

Topics:	Learning Tools	Readings	Summary and Terminology
Topic I. Personal Financial Management in Perspective Day 1 Topic: Building a Strong Foundation: Another Perspective on Wealth	PFP Table of Contents (LT-01) PFP Grading Key (LT01-GK)	Life is Good: What We Want Students to Remember Bringing Christ into our Finances Personal Finance is Part of the Gospel of Jesus Christ Doctrines and Principles, confirmed by the Spirit, Change Behavior Application is an invitation to Learn and Create Our Conduct on the Journey is as Important as our Destination	Summary Day 1 Class Summary Terminology Introduction Terminology Sheet

Topic II. Managing Your Money: Becoming Wise Financial Stewards Day 2 Topic: Your Personal Financial Plan: Planning Your Financial Future	<u>PFP Vision and Goals Template (LT01-02)</u> <u>Planning Your Life - Your VMV Assignment (LT38)</u> <u>Personal Financial Plan 2020-a</u> <u>Personal Financial Plan 2020-b</u>	<u>Life on Purpose - Tina Su</u> <u>What is your calling in life - Thompson</u> <u>How to Create a Vision for your Life</u> <u>What is Your Mission</u> <u>How writing down life goals helps students boost their semester grades</u> <u>The Importance of Vision</u> <u>Key Doctrines of Personal Finance</u> <u>What is your Mission in Life</u>	Summary: <u>Day 2 Class Summary</u> Terminology <u>Goals Terminology Sheet</u>
Day 3	<u>PFP Budget Template (LT01-04)</u>	<u>How Much Should I Save</u>	Summary:

Topic: Saving, Income and Expense Planning: Giving Every Dollar a Name	PFP Binder Tabs		Day 3 Class Summary Terminology Budgeting Terminology Sheet
Day 4 Topic: Understanding the Language of Finance - Time Value of Money (TVM) Debt: Avoiding it Like the Plague	PFP Loans and Debt Reduction Template (LT01-08) Excel Financial Calculator (LT12) Financial Calculator Tutorial (LT-03A)		Summary: Day 4 Class Summary Terminology Debt Terminology Sheet
Day 5 Topic: Taxes: Paying all the Tax you Owe and Not a Penny More	PFP Tax Planning Template (LT01-05) Tithing Share Transfer Example (LT-08) Tithing Share Transfer DRS Instructions (LT08A)		Summary: Day 5 Class Summary Terminology Tax Terminology Sheet

	Federal Tax Worksheet (LT39)		
Day 6 Topic: Cash Management: Making the Little Things Count	PFP Cash Management Template (LT01-06) Calculating After Tax ETY and after Inflation Returns (LT26)		Summary: Day 6 Class Summary Terminology Cash Terminology Sheet
Day 7 Topic: The Transportation Decision: Making it Wisely	PFP Education Mission Home Auto Template (LT01-15) Lease Versus Buy Analysis (LT22)		Summary: Day 7 Class Summary Terminology Auto Terminology Sheet
Day 8 Topic: Credit: Understanding and Using it Wisely	PFP Credit Use Template (LT01-07) Credit Card Repayment Spreadsheet (LT18)		Summary: Day 8 Class Summary Terminology Day 8 Credit Terminology Sheet
Day 9 Topic:	PFP Loans and Debt Reduction Template (LT01-08) -		Summary: Day 9 Class Summary Terminology

Loans: Avoiding Consumer and Minimizing Student/Mortgage Loans	Calculating Consumer Loan Costs (LT42) Debt Amortization and Prepayment Spreadsheet (LT09) Excel Financial Calculator (LT12) Debt Elimination Spreadsheet with Accellerator (LT20) Loan Calculation Method Comparison (LT24) Loan Amounts to Pay Back (LT34)		Consumer and Mortgage Loans Terminology Sheet
Day 10 Topic: The Housing Decision 1: The Process	PFP Education Mission Home Auto Template (LT01-15) Maximum Mortgage Payments for LDS (LT11)		Summary: Day 10 Class Summary Terminology Home Decision I Terminology Sheet

	Excel Financial Calculator (LT12) Home Loan Comparison with Prepayment and Refinancing (LT19)		
Day 11 Topic: The Housing Decision 2: Making it Wisely	Choosing A Mortgage Loan Spreadsheet (LT35) Excel Financial Calculator (LT12) Debt Amortization and Prepayment Spreadsheet (LT09) Home Loan Comparison with Prepayment and Refinancing (LT19)		Summary: Day 11 Class Summary Terminology Home Decision II Q&A Terminology Sheet
Day 12 Topics:	PFP Insurance Template (LT01-09) -		Summary: Day 12 Class Summary Terminology

Insurance 1: Basics of Insurance Protection Insurance 2: Life Planning with Life Insurance	Calculating Life Insurance Needs (LT29) Fin200 Calculating Life Insurance Needs (LT29B)		Insurance Basics Terminology sheet Life Insurance Terminology sheet
Day 13 Topics: Insurance 3: Protecting Health through Health, Long-term Care, and Disability Insurance Insurance 4: Protecting Assets through Auto, Home/Renters and Liability Insurance (4)			Summary: Day 13 Class Summary Terminology Health Insurance Terminology sheet Auto Home Insurance Terminology sheet
Topic IV. Investing: Taking the Long-term View Day 14 Topics:	A Risk Tolerance Test (LT16) Asset Class Return Simulation for Expected Returns (LT23) Key Sources of Financial Information (LT10)		Summary: Day 14 Class Summary Terminology Before You Invest Terminology Sheet Bond Basics Terminology Sheet

