Stocks
* Investing in Mutual Funds
* Investing in Bonds
* Retirement and Estate Planning

Final Exam |

Class Expectations: