Guild Course: Personal Finance

Course Description:
Personal Finance is a 12-week course intended to help you on your path towards financial literacy. This is a program for employees looking to take charge in planning and managing their financial affairs.The course will focus on developing practical methods for organizing your financial information, interpreting your personal financial position, setting financial goals, and implementing actionable plans and risk management techniques to meet those goals.

Course Learning Objectives and Outcomes:
By the end of the 12-week course, you will be able to
- Identify influences that impact personal financial planning
- Create a plan for making personal financial and career decisions
- Calculate your taxable income and taxes owed to the IRS
- Compare and contrast the advantages and disadvantages of three different types of payment methods and give examples
- Calculate the cost of securing a loan and describe how to go about applying for credit

Course Overview & Structure:
Below is a basic overview of the 12-week course, which is divided into 5 topics. Each topic will include a lesson presentation, reading assignment, application activities and a culminating topic assessments. At the end of the course, you will demonstrate your mastery of the course content by taking a final quiz and compiling a final portfolio of personal finance tools.

Topics and competencies include:

Topic	Competencies
Topic 1: Personal Financial Planning in Action	By completing this topic, you will be able to... ● Identify influences on personal financial goals and decisions. ● Develop personal financial goals. ● Assess personal and financial opportunity costs associated with financial decisions. ● Implement a plan for making personal financial and career decisions.
Topic 2: Monday Management Skills	By completing this topic, you will be able to... ● Identified the main components of wise money management. ● Create a personal balance sheet and calculate personal cash flow. ● Develop and implement a personal budget. ● Connect money management activities with saving for personal financial goals.
Topic 3: Taxes in Your Financial Plan	By completing this topic, you will be able to... ● Identify the major taxes paid by people in our society - federal, state and local taxes.

	● Prepare a federal income tax return, why it's important to file if you make more than $10, 350/year (qualify for credits, refunds).
Topic 4: Savings and Payment Services	By completing this topic, you will be able to… ● Identified commonly used financial services. ● Understand and compare the types of financial institutions. ● Assess various types of savings plans. ● Evaluate different types of payment methods.
Topic 5: Consumer Credit	By completing this topic, you will be able to… ● Analyze advantages and disadvantages of using consumer credit. ● Assess the types and sources of consumer credit. ● Determine the cost of borrowing money and understand the disadvantages of poor credit ● Develop a plan to protect your credit and manage your debts.

Topic Deliverables

You can expect each topic to include the following activities and deliverables. *Note: You will find a more detailed overview of the activities and assignments for each week in the appropriate topic folders in StraighterLine.

Unit Component	Student Deliverable
Theory - lesson presentations and reading assignments to teach financial literacy skills	*Review activities, and course assignments*
Class sessions with peers and instructor to review learnings, practice new tools, and receive feedback	*Attendance and active participation in class session*
Activities and Applications to relate your learnings to practical applications in your personal setting	*All include analysis of each competency as applied to your own experience in your career and higher education setting*
Topic Assessments to demonstrate mastery of the competencies and skills of each topic.	*Topic Quiz*
Unit & Course Feedback Forms to assess your satisfaction with the units and the course overall. This is an opportunity for you to give feedback to your instructor.	*Unit Feedback Forms*
Final Mastery Assessments to demonstrate mastery of all course content and skills. This will take place during the last week of the course.	*Final Portfolio Compilation*

Contact Hours:

All activities and assignments in this course are designed to help you achieve mastery of the major objectives of the course. The exact number of hours you spend will vary, depending on the week and your working style. However, you can expect to spend approximately 5-6 hours of online work each week, including a mandatory 60-minute weekly online session.

Given the intensive time commitment, we have designed the class experience so you can learn anytime, anywhere. Moreover, you can communicate with your peers, instructor, and coach via email, discussion boards, text, phone, or messaging. We have found that students who get the most out of our courses are often those who invest the most energy into the learning experience and continually reflect on their progress.

Guild Learning Model:

Because you have already entered the workforce and have experience with learning, you have already been given an excellent foundation and experiences to draw from when considering your own learning needs.

This course will adhere to the following core Guild principles:

- **Our classes are competency-based**. You don't receive credit because of the hours of seat time spent in class or online--credit is about demonstrating mastery of the skills, theories, and knowledge (we call these competencies).

- **We are learner-centric.** We will engage you in the hard and messy work of learning - you and your peers are responsible for bringing your attitude, curiosity and knowledge to the learning experience. We offer opportunities for you to collaborate with peers and instructors, reflect on your own learning achievements, share your experience and knowledge, and identify what you need to accomplish to make the most of your education.

- **We all learn best by doing**. We think it is important to understand the theory and research of college preparation, and each unit is rooted in learning best practices. But experimentation, action, feedback and reflection are at the core of every learning experience with Guild. Unlike many passive learning experiences, you will be an active participant at Guild and much of your learning will happen in a tactical way—with tools, approaches, and habits you can apply in your work tomorrow.

- **Practice is the backbone of success**. Keep at it. Practice is the core of the Guild learning experience. Sometimes you will fail, and that's okay - in fact, it's celebrated! Our classrooms are learning laboratories where you can try new behaviors, be uncomfortable, learn and grow. We will push you to try new things, and support you as you learn along the way.

