

## ECON 1505 - Personal Financial Literacy

Fall 2026 Syllabus, Section 06, CRN 43358,

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<br>Chapter 1 Discussion<br>Module 1 Assignment: Spending Analysis        |
| 8/31    | Module 2: Chapter 2 | Basic Ideas of Finance                   | Chapter 2 Podcast<br>Chapter 2 Discussion<br>Module 2 Assignment: Emergency Fund Exercise\ |
| 9/7     | Module 3: Chapter 4 | Evaluating Choices: Time, Risk and Value | Chapter 4 Podcast<br>Chapter 4 Discussion<br>Module 4 Assignment: FV/PV Calculations       |
| 9/14    | Module 4: Chapter 5 | Financial Plans and Budgets              | Chapter 5 Podcast<br>Chapter 5 Discussion<br>Exam 1                                        |
| 9/21    | Module 5: Chapter 6 | Tax Strategies                           | Chapter 6 Podcast<br>Chapter 6 Discussion<br>Module 5 Assignment: Tax Exercise             |

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

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