# Financial Strategies for Life Syllabus

PD 325 Vocational Project II

## Course Overview

PD 325 Vocational Project II

**Credit Hours:** 3hrs

#### **Course Description**

This course addresses topics related to a student's digital footprint. Focus is on the evaluation of the student's Christian testimony and the presentation of their own personal identity in a digital age. Student's will create a digital presence that represents their theological convictions, as well as their own unique strengths and ambitions. The purpose of this course is to encourage in students an understanding of personal financial planning and the acquisition of sound money management skills based on biblical principles. It is critical to provide this education as early in life as possible because competence in managing one's finances results from certain attitudes and behaviors toward money which are more easily taught early in life. Basic financial planning education will help to create a population of more fiscally responsible and self-reliant individuals.

## **Learning Outcomes**

By the end of this course, you will be able to:

- 1. Outline the scriptural basis for Biblical financial stewardship.
- 2. Apply criteria-based decision-making model to personal decisions.
- 3. Formulate a Biblical basis for personal investing and insurance.
- 4. Manage an individualized spending plan.

## Instructor Information

Name: Phil Gelatt

Contact Information: pgelatt@campusedu.edu

Bio:

# Resources

Blue, R. & Smith, B. *Mastering Personal Finances: A Biblical Approach.* (2018). BVT Publishing. (print book)

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# Course Outline

MODULE ONE: BIBLICAL WORLDVIEW PRINCIPLES			
Title	Туре	Duration	Points
Read and Journal	Input	7hrs	15
Reading Quiz	Quiz	2hr	15
Q & A Session	Discussion	1hr	10
Module 1 Discussion	Discussion	3hrs	8
Million Dollar Critique	Submission	3hrs	50
Eternal Perspectives	Submission	4hrs	50
	Totals	20hrs	148

MODULE TWO: GOAL SETTING & DECISION MAKING			
Title	Туре	Duration	Points
Read and Journal	Input	7hrs	15
Reading Quiz	Quiz	2hrs	15
Q & A Session	Discussion	1hr	10
Module 2 Discussion	Discussion	3hrs	8
SMARTer Goals	Submission	3hrs	50
Decision Matrix	Submission	4hrs	50
	Totals	20hrs	148

MODULE THREE: BUDGETING AND SPENDING			
Title	Туре	Duration	Points
Read and Journal	Input	7hrs	15
Reading Quiz	Quiz	2hrs	15
Q & A Session	Discussion	1hr	10
Life Happens 1	Submission	2hrs	25
Housing/Transport	Submission	3hrs	50
Profile & Budget	Submission	4hrs	50
Mid-Term Exam	Exam	2hrs	50
	Totals	21hrs	215

MODULE FOUR: GIVING AND ESTATE PLANNING			
Title	Type	Duration	Points
Read and Journal	Input	7hrs	15
Reading Quiz	Quiz	2hrs	15
Q & A Session	Discussion	1hr	10
Respond	Discussion	3hrs	8
Life Happens 2	Submission	2hrs	25
Theology of Giving	Submission	3hrs	50
Estate Planning	Submission	5hrs	50
	Totals	23hrs	173

MODULE FIVE: DEBT AND CREDIT			
Title	Туре	Duration	Points
Read and Journal	Input	7hrs	15
Reading Quiz	Quiz	2hrs	15
Q & A Session	Discussion	1hr	10

Blue vs. Red	Discussion	3hrs	8
Life Happens 3	Submission	2hrs	25
The 1040	Submission	3hrs	50
Repaying College	Submission	5hrs	50
	Totals	23hrs	173

MODULE SIX: SAVING AND INVESTING			
Title	Type	Duration	Points
Read and Journal	Journal	5 hrs	25
Reading Quiz	Quiz	2hrs	15
Q & A Session	Discussion	1hr	10
Respond	Discussion	3hrs	8
Course Wrap-Up	Discussion	1hr	10
Life Happens 4	Submission	2hrs	25
Your Profile	Submission	3hrs	50
Final Exam	Exam	2hrs	100
	Totals	19hrs	243

## Live Sessions

This course has live meetups for Q & A, typically one hour every other week. If you cannot attend, you can recoup the points for the session by watching the recording and submitting a 300-word summary/response. Since these sessions will be audio-visually recorded, those who participate with their camera engaged are agreeing to have their video, image, or voice recorded.