Investing 1: What to do Before You Begin Investing Investing 4: Understanding Bonds	Expected Return Simulation and Benchmarks (LT27)		
Day 15 Topics: Investing 2: Understanding and Creating Your Investment Plan (IPS) Investing 3: Understanding Securities Markets	Creating your Investment Plan (LT05A) Investment Plan Example Instructions (LT5B) - Investment Process Spreadsheet (LT13) Expected Return Simulation and Benchmarks (LT27) Asset Class Return Simulation for Expected Returns (LT23)		Summary: Day 15 Class Summary Terminology Your Investment Plan Terminology Sheet Securities Market Basics Terminology sheet

	Possible Benchmarks for Investment Plans (LT15)		
Day 16 Topics: Investing 5: Understanding Stocks Investing 7: Understanding How to Build Your Investment Portfolio	Investment Process Spreadsheet (LT13) Taxes on Security Earnings including Qualified Dividends (LT32)		Summary: Day 16 Class Summary Terminology Stock Basics Terminology sheet Building Your Portfolio Terminology sheet
Day 17 Topics: Investing 6: Understanding Mutual Funds Investing 8: Understand Selecting Financial Assets	Using Morningstar to Select Funds (LT07) Investment Process Spreadsheet (LT13) Taxes on Security Earnings including Qualified Dividends (LT32)		Summary: Day 17 Class Summary Terminology Mutual Fund Basics Terminology sheet Picking Financial Assets Terminology sheet

	Calculating After-tax Security Returns (LT33) The True Cost of Investment Expenses (LT42)		
Day 18 Topics: Investing 9: Understanding Portfolio Performance, Re-balancing, and Evaluation Investing 10: Understanding Behavioral Finance (Optional)	Tithing Share Transfer Example (LT-08) Tithing Share Transfer DRS Instructions (LT08A) Possible Benchmarks for Investment Plans (LT15) Calculating After Tax ETY and after Inflation Returns (LT26) Expected Return Simulation and Benchmarks (LT27)		Summary: Day 18 Class Summary Terminology Performance Reporting Terminology sheet Behavioral Finance Terminology sheet

	The True Cost of Investment Expenses (LT42)		
Day 19 Topics: Financial Planning: When Life Happens Guest Speaker: Fred Hockenjos, Portfolio Manager and Friend			Summary: Day 19 Class Summary Terminology
Topic V. Planning for Retirement and Beyond: Prepare Now Day 20 Topic: Retirement 1: Understanding Retirement Basics	PFP Retirement Planning Template (LT01-12) - Calculating Your Retirement Planning Needs (LT06) Retirement Planning Ratio Forecasts (LT25) Retirement Plan Summary		Summary: Day 20 Class Summary Terminology Retirement Basics Terminology sheet

Day 21 Topics: Retirement 3: Understanding Employer Qualified Plans Retirement 4: Understanding Individual and Small Business Plans	<u>Retirement Planning Ratio Forecasts (LT25)</u> <u>Roth Versus Traditional - Which is Better? (LT28)</u>		Summary: <u>Day 21 Class Summary</u> Terminology <u>Employer Qualified Plans Terminology sheet</u> <u>Individual and Small Business Plans Terminology sheet</u>
Day 22 Topic: Retirement 2: Understanding Social Security	<u>Roth Versus Traditional - Which is Better? (LT28)</u> <u>Social Security Worksheet (LT36)</u>		Summary: <u>Day 22 Class Summary</u> Terminology <u>Social Security Terminology sheet</u>
Day 23 Topics: Advance Planning: Taking Care of Those You Love Guest Speaker: Blake Johnson, Estate Planning Lawyer	<u>PFP Wills and Estate Template (LT01-13)</u> <u>Utah Advance Health Care Directive (LT14)</u>	<u>Blake Johnson Estate Planning Slides</u>	Summary: <u>Day 23 Class Summary</u> Terminology <u>Estate Planning and Wills Terminology sheet</u>

	Estate Planning Worksheet (LT40)		
Topic VI. Relationships and Money Day 24 Topics: Family 1: Understanding the Fundamentals of Money and Marriage	PFP Family Plan: Key Questions on Money (and PFP Family template) (LT21) - Money and Marriage Suggestions (LT41)	Proclamation on the Family	Summary: Day 24 Class Summary Terminology Money and Marriage Terminology sheet
Day 25 Topics: Family 2: Teaching Children Financial Responsibility Family 3: Financing Children's Education and Missions	PFP Education Mission Home Auto Template (LT01-15)		Summary: Day 25 Class Summary Terminology Teaching Financial Responsibility Terminology sheet Financing Education and Missions Terminology sheet
Day 26 Topic:			Summary: Day 26 Class Summary

Guest Speaker: Jason Payne, Personal Financial Planner (fee only) and Friend			Terminology
Topic VII. On Giving and Deciding Day 27 Topic: Your Future 1: Learning to Give	PFP Giving Plan Template (LT01-14)		Summary: Day 27 Class Summary Terminology Learning to Give Terminology sheet
Day 28 Topics: Your Future 2: Decide to Decide so you can Create with Confidence Your Future 3: What Wise Stewards Know		Life is Good: What We Want Students to Remember Key Doctrines of Personal Finance Doctrines, Principles and Application: Our Framework for Learning	Summary: Day 28 Class Summary Terminology

		<u>Prepare with Vision, Plan with Purpose, Write with Prayer, so you can Create with Confidence"</u> <u>12 Steps to Bringing Christ More into our Lives and Finances</u>	
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