

FIN116S - Personal Finance

Instructor: Doug Streitenberger, Master, Business, McGregor University

Email: dstreitenberger@edisonohio.edu,

Office Hours by Appointment

Course Description

Management of personal income with emphasis on family financial planning, including budgeting, income taxes, types of insurance, and forms of investment.

Required Materials

- Personal Finance (3.1 Edition) by Rachel Siegel
 - ISBN: 9781453334812 (PDF only)
 - ISBN: 9781453334805 (PDF + printed copy)
- Purchase your access code through the Edison State Bookstore or directly from the publisher, Flatworld. In Blackboard, click the "Textbook Link" tab to be redirected to the publisher's website. Follow the instructions to redeem your code or complete the purchase.

Course Topics

Students will explore:

- Personal financial statements and budgeting
- Banking, cash management, and debt reduction
- Tax strategies and insurance planning
- Investing basics and risk management
- Retirement and estate planning

Evaluation Overview

Grading Category	Points	Weight		Cumulative Points	% of Grade	Letter Grade
Chapter Homework	1400	33%		3825 - 4250	90 - 100 %	A
Chapter Quizzes	1400	33%		3400 - 3824.9	80 - 89.9 %	B
Midterm, Final Exam	200	5%		2975 - 3399.9	70 - 79.9 %	C
Intro Discussion Board	100	2%		2550 - 2974.9	60 - 69.9%	D
Scavenger Hunts	400	9%		2549.9 and below	59.9% and below	F
Coffee Game	200	5%				
Finances 101 Game	300	7%				
Stock Market Project	250	6%				
Totals:	4250	100%				

Assignment Overview

Below is a summary of the major assignment types:

- **Chapter Homework**
Practice-driven assignments based on textbook readings. These are designed to reinforce foundational knowledge through problem-solving, budget planning, and scenario analysis.
- **Chapter Quizzes**
Short assessments administered in Blackboard that test comprehension of terminology, concepts, and application of financial principles covered in each chapter.
- **Midterm & Final Exams**
Two comprehensive evaluations focused on applying personal finance strategies.

- **Discussion Boards**

Engagement activities where students collaborate, introduce themselves, and reflect on project outcomes throughout the course while interacting with peers. Helps foster an online community.

- **Scavenger Hunts**

Applied learning activities that guide students to explore financial resources, calculators, and tools (e.g. mortgage calculators, insurance quote sites, tax estimators) used in real-life planning.

- **Coffee Game Simulation**

An interactive budgeting challenge focused on daily spending decisions. Students track costs (utilizing Microsoft Excel), assess opportunity cost, and build awareness of lifestyle expenses.

- **Finances 101 Game**

A digital financial literacy simulation that teaches risk/reward tradeoffs, smart spending, and goal setting in a dynamic, game-based format.

- **Stock Market Project**

A multi-week assignment where students monitor stock performance, document portfolio decisions utilizing Microsoft Excel, and reflect on the basics of investing strategy and market behavior.

Student Expectations

- Read assigned chapters and complete all problems.
- Stay active in the course and access support materials in Blackboard.
- Communicate promptly with your instructor about questions or challenges or if you anticipate missing deadlines.
- Students are expected to adhere to the deadlines as posted in the class schedule.
- Follow Edison State's Academic Honesty Policy.

Ethical Use of AI

AI tools may support learning—such as brainstorming, revising reflections, or formatting—but must not replace your own effort.

- All graded work (quizzes, discussion boards, practice sets, etc.) must reflect your understanding.
- Submitting AI-generated work without meaningful personal input violates academic integrity and earns a zero.
- Use AI as a guide, not a substitute. Integrity matters.

Flexibility & Accessibility

- Students may attend any face-to-face section (when available) to reinforce learning. All sections follow identical schedules and content.

Accessibility and Disability Support Services

- Accessibility and Disability Support Services offers accommodations for students with documented disabilities. [Accessibility Information](#)

Tutoring Services

- Free tutoring is available in the Tutoring Center (back left corner of the library) and online via Zoom. [Tutoring Center Details](#)

Notes:

- The instructor reserves the right to modify this syllabus at any time.
- Refer to your class schedule for assignments and due dates.
- See *Syllabus Part II Addendum* for additional student support services.

Syllabus Part II Addendum

ACCOMMODATIONS /ACCESSIBILITY AND DISABILITY SUPPORT SERVICES POLICY

Edison State Community College will make reasonable accommodations for students with documented disabilities. If you believe you may need an accommodation based on the impact of a disability, contact the instructor privately with your self-identification letter. If you do not have a self-identification letter, contact Accessibility and Disability Support Services by emailing accessibilitysupport@edisonohio.edu or by calling 937.381.1548. Accessibility and Disability Support Services is located on the Piqua Campus in Room 160. For additional information, visit <https://www.edisonohio.edu/services-support/accessibility-disability-support-services>

TESTING YOUR FAITH ACT POLICY - Edison State Community College is committed to providing an environment respectful of students' beliefs. Students are permitted to be absent for up to 3 days each semester based on their faith, religion, or spiritual belief system with no academic penalty. Students must complete the Testing Your Faith Act Accommodations Form, <https://www.edisonohio.edu/services-support/registration-records>, located in "Forms" and provide a copy to their individual faculty within 14 days from the start of the course. The entire policy can be found in the student handbook at <https://www.edisonohio.edu/services-support/student-resources>.

