**Personal Finance for Athletes II**

# Spring 2015

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**COUN 2970-001 College of Education**

### Nicole Stork-Hestad

**nbs0010@auburn.edu**

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**COUN 2970-0001:**

**Special Topics in College Student Development-**

**Personal Finance for Student Athletes II**

Spring 2015

3.0 credit hours

Student Athlete Development Center

Mondays,Wednesdays, & Fridays11:00-11:50AM

**Instructor:** Nicole Stork-Hestad

**E-mail**: nbs0010@auburn.edu

**Office hours**: By Appointment

**Office Location:** 206E Spidle Hall

**Course description**

This course is designed so that students learn decision-making techniques and resource management skills applicable to personal financial matters. This overall outcome will be completed by training the students to think futuristically, providing students with a safe environment to explore various outcomes of financial decisions, and assisting students in realizing healthy financial fitness.

**Learning Outcomes:**

Students will be able to:

1. Understand and analyze systematically common financial issues that can occur in various transitional stages throughout the life cycle.
2. Apply financial decision making principles to manage real-life financial issues.
3. Set appropriate financial goals based on assessments of financial fitness, and create well-informed financial plans centered on meeting the financial goals set.
4. Develop practical financial statements, such as a tax return.
5. Communicate their thoughts, both orally and in writing, about financial materials in an interesting fashion to a novice audience.

**Text:**

*Personal Finance for Athletes II: Life Skills Curriculum*, Auburn University Custom Edition

**Attendance Policy**

Because this course relies heavily upon the ongoing experience of class members with one another in understanding in-class exercises, every effort should be made to attend all class sessions, to be punctual, and to reflect on your experiences. All students will be involved in role-plays and experiential exercises and should be prepared to participate in class discussions and activities.

***Attendance is mandatory for this course, and final course grades will reflect student attendance, tardiness, and participation, or lack thereof, in the class discussions.***

1. Students may miss up to two (2) unexcused lecture sessions with no penalty.
2. Two (2) tardies will equal one absence. Tardiness is denoted when students arrive more than 10 minutes past the start of class.
3. More than 2 unexcused absences ***will*** result in the reduction of 2 points from the student’s final grade for ***each*** additional unexcused absence.

Student-athletes who are currently in their off-season are encouraged to enroll in this course so that team demands do not conflict with course requirements. If a student should need to miss class for a university-approved activity, the instructor should be informed ***prior*** to the date(s) missed in order to avoid being penalized for an unexcused absence, and proper documentation should be presented. ***Traveling for your sport without providing the proper documentation does not constitute an excused absence!***

**Grading Scale**

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| A………………………………………………………………………………………………………………………………………....100%-90%  B………………………………………………………………………………………………………………………………………...89.9%-80%  C………………………………………………………………………………………………………………………………………...79.9%-70%  D………………………………………………………………………………………………………………………………………...69.9%-60%  F……………………………………….......................................................................................................59.9%- 0% |
| **In Class …………………………………………………………………………………………………………………………………………….…. 60%**  \*Class Participation and engagement  Quizzes  Exams  Activities  Electronic Assignments  Projects presented in class (usually group) |
| **Out of Class ………………………………………………………………………………………………………………………………….……….40%**  Individual projects  Project 1: Cash Flow Project  Project 2: Investments Project  Homework  Activities |

**Expectations**

There are responsibilities for this course. Some will be traditional, e.g., read pages A-Z. Some are non-traditional in that, instead of reading journal articles or text books, you will be watching videos, listening to podcasts, reading newspaper articles, book chapters, blog posts, or magazine articles. Completing your responsibilities **is imperative to your course participation and being prepared for the daily quizzes, discussions or in-class activities.** Items completed during class will be graded primarily on participation, effort, demonstration of subject understanding. Each will also represent your presence in class. Items completed outside of class will be graded primarily on how well you adhered to the written or verbal guidelines provided to you.

**Late Assignments**

Assignments are due at the beginning of the class period on the designated due date. Late assignments will NOT be accepted, and a zero will be issued for that assignment.

*\*If you have an excused absence:*

You are responsible to make up what you have missed in class by the next class period. A zero will be issued to you until the makeup has been turned in or taken.

**Make-up Assignments**

When there is an excused absence, and only when there is an excused absence, may make up missed work. It is your responsibility to inform me of the absence, preferably in advance, but no later than one class period afterwards with documented evidence.

**Allowances**

You are provided 1 no-questions-asked, excused absence personal day, which you can use any time in place of your attendance. Everyone deserves a personal day, so I am providing it. The following are the rules for using your personal day:

1. **You must notify me [Nicole Stork-Hestad] by email prior the start of class, which is 11:05AM**  and indicate that you are cashing in your PD. If the email time stamp is 11:06AM or later, than your absence is unexcused, and you will lose ALL possible points for the day. This means you will not be allowed to make up anything you skipped, costing you dearly.
2. **Personal days can be used on days major assignments are due, BUT the use of one does not negate you turning in the assignment on time**. All assignments will be turned by the date established on the calendar.

