

Introduction to Personal & Professional Finance

Summer Pre-College 2025 BUS 189N

Marist University Investment Center, Dyson Center Room 1034

Monday - Friday 9:00 a.m. - 5:00 p.m. and Saturdays 9:00 a.m. – 12 noon

Program Director and Faculty

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Teaching Assistant

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General Information

Course Description:

Introduction to Personal & Professional Finance is designed for students who are intrigued by the world of finance and eager to begin exploring. In this hands-on course, students will build financial management background, insights, and skills that will last a lifetime, both inside and outside the workplace. Students will also gain a perspective of potential finance career paths and will engage with professionals across the spectrum of the finance industry.

Textbook (Provided by Marist) or Other Materials:

Billingsley, Randal S., *Personal Financial Planning 16th ed*, Cengage Publishing, 2025

StockTrak Finance Simulation Software

Siegel, Cary (Host). *Why Didn't They Teach Me This in School*. Episodes #1-65, 2019-2020.

Credits Allocated: 3

Student Learning Outcomes

Upon successful completion of this course, the student should be able to:

- Understand the importance of financial planning in personal and business contexts;
- Read basic financial statements and calculate basic financial ratios;
- Apply time value of money principles to personal and business decisions;
- Describe the role of financial markets and financial institutions;
- Understand the relationship between risk and return in finance;

- Comprehend the role of stocks, bonds, mutual funds, and ETFs in portfolio investing;
- Appreciate the importance of insurance, taxes, credit, and investing to financial health;
- Locate and use publicly available sources of financial information and data;
- Work in a group setting to develop and deliver a professional business presentation.

Course Policies

Attendance Policy: Attendance is mandatory for all classes and scheduled academic activities. Students are expected to arrive at class on time and participate in class discussions and activities. Failure to adhere to these expectations may result in removal from the course.

Use of Cell Phone and Other Technology: The use of cell phones and other technology are not to be used to record other students, faculty, and staff unless requested by the Program Director for purposes of the course. Students should not be using their phones or other personal technology during class unless requested by the Program Director or faculty member.

Dress Code: Comfortable but appropriate for a college classroom setting.

Assessments & Grading

Achievement of the course learning outcomes will be assessed through tests, assignments, a group project, and classroom interactions.

Grade Basis:

| | |
|---|-----|
| Test #1: | 25% |
| Test #2: | 25% |
| Simulation Assignments and Mini-Papers: | 20% |
| Group Presentation: | 20% |
| Attendance and Participation: | 10% |

Grade Scale:

| Grade | Minimum % |
|-------|-----------|
| A | 93 |
| A- | 90 |
| B+ | 87 |
| B | 83 |
| B- | 80 |
| C+ | 77 |
| C | 73 |
| C- | 70 |
| D+ | 67 |
| D | 60 |
| F | 0 |

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Note on Attendance and Participation: All students begin the course with an attendance and participation grade of 90% (90 / 100 on this component of the course grade). Attendance for all class sessions is mandatory. Students will lose points for absence or for late arrival to any part of the class. Students can earn up to ten points for constructive participation in class.

Note on Required Pre-Work: All students must listen to episodes #1 thru #65 of Cary Siegel's podcast *Why Didn't They Teach Me This in School*. A brief written personal reflection assignment will be posted in Brightspace and will be due prior to the July 13th arrival. This podcast is available for free on Apple Podcasts, Spotify, Amazon, and other streaming services.

Schedule:

- SUN July 13th PM:** Arrive, Introductions, Course Overview, Group Assignments
- MON July 14th AM:** Introduction to Finance / Investing Simulation
- MON July 14th PM:** Time Value of Money / Budgeting Simulation
- TUES July 15th AM:** Introduction to Personal Finance / Investing Simulation
- TUES July 15th PM:** Financial Statements / Career Connection / Simulation / Group Project
- WEDS July 16th AM:** Investment Planning / Investing Simulation
- WEDS July 16th PM:** Financial Ratios / Career Connection / Simulation / Admissions Session
- THUR July 17th AM:** Financial Markets & Institutions / Investing Simulation
- THUR July 17th PM:** **Test #1** / Career Connection / Simulation / Group Project
- FRI July 18th PM:** *NYC trip – Wall Street tour, financial crisis & federal reserve discussions*
- SAT July 19th AM:** Investing: Stocks and Bonds
- SUN July 20th:** No class --- common day activities
- MON July 21st AM:** Investing: Mutual Funds, ETFs, Portfolios / Investing Simulation
- MON July 21st PM:** Career Connection / Simulation / Group Project
- TUES July 22nd AM:** Investing: Mutual Funds, ETFs, Portfolios / Investing Simulation
- TUES July 22nd PM:** Career Connection / Simulation / Group Project
- WEDS July 23rd AM:** Credit, Lending, and Loans / Investing Simulation
- WEDS July 23rd PM:** Managing Financial Future / Career Connection / Simulation / Project
- THUR July 24th AM:** Credit, Lending, and Loans / Investing Simulation
- THUR July 24th PM:** Managing Financial Future / Career Connection / Simulation / Project
- FRI July 25th AM:** **Test #2** / Review Simulation Outcomes
- FRI July 25th PM:** Career Connection Guest, Group Project Work
- SAT July 26th PM:** Group Presentations and Depart

Academic Statements

Statement on Academic Honesty

Marist College is a learning community dedicated to helping students develop the intellect, character, and skills required for enlightened, ethical, and productive lives in the global community of the 21st century. Students are expected to pursue excellence in their education while being honest about their work and fair to other members of the learning community. All work presented to instructors for evaluation must reflect their own ideas and effort and must properly acknowledge any contributions of others. Students should expect this honesty and fairness in others as well. As members of the Marist learning community, all students should adhere to the principles of academic integrity as set forth in the Marist Academic Integrity Policy.

Statement for compliance with the Teach Act (Public Law 107-273 Â§ 13301)

Materials in this course may be subject to copyright protection.

Statement on Accommodations and Accessibility

Students with disabilities who believe they may need accommodations in this class are encouraged to contact the Office of Accommodations and Accessibility at (845) 575-3274, Donnelly Hall 226 or via email at accommodations@marist.edu as soon as possible to better ensure that such accommodations are implemented in a timely manner. Marist's guidelines for instructors to comply with the Americans with Disability Act (ADA) are located here: <https://www.marist.edu/student-life/community/accommodations-accessibility/guidelines-instructors>

Statement on Diversity and Inclusion

The College's academic mission is immeasurably enriched by students with diverse experiences. Our finest efforts as intellectual beings heavily rely on the exchange of ideas. Interactions in our classrooms among persons and groups with diverse backgrounds, ideologies, and experiences facilitate these efforts by allowing us all to be more reflective about the varied historical and social contexts in which we work and learn. For faculty and students to continue being leaders inside and beyond academia, we must ensure that we consider the diversity of all who comprise our communities and foster a climate in which those diverse influences are respected and valued. In this course, we will challenge each other's thinking while working collaboratively to ensure that the classroom is a space of safety and bravery. Our classroom offers an environment where individuals of varying opinions, experiences, and backgrounds are able to be free to learn without fear of being silenced. Evidence of these efforts will manifest in readings, lectures/class discussion, seminars, and group projects. Aspects of diversity include, but are not limited to, race, ethnicity, color, nationality, sex, gender, gender identity, gender

expression, class, sexual orientation, religion, age, ability, and veteran status. Students who would like to be identified in a manner other than what is indicated on the course roster can contact me privately via phone, email, web conference or face-to-face meeting to indicate name, pronoun, and any other preferences they may have.

Statement on Title IX

Marist College is committed to providing a safe learning environment for all students. If you or someone you know has experienced sexual harassment, including sexual assault, dating or domestic violence, or stalking, support is available. Please contact the Title IX Office at titleix@marist.edu or (845) 575 - 3799 or visit www.marist.edu/title-ix to file a report. Please be aware that faculty and staff are required to disclose incidents of sexual harassment or other potential violations of the Marist College Discrimination, Harassment, and Sexual Misconduct Policy to the Title IX Office. To speak to a confidential resource who does not have this reporting responsibility, contact Counseling Services at (845) 575 - 3314, Health Services at (845) 575 - 3270, or Spiritual Life and Services at (845) 575 - 3000 (x2275).

For more information about reporting options and resources at Marist College, please visit <https://www.marist.edu/title-ix>.