TITLE IX STATEMENT - Anti-Discrimination, Harassment and Bullying

It is the policy of the College to maintain a learning environment free from bullying, discrimination, sexual harassment or sexual violence. Title IX federal law protects students, employees and third parties with a relationship to the college. All Edison State Community College employees are required to report all knowledge of incidents that violate the Title IX policy to the Title IX Coordinator or Deputy Title IX Coordinator immediately. Student and employee confidential consultation is available through the Coordinator of Health and Wellness Services. Title IX Policy and procedure language as well as contact information for the Coordinator of Health and Wellness, Title IX Coordinator and Deputy Title IX Coordinator can be found at www.edisonohio.edu/TitleIX/.

FIN116S - PERSONAL FINANCE COURSE SCHEDULE				
Week	Assignment	Points	Discuss Bd Action	Due Date
Week 1	Briefly Share With Us	70	Post	Wed, June 10, 2026
		30	Response	Sun, June 14, 2026
Chapter 1	Chapter 1 Homework	100		Sun, June 14, 2026
Personal Financial Planning	Chapter 1 Quiz	100		Sun, June 14, 2026
Chapter 2	Chapter 2 Homework	100		Sun, June 14, 2026
Basic Ideas of Finance	Chapter 2 Quiz	100		Sun, June 14, 2026
	Scavenger Hunt #1 - Financial Literacy	100		Sun, June 14, 2026
Week 2	Coffee Shop Game Begins			Mon, June 15, 2026
Chapter 3	Chapter 3 Homework	100		Sun, June 21, 2026
Financial Statements	Chapter 3 Quiz	100		Sun, June 21, 2026
	Scavenger Hunt #2 - Financial Literacy	100		Sun, June 21, 2026
Chapter 4	Chapter 4 Homework	100		Sun, June 21, 2026
Eval. Choices: Time, Risk, TVM	Chapter 4 Quiz	100		Sun, June 21, 2026
	Coffee Shop Game Worksheet Due	100		Sun, June 21, 2026
Week 3	Coffee Shop Game - Just Wanna Talk Coffee	70	Post	Wed, June 24, 2026
		30	Response	Sun, June 28, 2026
Chapter 5	Chapter 5 Homework	100		Sun, June 28, 2026
Financial Plans: Budgets	Chapter 5 Quiz	100		Sun, June 28, 2026
	Scavenger Hunt #3 - Financial Literacy	100		Sun, June 28, 2026
Chapter 6	Chapter 6 Homework	100		Sun, June 28, 2026
Taxes and Tax Planning	Chapter 6 Quiz	100		Sun, June 28, 2026
Week 4	Finances 101 Game Begins			Mon, June 29, 2026
Chapter 7	Chapter 7 Homework	100		Sun, July 5, 2026
Financial Management	Chapter 7 Quiz	100		Sun, July 5, 2026
Chapter 9	Chapter 9 Homework	100		Sun, July 5, 2026
Buying a Home	Chapter 9 Quiz	100		Sun, July 5, 2026
	Finances 101 Game Quiz	100		Sun, July 5, 2026
	Finances 101 Game Summary Due	100		Sun, July 5, 2026
Week 5	Finances 101 Game Discussion Board	70	Post	Wed, July 8, 2026
		30	Response	Sun, July 12, 2026
Chapter 10	Chapter 10 Homework	100		Sun, July 12, 2026
Personal Risk Mgmt: Insurance	Chapter 10 Quiz	100		Sun, July 12, 2026
	Scavenger Hunt #4 - Financial Literacy	100		Sun, July 12, 2026
Chapter 11	Chapter 11 Homework	100		Sun, July 12, 2026
Personal Risk Mgmt: Retire/Estate Plning	Chapter 11 Quiz	100		Sun, July 12, 2026
Week 6	Stock Market Project Begins			Sun, July 19, 2026
	Stock Market Project Record Activity			Sun, July 19, 2026
Chapter 12	Chapter 12 Homework	100		Sun, July 19, 2026
Investing	Chapter 12 Quiz	100		Sun, July 19, 2026
	Stock Market Project Record Activity			Sun, July 19, 2026
Chapter 15	Chapter 15 Homework	100		Sun, July 19, 2026
Owning Stocks	Chapter 15 Quiz	100		Sun, July 19, 2026
Week 7	Stock Market Project Record Activity			Sun, July 26, 2026
Chapter 16	Chapter 16 Homework	100		Sun, July 26, 2026
Owning Bonds	Chapter 16 Quiz	100		Sun, July 26, 2026
	Stock Market Project Discussion Board	70	Post	Wed, July 22, 2026
		30	Response	Sun, July 26, 2026
	Stock Market Project Spreadsheet Due	150		Sun, July 26, 2026
Chapter 17	Chapter 17 Homework	100		Sun, July 26, 2026
Investing in Mutual Funds; Estate Planning	Chapter 17 Quiz	100		Sun, July 26, 2026
Week 8 – Final	Final Exam (2 Parts)	200		Fri, July 31, 2026
COURSE	TOTAL POINTS	4250		