- **Feedback makes us better.** In fact, it's a gift. Practice can only make perfect when we get feedback on how to improve. At Guild, you'll give and receive feedback on a regular basis to help you improve. Moreover, the art of giving and receiving feedback is one that can and should translate immediately to your work.

- **Reflection is need-to-have, not nice-to-have.** Reflection is the digestion process of practice and feedback - when you get to take time for personal feedback, internal growth, and goal setting. On a regular basis, we will ask you to reflect on experiences, internalize your learning, and set goals for the next opportunity to practice.

- **Community matters - we have each other's backs**. To support a safe learning laboratory for the Guild community, we expect all Guild members to treat each other with the utmost respect and a shared appreciation for the role we all play in one another's learning experiences.

What You Can Expect from Guild
Wrap-Around Support
Because the course is competency-based and you can move at your own pace, the role of instructor will look different. You will have support from your personal coach and a lead instructor and both are committed to your success.

Your coach's purpose is to help you learn and move forward in the course. We know that balancing work and academics is not easy, and your coach is here to help you along the way. From setting your academic goals early on to monitoring progress to tackling external challenges, your coach is available for you in a one-on-one setting. As such, you can communicate with your coach through whatever means works best for you-- whether it's text, email, video or phone. Your personal coach may also host live sessions, conduct role plays, and work with groups throughout the training program.

The lead instructor of the course is responsible for leading your live session and making sure the content is both relevant and up-to-date.

Guild also provides community forums and groups for you to connect with other members of the course. While you can discuss training program curriculum and assignments, it is also a place to offer and seek support and develop relationships with other Guild members. Just because you are not sitting in class with a professor and other students does not mean you will go this process alone. In fact, we believe the opposite is true-- you will go with many.

Clear Expectations and Grading Policies
We want to make your job as a student as transparent and easy to follow as possible. As such, the grading and structure looks the same each unit:
- Work through competencies - including online course materials and assignments aligned to the unit competencies
- Attend online-session
- Complete a Unit Assessment to demonstrate mastery of each competency found in a unit

Unit Assessments vary by unit, but all are used to measure your knowledge.

While we don't give traditional A, B, C grades, in order to pass a unit, you are required to demonstrate your knowledge with an 80% passing score on the rubric that your lead instructor completes. However, we know that numbers mean little without an explanation. That way, whether you pass the Unit Assessment that time or not, you know exactly what you need to work

and what you understand well.

Course Grading:

Live Session Participation 20%

Weekly Reflection 20%

Unit Assessments: 20%

Final Portfolio 40%

Accommodations

Guild Education is committed to providing accommodations for all persons with disabilities. Any student with a documented disability requesting academic accommodations should contact their student success advisor to coordinate reasonable accommodations.

What We Expect from You

Be Present (Participation and Attendance)

This is a hybrid training program with online and offline components. Being present means being actively engaged both on and offline. While you will still have assignments and participation requirements like an in-person class, much of what you will do will be independent or completed on your own time. Pay particular attention to requirements regarding discussion posts each week.

If you have any technical difficulties, challenges with assignments, or any other challenges that are affecting your progress, let your coach know as soon as possible.

Attendance in live sessions is required for the completion of the course. Students are permitted one excused absence per course. Make-up work for missed sessions must be coordinated by the student with the course instructor. One or more unexcused absences may result in an administrative withdrawal from the course.

Do the reading (Course Materials)

The required eTextbook for this course is included with your course at no additional cost. *Focus on Personal Finance* is a 14-chapter book that covers the critical topics in the Personal Finance course. The eTextbook will be found in your StraighterLine account, organized by topic. We have spent time selecting the content for this course, and expect you will do the same when engaging with them.

Stay Resilient (Grading)

The grading in our program is simple. You have either mastered a competency, or you are still working on it. There is nothing in between. Mastering a competency is not always easy, though. You may find this challenging, as you may not pass the first time—or even the second or the third for certain competencies. As discussed above, you will always know why you did not pass a competency, and what you need to do to fix it. You can expect transparency and honest feedback from us; we ask in return that you exhibit resiliency when faced with a challenge.

Be Proud of Your Work (Citing and APA requirements)

Academic integrity is necessary in the classroom, just like professionalism is in the workplace. You must assume responsibility for citing sources, when appropriate. In particular, if you draw on

sources, be they articles, books, or information provided by organizations through your research, it is necessary for you to attribute them, *without exception*.

To that end, we expect you to follow APA requirements (based on the APA Style Manual, 6th edition) for all written assignments. For details on APA style, please review the APA resources on the Guild platform under the "APA Guide."

Treat Others with Respect (Classroom Behavior)
Just like in the workforce, it's critical to respect the diversity of opinions found amongst peers, instructors, and coaches. All discussion board posts, videos, chats, and live virtual meetings should be conducted in a respectful way, as you would in any professional setting. We have zero tolerance for any sort of harassment, insult or humiliation directed towards someone else. We reserve the right to remove you from the course upon violation of this expectation.