

ECON 1505 - Personal Financial Literacy

Fall 2026 Syllabus, Section 02, CRN 41683,

Credit hours: 3

Instructor

Phylicia Joy

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Public Instructor Information

Instructor Title: Phylcia Joy

Instructor Professional Qualifications:

MA Economics, Youngstown State University

BA Mathematics, Point Park University

Instructor Office Location: Virtual Appointment

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Course Description

1505. Personal Financial Literacy. An introduction to personal financial planning. Topics covered include budgeting, the use of credit, taxes, savings accounts, investment strategies, insurance, buying a home, career planning, and retirement planning. Students will gain the knowledge and resources to be better prepared for their financial future. 3 s.h.

Course Readings

Group	Title	Author	ISBN
Required	Personal Finance, v1.1, Siegel, R. S., & Yacht, C. (2010). Personal finance.	Rachel Siegel	ISBN 13: 9780982361863

The course readings are subject to change in the event of extenuating circumstances, research developments, current events, and/or to ensure better learning.

Schedule of Topics and Assignments

Week of	Reading(s)	Proposed Topic	Due/To Prepare for Class
8/24	Module 1: Chapter 1	Personal Financial Planning	Chapter 1 Podcast Chapter 1 Discussion Module 1 Assignment: Spending Analysis
8/31	Module 2: Chapter 2	Basic Ideas of Finance	Chapter 2 Podcast Chapter 2 Discussion Module 2 Assignment: Emergency Fund Exercise\
9/7	Module 3: Chapter 4	Evaluating Choices: Time, Risk and Value	Chapter 4 Podcast Chapter 4 Discussion Module 4 Assignment: FV/PV Calculations
9/14	Module 4: Chapter 5	Financial Plans and Budgets	Chapter 5 Podcast Chapter 5 Discussion Exam 1
9/21	Module 5: Chapter 6	Tax Strategies	Chapter 6 Podcast Chapter 6 Discussion Module 5 Assignment: Tax Exercise

9/28	Module 6: Chapter 7	Financial Management	Chapter 7 Podcast Chapter 7 Discussion Module 6 Assignment: Choosing a Bank
10/5	Module 7 : Chapter 8	Consumer Strategies	Chapter 8 Podcast Chapter 8 Discussion Module 7 Assignment: Buying a Car
10/12	Module 8: Chapter 9	Buying a Home	Chapter 9 Podcast Chapter 9 Discussion Module 8 Assignment: Buying a Home Exam 2
10/19	Module 9: Chapter 10	Personal Risk Management: Insurance	Chapter 10 Podast Chapter 10 Discussion
10/26	Module 10: Chapter 11	Personal Risk Management: Retirement and Estate Planning	Chapter 11 Podcast Chapter 11 Discussion Module 10 Assignment: Retirement Planning Calculator
11/2	Module 11: Chapter 12	Investing	Chapter 12 Podcast Chapter 12 Discussion Module 11 Assignment: Stock Market Setup
11/9	Module 12: Chapter 13	Behavioral Finance and Market Behavior	Chapter 13 Podcast Chapter 13 Discussion Exam 3
11/16	Module 13: Chapter 15	Owning Stocks	Chapter 15 Podcast Chapter 15 Discussion Module 13 Assignment: Stock Market Update
11/23	Module 14: Chapter 16	Owning Bonds	Chapter 16 Podcast Chapter 16 Discussion Module 14 Assignment: Bond Knowledge Exercise
11/30	Module 15: Chapter 17	Investing in Mutual Funds, Commodities, Real Estate, and Collectibles	Chapter 17 Podcast Chapter 17 Discussion Practice Exam 4
12/7	Module 16: Chapter 18	Resume to Reality: Navigating Today's Job Market	Module 18 Podcast Exam 4

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