Edison State Community College

FIN116S - Personal Finance

Instructor: Doug Streitenberger

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Phone: Use email to contact instructor

Office Hours: By appointment

Credentials: Master of Arts in Management, Antioch University McGregor, 2001
Bachelor of Science, Management Information Systems (MIS), University of Maryland, 1997

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, 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 & earns a zero.
- Use AI as a guide, not a substitute. Integrity matters.

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.

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AI POLICY - All coursework for this class must be authored solely by you. While limited use of generative AI tools like ChatGPT is permitted for brainstorming, outlining ideas, or checking grammar and style, AI-generated submissions—including drafts, full sentences, paragraphs, or entire assignments—are strictly prohibited and will be treated as academic misconduct. Any approved AI assistance must be properly documented and cited, in alignment with the college's academic honesty policies. If you're unsure about permitted usage, please ask for clarification before proceeding

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/.

TUTORING SERVICES - All Edison State students are eligible to receive free tutoring and learning support services through our Tutoring Center. Available services include Edison State tutors, both online and in-person, covering a wide variety of courses including various levels of math and paper reviews, online tutoring through OhioLINK eTutoring, distraction-reduced study rooms, and the use of Tutoring Center resources including subject-specific and general study guides. For more information on tutoring services, visit the Tutoring Center in the Library, email us at tutoringcenter@edisonohio.edu, call 937-778-7959, or visit our webpage at https://www.edisonohio.edu/tutoring-center/

FIN116S - PERSONAL FINANCE COURSE SCHEDULE				
Week	**Assignment**	**Points**	**Discuss Bd Action**	**Due Date**
Week 1	Briefly Share With Us	70	Post	Wed, October 21, 2026
		30	Response	Sun, October 25, 2026
Chapter 1	Chapter 1 Homework	100		Sun, October 25, 2026
Personal Financial Planning	Chapter 1 Quiz	100		Sun, October 25, 2026
Chapter 2	Chapter 2 Homework	100		Sun, October 25, 2026
Basic Ideas of Finance	Chapter 2 Quiz	100		Sun, October 25, 2026
	Scavenger Hunt #1 - Financial Literacy	100		Sun, October 25, 2026
Week 2	Coffee Shop Game Begins			Mon, October 26, 2026
Chapter 3	Chapter 3 Homework	100		Sun, November 1, 2026
Financial Statements	Chapter 3 Quiz	100		Sun, November 1, 2026
	Scavenger Hunt #2 - Financial Literacy	100		Sun, November 1, 2026
Chapter 4	Chapter 4 Homework	100		Sun, November 1, 2026
Eval Choices: Time, Risk, TVM	Chapter 4 Quiz	100		Sun, November 1, 2026
	Coffee Shop Game Worksheet Due	100		Sun, November 1, 2026
Week 3	Coffee Shop Game - Just Wanna Talk Coffee	70	Post	Wed, November 4, 2026
		30	Response	Sun, November 8, 2026
Chapter 5	Chapter 5 Homework	100		Sun, November 8, 2026
Financial Plans: Budgets	Chapter 5 Quiz	100		Sun, November 8, 2026
	Scavenger Hunt #3 - Financial Literacy	100		Sun, November 8, 2026
Chapter 6	Chapter 6 Homework	100		Sun, November 8, 2026
Taxes and Tax Planning	Chapter 6 Quiz	100		Sun, November 8, 2026
Week 4	Finances 101 Game Begins			Mon, November 9, 2026
Chapter 7	Chapter 7 Homework	100		Sun, November 15, 2026
Financial Management	Chapter 7 Quiz	100		Sun, November 15, 2026
Chapter 9	Chapter 9 Homework	100		Sun, November 15, 2026
Buying a Home	Chapter 9 Quiz	100		Sun, November 15, 2026
	Finances 101 Game Quiz	100		Sun, November 15, 2026
	Finances 101 Game Summary Due	100		Sun, November 15, 2026
Week 5	Finances 101 Game Discussion Board	70	Post	Wed, November 18, 2026
		30	Response	Sun, November 22, 2026
Chapter 10	Chapter 10 Homework	100		Sun, November 22, 2026
Personal Risk Mgmt: Insurance	Chapter 10 Quiz	100		Sun, November 22, 2026
	Scavenger Hunt #4 - Financial Literacy	100		Sun, November 22, 2026
Chapter 11	Chapter 11 Homework	100		Sun, November 22, 2026
Personal Risk Mgmt: Retire/Estate Plning	Chapter 11 Quiz	100		Sun, November 22, 2026
Week 6	Stock Market Project Begins			Sun, November 29, 2026
	Stock Market Project Record Activity			Sun, November 29, 2026
Chapter 12	Chapter 12 Homework	100		Sun, November 29, 2026
Investing	Chapter 12 Quiz	100		Sun, November 29, 2026
	Stock Market Project Record Activity			Sun, November 29, 2026
Chapter 15	Chapter 15 Homework	100		Sun, November 29, 2026
Owning Stocks	Chapter 15 Quiz	100		Sun, November 29, 2026
Week 7	Stock Market Project Record Activity			Sun, December 6, 2026
Chapter 16	Chapter 16 Homework	100		Sun, December 6, 2026
Owning Bonds	Chapter 16 Quiz	100		Sun, December 6, 2026
	Stock Market Project Discussion Board	70	Post	Wed, December 2, 2026
		30	Response	Sun, December 6, 2026
	Stock Market Project Spreadsheet Due	150		Sun, December 6, 2026
Chapter 17	Chapter 17 Homework	100		Sun, December 6, 2026
Investing in Mutual Funds; Estate Planning	Chapter 17 Quiz	100		Sun, December 6, 2026
Week 8 – Final	Final Exam (2 Parts)	200		**Fri, December 11, 2026**
COURSE	**TOTAL POINTS**	**4250**		