**Office of Accessibility Syllabus Statement**

Students who need accommodations are asked to electronically submit their approved accommodations through AU Access and to arrange a meeting during office hours the first week of classes, or as soon as possible if accommodations are needed immediately. If you have a conflict with my office hours, an alternate time can be arranged. To set up this meeting, please contact me by e-mail. If you have not established accommodations through the Office of Accessibility, but need accommodations, make an appointment with the Office of Accessibility, 1228 Haley Center, 844-2096 (V/TT).

**Academic Honesty**

Auburn University expects students to pursue their academic work with honesty and integrity. The Academic Honesty Code is outlined in the *Auburn University e-Handbook* located here: <http://www.auburn.edu/student_info/student_policies/> This e-Handbook contains a list of those actions which are considered cheating and possible consequences they carry. Violations of academic honesty will NOT be tolerated in this course.

**Additional Course Policies**

**Lack of effort will not be tolerated.**

*Form 1: in Prepared Assignments*

When turning in a major project, I expect you to do your best. From sentence structure to paper flow, your work should be (1) organize and coherent, without spelling errors, sentence composition mistakes, etc. and (2) in accordance to the guidelines, either written or verbal, provided to you. Activities completed and turned in during class will receive grace, of course.

*Form 2: Not engaging or participating*

Being quiet or shy is one thing, but never giving yourself a voice in the classroom is unacceptable. I make notes about who positively contributed in class, even if it’s in the form of a question. Engage. Participate.

**Classroom Conduct and Behavior Policies**

Violate any of the below policies, and I reserve the right to give you a ZERO on EVERYTHING for that day, i.e. you will be consider absent without an excuse, the quiz you just took will receive a ZERO, the activity that you will be completing will receive a ZERO. You will be notified of your conduct via email, and so will your advisors.

       Arrive to Class on Time

       Phones need to be out of site and off/on silent.

       Be Attentive and Take Notes

       Limit Eating in Class

       Remain in Class until Class is Dismissed

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| **PERSONAL FINANCE FOR ATHLETES I** | | |
| \*SPECIAL NOTE:  Events are subject to change. Please, check your Canvas calendar for most up-to -date schedule of events. | | |
| **WEEKS** | **TOPICS/READING** | EXPECTATIONS |
| Week One:  01/14-01/16 | Introduction to the Course  No Reading | Monday: Activity |
| Wednesday: Quiz |
| Friday: Activity |
| Week Two:  01/19-01/23 | The Financial Health  Chapter 1 | Monday: **!!!! NO CLASS !!!!**: |
| Wednesday: Quiz |
| Friday: Activity |
| Week Three:  01/26-01/30 | Money Management: Budgeting  Chapter 4 | Monday: Activity |
| Wednesday: Quiz |
| Friday: Activity |
| Week Four:  02/02-02/06 | Money Vehicles: Banking Advanced  Chapter 3 | Monday: Activity |
| Wednesday: Quiz |
| Friday: Activity |
| Week Five:  02/09-02/13 | Time Value of Money  Chapter 2 | Monday: **PROJECT 1: DRAFT 2 DUE** |
| Wednesday: Quiz |
| Friday: Activity |
| Week Six:  02/16-02/20 | Mutual Funds Advanced  Chapter 5 | Monday: Activity |
| Wednesday: Quiz |
| Friday:  **PROJECT 1: DRAFT 1 DUE** |
| Week Seven:  02/23-02/27 | Retirement Planning Accounts  Chapter 6 | Monday: Activity |
| Wednesday: Quiz |
| Friday: **!!!! NO CLASS !!!!**  **PROJECT 1: FINAL DRAFT DUE** |
| Week Eight:  03/02-03/06 | Investment Basics  Chapter 7 | Monday: Activity |
| Wednesday: **MID-TERM EXAM** |
| Friday: Activity |
| Week Nine:  03/09-03/13 | Security Markets  Chapter 8 | Monday: Activity |
| Wednesday: Quiz |
| Friday: Activity |
| Week Ten:  03/16-03/20 | Investing in Stocks  Chapter 9 | Monday:  **PROJECT 2: DRAFT 1 DUE** |
| Wednesday: Quiz |
| Friday: Activity |
| Week Eleven:  03/23-03/27 | **SPRING BREAK** | **!!!! NO CLASSES !!!!** |
| Week Twelve:  03/30-04/03 | Tax Planning and Strategies  Chapter 10 | Monday: Activity |
| Wednesday: Quiz |
| Friday:  **PROJECT 2: DRAFT 1 DUE2** |
| Week Thirteen:  04/06-04/10 | Career Planning and Finances | Monday: Activity |
| Wednesday: Quiz |
| Friday: Activity |
| Week Fourteen:  04/13-04/17 | Integrating the Components of a Financial Plan  Chapter 11 | Monday: Activity |
| Wednesday: Quiz |
| Friday: Activity |
| Week Fifteen:  04/20-04/24 | Integrating the Components of a Financial Plan  Chapter 11 | Monday: Activity |
| Wednesday: Quiz |
| Friday:  **PROJECT 2: FINAL DRAFT DUE** |
| Week Sixteen:  04/27-05/01 | Review of the Course | Monday: Activity |
| Wednesday: Activity |
| Friday: **FINAL EXAM** |