

ECON 1505 - Personal Financial Literacy

Fall 2026 Syllabus, Section 03, CRN 43916,

Credit hours: 3

Instructor

Johnna Provenzano

Email: jmprovenzano@ysu.edu

Public Instructor Information

MBA, Master in Business Administration, Franciscan University, 2012

B.S. Business Administration: Marketing, Franciscan University, 2006

Steubenville Campus: 2525D

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
Optional	Personal Finance	Rachel Siegel	

Online Open-Resource Textbook accessed [here](#).

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	Chapter 1	Personal Finance Planning Syllabus and Course Overview	Student information worksheet Discussion: Review your current financial thinking and behavior. Assignment: Spending Analysis Assignment: Spending Analysis Due 8/30 at 11:59pm: Week 1: Assignment - Spending Analysis Due 8/30 before 11:59:24pm: Module 1: Discussion - Chapter 1 Personal Financial Planning - Reply Due 8/30 at 11:59pm: Week 2 Assignment - Emergency Fund Exercise Due 8/30 before 11:59:07pm: Week 2: Discussion - Chapter 2 Basic Ideas of Finance - Reply



8/31	Chapter 2 Chapter 4	Basic Ideas of Finance Evaluating Choices: Time, Risk and Value	Discussion: Basic Ideas of Finance Assignment: Emergency Fund Exercise Discussion: Time, Risk, and Value Due 9/6 before 11:59:43pm: Week 2: Discussion - Chapter 4 Time, Risk and Value - Reply
9/7	Chapter 5	Financial Plans: Budgets	Discussion: How to create a budget Assignment: Budget Worksheet Due 9/13 at 11:59pm: Week 3: Assignment - Budget Worksheet Due 9/13 before 11:59:41pm: Week 3: Discussion - Chapter 5 Discussion - Reply Due 9/13 before 11:59:58pm: Week 5: Discussion - Chapter 7 Discussion - Reply Due 9/13 before 11:59:17pm: Week 6: Discussion - Chapter 8 Discussion - Reply Due 9/13 at 11:59pm: Week 7: Assignment - Chapter 9: Buying a Home
9/14	Chapter 6	Taxes and Tax Planning	Discussion: Taxes Assignment: Tax Exercise Exam review Due 9/20 at 11:59pm: Week 9: Assignment - Retirement Planning Calculator Due 9/20 before 11:59:02pm: Week 4: Discussion - Chapter 6 Discussion - Reply Due 9/20 at 11:59pm: Week 4: Assignment - Tax Exercise Week 9: Exam 2 - Chapters 6, 7, 8, and 9
9/21	Chapter 7	Financial Management	Exam 1: Chapters 1, 2, 3, 5, Discussion: Online Banking Services Assignment: Choosing a Bank Due 9/22 at 11:59pm: Week 5: Exam 1 - Chapters 1,2,4,5 Due 9/27 at 11:59pm: Week 5: Assignment - Chapter 7: Choosing a Bank Week 9: Assignment - Chapter 12: Stock Market Challenge: Setup & Trade! Week 11: Exam 3 - Chapters 10,11,12,13
9/28	Chapter 8	Consumer Strategies	Discussion: Recent Purchase Review Assignment: Buying a Car Due 10/4 at 11:59pm: Week 11: Assignment - Chapter 15: Stock Market Challenge Update Due 10/4 before 11:59:19pm: Week 11: Discussion - Chapter 15 Discussion - Reply Due 10/4 at 11:59pm: Week 6: Assignment - Chapter 8: Buying a Car Due 10/4 before 11:59:04pm: Week 13: Discussion - Chapter 17 Discussion - Reply



10/5	Chapter 9	Buying a Home	Discussion: Buying a Home Assignment: Buying a Home Exam Overview Due 10/11 at 11:59pm: Week 15: Assignment - Cover Letter & Resume Due 10/11 before 11:59:19pm: Week 14: Discussion - Chapter 18 Discussion - Reply Due 10/11 before 11:59:42pm: Week 7: Discussion - Chapter 9 Discussion - Reply Due 10/11 at 11:59pm: Final Exam Week: Exam 4 - Chapters 15, 16, 17, 18
10/12	Chapter 10	Personal Risk Management: Insurance	Exam: Chapters 6, 7, 8, 9 Discussion: Auto Insurance Rates Due 10/18 before 11:59:58pm: Week 8: Discussion - Chapter 10 Discussion - Reply Due 10/18 before 11:59:41pm: Week 8: Discussion - Chapter 11 Discussion - Reply
10/19	Chapter 11 Chapter 12	Personal Risk Management: Retirement and Estate Planning Investing	Discussion: Retirement Planning Assignment: Retirement Planning Calculator Discussion: Investment Portfolio Assignment: Stock Market Challenge: Setup Due 10/25 before 11:59:06pm: Week 9: Discussion - Chapter 12 Discussion - Reply
10/26	Chapter 13	Behavioral Finance and Market Behavior	Discussion: Case Study Assignment: Crisis of Credit Video Case Questions Exam Review
11/2	Chapter 15	Owning Stocks	Exam 10, 11, 12, 13 Discussion: Going Public Due 11/1 at 11:59pm: Week 10: Assignment - Chapter 13: Video Case: The Crisis of Credit Due 11/1 before 11:59:25pm: Week 10: Discussion - Chapter 13 Discussion - Reply
11/9	Chapter 16	Owning Bonds	Assignment: Stock Market Challenge Update Discussion: Bond ratings and markets
11/16	Chapter 17	Investing in Mutual Funds, Commodities, Real Estate and Collectibles	Discussion: Mutual Funds Due 11/15 before 11:59:43pm: Week 12: Discussion - Chapter 16 Discussion - Reply
11/23	Chapter 18	Career Planning	Discussion: Job Review Resume and Cover Letter Review
11/30	Chapter 18	Career Planning	Resume and Cover Letter Submission Exam Review
12/7	Final Exam	Final Exam	Exam Chapters 15, 16, 17, 18

The course schedule, policies, procedures, and assignments in this course are subject to change in the event of extenuating circumstances, by mutual agreement, and/or to ensure better learning.