



FINANCIAL LITERACY



AI SYLLABUS 

Financial Literacy

Course Description:

This course is designed to provide students with a foundational understanding of personal finance, investing, and managing money in business. Through lectures, case studies, and interactive exercises, students will develop the skills and knowledge necessary to make informed financial decisions, both in their personal lives and in a professional setting.

Course Goals:

- Develop a basic understanding of financial concepts, including budgeting, saving, investing, and risk management.
- Understand the role of financial institutions, such as banks and credit unions, in managing personal finances.
- Analyze and interpret financial statements, including income statements and balance sheets.
- Understand the basics of investing, including stocks, bonds, and mutual funds.
- Learn how to manage money in a business setting, including cash flow management, budgeting, and financial analysis.

Course Outline:

Week 1: Introduction to Personal Finance

- Financial planning and budgeting
- Saving and investing
- Credit and debt management

Week 2: Financial Institutions

- Banks and credit unions
- Credit cards and loans
- Insurance

Week 3: Financial Statements

- Income statements
- Balance sheets

- Cash flow statements

Week 4: Introduction to Investing

- Stocks, bonds, and mutual funds
- Risk and return
- Investment strategies

Week 5: Managing Money in Business

- Cash flow management
- Budgeting and forecasting
- Financial analysis and performance metrics

Assessment and Evaluation:

- Class participation: 20%
- Quizzes and exams: 40%
- Assignments and projects: 40%

Required Readings:

1. Personal Finance for Dummies by Eric Tyson (<https://a.co/d/gA5Gnwe>)
2. The Intelligent Investor by Benjamin Graham (<https://a.co/d/hv5uJ4E>)
3. Financial Statements: A Step-by-Step Guide to Understanding and Creating Financial Reports by Thomas R. Ittelson (<https://a.co/d/0bmmaQR>)
4. Rich Dad Poor Dad by Robert Kiyosaki (<https://a.co/d/09f9Mx9>)
5. The Total Money Makeover by Dave Ramsey (<https://a.co/d/cbKAXer>)
6. The Simple Path to Wealth by JL Collins (<https://a.co/d/3soptr1>)
7. The Psychology of Money by Morgan Housel (<https://a.co/d/igNm5jl>)
8. Your Money or Your Life by Vicki Robin and Joe Dominguez (<https://a.co/d/94IGLCI>)

Course Assignments:

1. Budgeting Exercise - In this assignment, students create a personal budget based on their income and expenses. They will need to gather information on

their income, bills, and other expenses, and create a budget that allows for saving and investing. They will then need to reflect on their budgeting process and identify areas for improvement.

2. Investment Analysis Project - In this assignment, students will research and analyze a specific investment opportunity, such as a stock or mutual fund. They will need to review financial statements, analyze trends, and assess the potential risks and rewards of the investment. They will then need to present their findings and recommendations to the class.
3. Business Case Study Analysis - In this assignment, students will analyze a real-world business case study, focusing on the financial aspects of the case. They will need to review financial statements, analyze trends, and assess the financial health of the business. They will then need to provide recommendations for improving the financial performance of the business.
4. Personal Financial Plan - In this assignment, students will create a comprehensive personal financial plan based on their individual goals and priorities. They will need to analyze their income, expenses, and debt, and create a plan that includes saving and investing for the future. They will then need to present their plan to the class and receive feedback and suggestions for improvement.
5. Financial Literacy Presentation - In this assignment, students will create a presentation on a specific financial topic of their choosing, such as budgeting, investing, or risk management. They will need to research the topic, develop a clear and concise presentation, and deliver the presentation to the class.

Classroom Policies:

- Attendance: Regular attendance is expected and will be taken at the beginning of each class. Students are responsible for attending all classes and arriving on time.
- Participation: Class participation is essential to the success of this course. Students are expected to contribute to class discussions and activities, ask questions, and engage with the course material.
- Late assignments: Late assignments will be penalized at the discretion of the instructor. Students are encouraged to submit assignments on time, and to communicate with the instructor in advance if an extension is needed.
- Academic integrity: Students are expected to uphold the highest standards of academic integrity. Plagiarism, cheating, and other forms of academic misconduct will not be tolerated and will be subject to disciplinary action.
- Accessibility statement: The instructor is committed to providing an inclusive and accessible learning environment for all students. Students with disabilities or who require accommodations are encouraged to speak with the instructor or contact the university's office of disability services to request accommodations.

- Accommodations: The university provides reasonable accommodations to students with disabilities in accordance with the Americans with Disabilities Act (ADA). Students who require accommodations should contact the university's office of disability services as soon as possible to request accommodations. The instructor will work with the student and the office of disability services to ensure that reasonable accommodations are provided.

Course Resources:

- Financial calculators - There are many online calculators that can help students with budgeting, saving, and investing. Some examples include Bankrate, NerdWallet, and Personal Capital.
- Stock market simulators - Stock market simulators can help students practice investing in stocks, bonds, and mutual funds in a risk-free environment. Some popular simulators include Investopedia, Wall Street Survivor, and MarketWatch.
- Financial news websites - Websites such as Bloomberg, CNBC, and The Wall Street Journal provide up-to-date news and analysis on financial markets and economic trends.
- Guest speakers - Inviting guest speakers who work in finance or business can provide students with real-world insights and perspectives on financial literacy and management.
- Case studies - Case studies can be used to illustrate financial concepts and decision-making processes in real-world scenarios. Some sources for case studies include Harvard Business Review, The Case Centre, and the Society for Case Research.