# Grading

Quizzes: 90 points Discussions: 110 points Journal: 100 points Submissions: 650 points

Exams: 150 points Total: 1100 points

#### **Course Grading Scale**

95-100 A (Excellent) 73-76 C (Fair)

90-94 A- 70-72 C-87-89 B+ 67-69 D+

83-86 B (Good) 63-66 D (Poor/Min. Standards)

80-82 B- 60-62 D-

77-79 C+ Below 60 F (Below Min. Standards)

# Policy/Procedures

The following are the academic policies and procedures for Kairos University, the university providing academic credit for this course:

#### **Academic Honesty**

Kairos University takes seriously the problems of academic dishonesty and cheating, since they reflect directly on one's character. In the case of suspected academic dishonesty on assignments or coursework, the professor or mentor team shall be responsible to decide whether there is a case of carelessness in acknowledging sources or actual academic dishonesty. If there is academic dishonesty, he/she will report to the Chief Academic Officer and Dean. The consequences may range from rejection of the assignment all the way to dismissal. Subsequent proven or admitted cases of academic dishonesty in the same or other classes/coursework will be considered grounds for dismissal from the university with the decision being made by the Chief Academic Officer. Copying, cribbing, or otherwise cheating on examinations shall be treated in the same manner and with the same consequences as academic dishonesty. Submitting the same research paper in two different courses is also not acceptable except by special arrangements with the professors involved. Academic dishonesty on a thesis or degree project report shall be considered grounds for rejection of the thesis or expulsion from the university.

A definition of plagiarism is the use of another author's research, ideas, or language without proper attribution. Plagiarism is intellectual theft. There are many shades of accidental or intentional plagiarism that color the whole picture. Students should avoid any hint of dishonesty by maintaining good research habits and by paying attention to basic rules of writing and documentation. Carefully distinguish between your ideas and the ideas of others. Give credit where credit is due.

#### **Incomplete Course Work**

Students enrolled in class are expected to submit all work by the dates set by the professors and complete all course requirements on or before the last day of the term. In rare situations, professors may grant extensions in the form of incomplete grades with the approval of the Office of Enrollment Management no later than the last Monday of the term. "Rare situations" are just that: the death of an immediate family member or sudden severe illness (usually requiring hospitalization) of the student or his/her immediate family member. Ministry related emergencies (funerals, church conflicts, etc.) are not considered "rare." The date for completion of the work will be arranged with the professor, but cannot extend beyond six weeks after the close of the term. If the work is not completed by the specified date, the grade indicated on the Request for Incomplete form will be entered on the student's record. If the professor is out of the city when an incomplete is due, the student will deliver the assignment to the Office of Enrollment Management and the time of receipt will be recorded. Students may not take additional courses until they have finished incompletes from the previous semester.

#### **Accommodations for Disabilities**

Kairos University is committed to providing equal access and reasonable accommodations for students with physical, psychological, and learning disabilities. In compliance with Section 504 of the Rehabilitation Act of 1973 and the Americans with Disabilities Act of 1990 (ADA), KU does not exclude otherwise qualified persons with disabilities, solely by reason of the disability, from participating in university programs and activities.

Students with disabilities seeking reasonable accommodations must identify their needs to the Registrar. To fully evaluate requests for accommodations, the Office of

Enrollment Management requests documentation to verify a student's disability. Details on the submitted documentation needed are outlined in the Kairos University student handbook at <a href="kairos.edu/studenthandbook">kairos.edu/studenthandbook</a>.

#### **Class Attendance**

Attendance is expected for all classes in which a student is enrolled for credit. The professor will state the attendance policy for each class, and students are held responsible for adhering to the stated policy. Absences should be arranged with the professor.

A student who finds it necessary to be absent from a class, and who has made arrangements with the professor, may ask a fellow student for lecture notes and handouts.

Because of the nature of short-term intensives, no absences are permitted. If circumstances beyond the control of the student make an absence unavoidable, prior arrangement with the professor is required if a student is to receive a passing grade for the course.

Students participating in scheduled learning experiences at a not-for-credit level should visit with the professor individually about his or her expectations for participation.

Zoom etiquette guidelines are available in the Kairos University student handbook at kairos.edu/studenthandbook.

#### **Petitions for Exceptions**

Petitions for Exceptions Student petitions for exceptions to academic policies may be submitted to the faculty. Such petitions should be submitted well in advance of the particular requirement or deadline. Any oral arrangements made with a professor must be included in the written petition. The report of the action on such petitions will be given to the student with a copy in the student's file in the Office of Enrollment Management.

### **Credit Expectations**

Students are strongly encouraged to think about their school, work, and family obligations when planning out their coursework any given semester. Students should expect to spend a total of three hours per week for 14 weeks for each credit hour or unit of work attempted. Students should also keep in mind that some courses require more than the average amount of time, and that workload will vary throughout the semester. Total hours per credit hour or unit are: 240-260 total hours for 6 credits; 120-130 total hours = 3 credits or units; 80-90 total hours for 2 credits or units; and 38-48 for 1 credit or unit.

#### **Library Resources**

Kairos University is a member of The Digital Theological Library (DTL), which is a digital library of religious and theological studies. In addition to an embedded version of the catalog search, the DTL also includes other resources like libguides, an A-Z list, and more. Details on how to access the Kairos DTL are available from your Kairos advisor.