

# Financial Strategies for Life Syllabus

Personal Finance BUS242

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## Course Overview

**BUS242 Personal Finance**

**Credit Hours:** 3hrs

### **Course Description**

This course examines the foundations of personal financial planning from a biblical perspective. Topics range from exploring the fundamentals of budgeting, saving, investing, giving, tax and estate planning, to better understanding insurance, credit, healthcare, housing, and transportation decisions. Students will prepare a comprehensive personal financial plan for their course project.

## Learning Outcomes

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

1. Discuss the biblical view of money, and how contentment, emotions, and relationships influence financial decisions.
  2. Define financial planning, and SMART financial faith goals.
  3. Describe the importance of liquidity, cash flow management, and the joy of giving.
  4. Explain the fundamentals of saving, investing, and borrowing from a faith-based perspective.
  5. Evaluate optimal means to pay for college, housing, and transportation.
  6. Analyze lifestyle expenses such as discretionary spending, insurance, and healthcare.
  7. Assess the importance of effective tax and estate planning in faithful stewardship.
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## Instructor Information

Name: Phil Gelatt  
Contact Information: pgelatt@campusedu.edu  
Bio:

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## 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	Type	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
	<b>Totals</b>	<b>20hrs</b>	<b>148</b>

MODULE TWO: GOAL SETTING & DECISION MAKING			
Title	Type	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
	<b>Totals</b>	<b>20hrs</b>	<b>148</b>

MODULE THREE: BUDGETING AND SPENDING			
Title	Type	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
	<b>Totals</b>	<b>21hrs</b>	<b>215</b>

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
	<b>Totals</b>	<b>23hrs</b>	<b>173</b>

MODULE FIVE: DEBT AND CREDIT			
Title	Type	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
	<b>Totals</b>	<b>23hrs</b>	<b>173</b>

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
	<b>Totals</b>	<b>19hrs</b>	<b>243</b>

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## 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.

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# 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)	75-78 C (Satisfactory)
92-94 A-	72-74 C-
89-91 B+	69-71 D+
85-88 B (Good)	65-68 D (Passing)
82-84 B-	62-64 D-
79-81 C+	Below 62 F (Below Min. Standards)

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## Policy/Procedures

### ACADEMIC DISHONESTY STATEMENT

Campus courses maintain a strict policy concerning academic dishonesty, which includes cheating, plagiarism, assisting on an examination or paper when expressly forbidden by the instructor, and any other practices that demonstrate a lack of academic integrity.

Cheating occurs whenever a student uses deception to avoid fulfilling the specific requirements of an assignment or course and/or to receive a higher grade than they might otherwise receive. Using artificial intelligence software (such as ChatGPT) to generate writing and pass it off as one's own is also considered cheating. Plagiarism occurs when a student appropriates passages or ideas from someone else's writing into their own without providing proper documentation and/or without using quotation marks to indicate when they are directly quoting a source. It is the student's responsibility to know and adhere to principles of academic honesty. A student found guilty of academic dishonesty will be subject to academic sanctions ranging from failure on the assignment to failure in the course to, in cases of repeated or flagrant violation, suspension, or dismissal from participation in Campus courses. For additional repercussions, consult the academic catalog <https://jessup.edu/academics/registrar/academic-catalog/>

### DROP PERIOD AND WITHDRAWAL

The Drop period for Campus courses is five days after the student has enrolled and their designated term has begun. No refund will be available after this point.

Although many Campus classes are technically self-paced, students will be provided with a pacing guide (when relevant) to assist them in knowing how best to complete their courses on time. **Failure to log in during the first week after their course commences will result in automatic removal from the course.**

If a student is significantly behind pace two-thirds of the way through their term, they are encouraged to withdraw from the course with a W or equivalent appearing on their transcript. Beyond that point, they will no longer be eligible for a W on their transcript and thus are in danger of receiving a failing grade. Campus will report persistent failure to participate to the transcribing college or university. After the two-thirds point, a student will receive a letter grade for the course, including the possibility of a failing grade.

### **INCOMPLETE GRADE**

A temporary neutral mark "I" is given at the discretion of an instructor when, for a legitimate reason, a student cannot complete course requirements in a given semester. Apart from catastrophic circumstances, a student is not eligible for an incomplete if they have not completed at least 60% of their coursework for the semester. Typical instances might be an extended illness or an inability to complete the coursework because of extenuating circumstances. A contract between the instructor and the student will accompany this grade to indicate the nature of the work to be completed. An Incomplete Grade (I) should not be used as an alternative to a grade of F. An Incomplete Grade must be made up before the seventh week of the next term whether or not the student is subsequently enrolled with Campus or the university. If the grade is not made up by the deadline, it will be changed to the appropriate grade earned in the course at that point.

### **DISABILITY STATEMENT**

In accordance with Section 504 of the Rehabilitation Act and the Americans with Disabilities Act, the Jessup Disability Support Services office (DSS) provides eligible students with a variety of individualized, reasonable accommodations. These accommodations are intended to assist college students with disabilities in having equal access to regular college programs and activities. Accommodations are determined individually for each student through an interactive process and are based on functional limitations resulting from a

documented disability. Within 3 years (i.e., recent), verifiable documentation must be provided by a medical doctor or appropriately licensed professional.

Approved accommodations will be provided for students who present their instructor with a copy of their Faculty Notification Letter (issued by DSS).

For more information, please visit the Disability Support Services website.

### **Disability Support Services Contact Information:**

#### **Jessup Disability Support Services**

(916) 577-2253

dss@jessup.edu

### **LIBRARY RESOURCES**

You will receive information from the university on how to access library resources. Here is a link to online resources: <https://jessup.edu/library/>

### **CREDIT HOUR POLICY - EXPECTATION OF WORK**

In compliance with federal regulations (34CFR 600.2), Campus requires its courses to require a total workload of at least 2250 minutes per credit hour for the typical student. This workload may be comprised of time allocated to direct faculty-student interaction, assigned readings, independent or group assignments, expected study time, or other course-related activities as appropriate to the specific course and determined by the faculty of record.

### **GRADE APPEALS**

In the case of a grade appeal, the student shall be considered to have an authentic grievance when he/she can demonstrate his/her grade for a course has been adversely affected due to certain actions by a faculty member. A grade appeal shall be initiated within ten (10) working days after receipt of the grade or after the beginning of the next academic semester. This period may be extended by the chief academic officer of the transcribing college or university on petition from the student(s) involved. For complete information about Jessup and how to file a complaint as a student please see the [Consumer Information section of the Jessup website.](#)

If a distance education student who lives outside the state of California believes that the university's internal procedures have not adequately addressed concerns identified under the Program Integrity Rule, there is a link on the Jessup website with [Student Complaint Information by State and Agency.](#)

**CAMPUS EDU PRIVACY POLICY**

<https://www.campusedu.com/privacy-policy>