

## VST - FINANCIAL LITERACY PROGRAM SYLLABUS

**Instructor**                      Name: Mark Treston  
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Instructor Name	Education – Degrees, Licenses or Certifications held. Courses taught	Work Experience – position held
Mark Treston	MA International Political Economy Med Education International Business Certificate Teacher Credential	Two Decades of Business and Teaching Experience

**VST Program Code & Title**                      Number: VST-FL-1055  
    Title: Introduction to Financial Literacy

**Time & Location**                      TBD  
    Location: Los Angeles

**Instructional Contact Hours**                      8 Clock hours  
    1 Days

**Program Description**                      This seminar is specifically designed for students to understand the importance of the financial world, including planning and managing money wisely. Areas of study taught through application in personal finance include sources of income, budgeting, banking, consumer credit, credit laws and rights, personal bankruptcy, insurance, spending, taxes, investment strategies, savings accounts, mutual funds and the stock market, buying a vehicle, and living independently. Based on the hands-on skills and knowledge applied in this course, students will develop financial goals, and create realistic and measurable objectives to be MONEY SMART! Through project-based learning activities and tasks, students will apply mathematical concepts in realistic scenarios and will actively engage by applying the mathematics necessary to make informed decisions related to personal finance. Financial Literacy places great emphasis on problem solving, reasoning, representing, connecting and communicating financial data.

Various forms of technologies and internet research will be highlighted to expose students to the resources available when managing personal financial goals. Employability skills are integrated into activities, tasks, and projects throughout the course standards to demonstrate the skills required by business and industry.

## Learning Objectives

- Career - Forms of income and factors that affect income as a part of the career decision-making process
- Taxes - Employee deductions and benefits, Taxes
- Budgeting - Personal Decision Making, spending and savings plans
- Banking – Managing a checking accounts, interest calculations, other banking services
- Credit Management – Credit Cards, Fico scores and identity theft
- Loans – student, car & home, amortization tables
- Savings and investment options – stock market investing
- Retirement – types of IRAs and investment vehicles
- Insurance & Risk Management – health, car, property, umbrella and life

Consumer Rights – courts, redress, economics and capitalism

## Instructional Materials and References

### Required textbook:

- *Managing Your Personal Finances* by Joan S. Ryan, Thomson Learning, 2016.
- *Managing Your Personal Finances, Student workbook*

## Instructional Methods

The class sessions will be divided between lecture by the instructor discussing the topics, completion of assignments, and class participation.

### Class Participation

### Assignment

### Project

### Midterm / Final Exam

## Assessment Criteria and Methods of Evaluating Students

Projects are assessed according to the following criteria: presentation, composition, concept, overall impact, how well it solves the problem, innovation, degree of challenge or risk, appropriate use of media and effort.

Percentage value: A=90-100% B=80-89% C=70-79% D=60-69% F=0-59%

## Academic Policies

Attendance/Participation; Students are required to be present for each Day lecture. Students are responsible to get their lecture information and complete and submit their required assignments for each day.

A student who has been absent due to illness or medical appointment must explain the absence directly to the instructor. VST requires that any student, who cannot fulfill the attendance requirement, be dropped unless the student has made prior arrangements.

Scholastic Dishonesty (Plagiarism); Cheating constitutes academic dishonesty, and in general, will be handled as part of the course grading process. Cheating includes plagiarism. Penalty may be range from no credit for the assignment up to and including exclusion and/or "F" grade for the course.

### Outline& Schedule

Day	Class Description	Hours
Day 1	A. Employability Skills B. Income C. Taxes D. Money Management E. Savings and Checking accounts F. Spending and Credit G. Saving and Investing H. Protection from fraud I. Protection from ID Theft J. Loan options K. Risk Management/Insurance	8

Name of Program	FINANCIAL LITERACY
Special Admission Requirements	<ul style="list-style-type: none"> <li>• Must be 18 or older</li> <li>• High School Diploma, GED or equivalent</li> </ul>
Graduation Requirements	To graduate, a student must complete cumulative grade of 70.0% or higher and be in good financial standing with VST.

Certification and Licenses	VST Certificate of Completion
Total Clock Hours	This program is 8 hours in length
Final Tests or Exams	Yes
Maximum Enrollment per cohort	40

<b>Program Name</b>	<b>Tuition</b>	<b>Supplies &amp; Materials</b>	<b>Other Fees</b>	<b>Total Program Charges</b>	<b>Estimate Schedule of Charges</b>
Financial Literacy	\$300	\$50	\$50	\$400	Due on the first day of class