



Syllabus

INSTRUCTOR INFORMATION

Instructor

Kimberly Madsen

E-mail

kimberly@flagshipfinancialacademy.com

Phone Number

(269) 830-1771

GENERAL INFORMATION

Description

Captain Cash will guide us on a Personal Finance excursion designed to take us to great destinations such as Investment Island and the Safe Harbors, while avoiding Mortgage Mountain, Banking Bayou, Debt Desert, and Loan Lagoon.

Expectations and Goals

The expectations and goals of this course will be to equip students with a well-rounded understanding of personal finance. Students will also have a toolkit of Personal Finance resources to utilize for a successful and prosperous adulthood.

Course Materials

Required Textbook/Assessment

Rich Dad's Cashflow Quadrant – Guide to Financial Freedom, Robert Kiyosaki - [Click to Order](#)

Now Discover Your Strengths, Don Clifton - [Click to Order](#)

COURSE SCHEDULE



MODULE ONE: INVESTMENT ISLAND

Session	Topics Covered	Description	Duration
1	Robert Kiyosaki's Rich Dad You Tube Channel	Overview of Robert Kiyosaki's channel providing great financial training.	30 minutes
1	Cashflow Classic Game	Students will complete a simulation of the e-game "Cashflow Classic" by Robert Kiyosaki.	30 minutes
2	Overview of different investments	Mutual funds, treasury bonds, municipal bonds, cryptocurrency, common and preferred stocks, real estate investing, ETF's, precious metals, commodities, and collectibles.	60 minutes
3	Build Your Stax Simulation	Simulation to make investments over a 20-year period that includes real-life scenarios to help improve financial investment decision making.	60 minutes
Assignments Due in This Module:		Personal Finance Pre-Test Module One Pre-Test Cashflow Game Assignment Build Your Stax Assignment Module One Post-Test	70 points



MODULE TWO: MORTGAGE MOUNTAIN

Session	Topics Covered	Description	Duration
4 & 5	Inside Job Documentary	Inside Job Documentary - viewing together to help guide students and help them understand the step-by-step process that led to the Great Recession.	120 minutes
6	Should You Buy or Rent?	Assignment to determine renting or buying and related news articles.	30 minutes
6	Calculating How Much Home You Can Afford	Assignment to determine how much home you can afford and the associated costs with buying a home.	30 minutes
7	Finding the Right Home	Assignment to determine the best home for your needs/preferences.	30 minutes
7	The Homebuying Process	Assignment covering the homebuying process.	30 minutes
Assignments Due in This Module:		Module Two Pre-Test Inside Job Assignment Should You Buy or Rent Assignment How Much Home Can You Afford Assignment Finding the Right Home Assignment The Homebuying Process Assignment Module Two Post-Test	120 points



MODULE THREE: DEBT DESERT

Session	Topics Covered	Description	Duration
8	Now Discover Your Strengths	Assessment and Overview	30 minutes
8	Distribution of Student Loan Borrowers	Assignment researching student loan borrowers	30 minutes
9	Scholarships and Grants	Research Activity	60 minutes
10	College and Career Choices	Assignment regarding various college programs and applicable career choices of interest.	60 minutes
11	Which Jobs Align With My Interests?	Assignment researching various careers based on personal preferences, skills, and personalities.	45 minutes
11	Negotiating Your Salary and Benefits	Lecture sharing techniques of negotiating your best salary and benefits package.	15 minutes
12	Entrepreneurship	What skills are needed to be a successful entrepreneur? Create a business plan	60 minutes
13	Side Hustles	Freelance work, Uber, Lyft, Doordash, Shipt, Instacart, AirBNB, Swimpoly, and other side hustles	60 minutes
Assignments Due in This Module:		Module Three Pre-Test Now Discover Your Strengths Assignment Distribution of Student Loan Borrowers Assignment Scholarships and Grants Assignment College and Career Choices Assignment Which Jobs Align with My Interests Assignment Business Plan Assignment Side Hustle Summary Module Three Post-Test	200 points



MODULE FOUR: BANKING BAYOU

Session	Topics Covered	Description	Duration
14	Personal Monthly Budget	Students will be able to have a personal monthly budget template to utilize for their personal use.	60 minutes
15	Personal Financial Ratios	Spreadsheets to calculate asset-to-debt ratio, debt-to-income ratio, liquidity ratio, and cash flow statements.	30 minutes
15	Financial Products at Banks and Credit Unions	Overview of checking accounts, money market accounts, certificates of deposit, banks, and credit unions.	30 minutes
16	Taxes and Your Paystub	Case Study – Pay Stub and resources for reading your paystub and understanding tax brackets.	30 minutes
16	Estimating Federal Income Tax Liability	Demonstration using the spreadsheet template to estimate federal income tax liability.	30 minutes
17	Tax Credits and Write-offs	Lecture providing various tax credits and write-offs that people can take to help reduce their taxes.	30 minutes
17	Turbo Tax Simulation	Assignment using the Turbo Tax Simulation to get introduced to filing annual taxes.	30 minutes
Assignments Due in This Module:		Module Four Pre-Test Personal Monthly Budget Assignment Personal Financial Ratios Assignment Financial Products Assignment Taxes and Your Paystub Assignment Estimating Income Tax Liability Assignment Turbo Tax Simulation Assignment Module Four Post-Test	140 points



MODULE FIVE: LOAN LAGOON

Session	Topics Covered	Description	Duration
18	Credit Karma Overview and Purpose	Demonstration to help students create their Credit Karma account to monitor their credit performance.	30 minutes
18	Credit Cards	Understanding the different credit cards, proper and responsible use of credit cards, interest rate calculations, and terms related to credit cards.	30 minutes
19	New/Used Car Loans	Negotiating practices for purchasing automobiles, various websites to help with research, car values, and depreciation.	30 minutes
19	Amortization of Loan Payments	Exercise calculating an amortization for a fixed payment loan.	30 minutes
Assignments Due in This Module:		Module Five Pre-Test Credit Karma Profile Assignment Credit Clash Assignment New/Used Car Loan Assignment Car Loan Amortization Assignment Module Five Post-Test	100 points



MODULE SIX: SAFE HARBORS

Session	Topics Covered	Description	Duration
20	Dave Ramsey's The Ramsey Show You Tube Channel	Overview of Dave Ramsey's channel providing great financial training.	60 minutes
21	Comparison Shopping	How to be a savvy shopper and researcher.	30 minutes
21	Identity Theft, Scams, and Fraud	Learn the scams and how to protect yourself against identity theft and fraud.	30 minutes
22	Auto Insurance	Calculating the most appropriate auto insurance for your vehicle, what the insurance covers, and how to get the most affordable coverage.	30 minutes
22	Medicare, Medicaid, and Disability Insurances	Overview of Medicare, Medicaid, and Disability insurances	30 minutes
23	Life Insurance and Annuities	Overview of Life Insurance policies and definitions and annuity summary.	30 minutes
23	Medical, Dental, and Vision Health Insurance	Overview of health insurance terms, plans, and coverages	30 minutes
24	Conclusion of Course	Tailoring student's financial strategy	60 minutes
Assignments Due in This Module:		Module Six Pre-Test Quick Start Budget Form Assignment Recommended Percentages Assignment Monthly Cash Flow Plan Assignment Monthly College Planning Assignment Comparison Shopping Assignment Unscam Yourself Quiz Auto Insurance Assignment Medicare, Medicaid, or Disability Research Assignment Life Insurance and Annuities Assignment Medical, Dental, and Vision Case Study Assignment Conclusion of Course Student Portfolio Module Six Post-Test Personal Finance Post-Test	280 points