

ECON 1505 - Personal Financial Literacy

Fall 2026 Syllabus, Section A02, CRN 44071,

Credit hours: 3

Instructor

Sarah Jenyk

Instructor Title: Senior Lecturer

Instructor Professional Qualifications: Master of Arts in Economics, Youngstown State University, 2007

Bachelor of Arts in Economics & Sociology, Youngstown State University, 2006

Instructor Office Location: WCBA 3328

Instructor Office Phone: 330-941-1674

Instructor Email: sejenyk@ysu.edu

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 Chapter 2 Chapter 4	Module 1: Money Matters: Planning, Basics, and Smart Choices	Due before midnight EST on Sunday, August 30th: Chapter 1 Podcast, Chapter 2 Podcast, Chapter 4 Podcast, Chapter 1 Discussion, Chapter 2 Discussion, Chapter 4 Discussion, Module 1: Assignment - Spending Analysis, Module 1: Assignment - Emergency Fund Exercise
8/31	Chapter 5 Chapter 6	Module 2: Understanding Budgets & Taxes	Due before midnight EST on Sunday, September 6th: Chapter 5 Podcast, Chapter 6 Podcast, Chapter 5 Discussion, Chapter 6 Discussion, Module 2: Assignment - Budget Worksheet, Module 2: Assignment - Tax Exercise, Module 2: Exam - Exam 1: Chapters 1,2,4,5
9/7	Chapter 7 Chapter 8 Chapter 9	Module 3: Smart Saving, Spending, and Big Purchases	Due before midnight on Sunday, September 13th: Chapter 7 Podcast, Chapter 8 Podcast, Chapter 9 Podcast, Chapter 7 Discussion, Chapter 8 Discussion, Chapter 9 Discussion, Module 3: Assignment - Choosing a Bank, Module 3: Assignment - Buying a Car, Module 3: Assignment - Buying a Home

9/14	Chapter 10 Chapter 11	Module 4: Protecting Your Present, Planning Your Future: A Guide to Insurance and Retirement	Due before midnight EST Sunday, September 20th: Chapter 10 Podcast, Chapter 11 Podcast, Chapter 10 Discussion, Chapter 11 Discussion, Module 4: Assignment - Retirement Planning Calculator, Exam 2: Chapters 6-9
9/21	Chapter 12 Chapter 13	Module 5: Investing Smarter: Risk, Rewards, and Real-World Decisions	Due before midnight EST Sunday, September 27: Chapter 12 Podcast, Chapter 13 Podcast, Chapter 12 Discussion, Chapter 13 Discussion, Module 5: Assignment - Stock Market Challenge: Setup & Trade!, Module 5: Assignment - Crisis of Credit Video Case Questions, Exam 3: Chapters 10-13
9/28	Chapter 15 Chapter 16 Chapter 17	Module 6: Markets, Myths, and Money Moves: Understanding Stocks, Bonds, and Smart Investing	Due before midnight Sunday, October 4: Chapter 15 Podcast, Chapter 16 Podcast, Chapter 17 Podcast, Chapter 15 Discussion, Chapter 16 Discussion, Chapter 17 Discussion, Module 6: Assignment - Stock Market Challenge: Update
10/5	Chapter 18	Module 7: From Resume to Reality: Navigating Today's Job Market	Due before midnight on Sunday, October 11: Chapter 18 Podcast, Chapter 18 Discussion, Module 7: Assignment - Resume and Cover Letter, Exam 4: Chapters 15-18

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.