

Course Syllabus

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Extended Learning

CEL2030: Personal and Family Financial Management

3 Units

Fall 2025 | Quad II

Fully Online

October 27 - December 21

Meeting Days: Asynchronous

Instructor: Prof. Toni Myers

Meeting Times: Asynchronous

Email: Zoom, by appointment

Meeting Location: Fully Online

Phone: Zoom, by appointment

Final Exam: (Day/Time): N/A

Office Location and Hours: Zoom, by appointment

PLNU Mission

To Teach ~ To Shape ~ To Send

Point Loma Nazarene University exists to provide higher education in a vital Christian community where minds are engaged and challenged, character is modeled and formed, and service is an expression of faith. Being of Wesleyan heritage, we strive to be a learning community where grace is foundational, truth is pursued, and holiness is a way of life.

Course Description



This course is about the study of the relationships of values, standards, and goals to the allocation of resources and the decision-making process. Emphasis is placed on the standards for the selection of consumer goods, planning for financial security, sustainable consumption, protection of resources, and the conditions that influence individual and family management.

Course Learning Outcomes

The following student learning outcomes will be met in this course:

1. Understand consumer economic theory and the buying decision process. GELO 1c, 1e
 2. Understand the importance of consumer protection and its application to consumer welfare. GELO 1e, 2a
 3. Evaluate global and ethical issues surrounding consumer behavior. GELO 1e, 1a
 4. Understand basic principles of personal financial and resource management. GELO 1c, 1a
 5. Manage personal resources in keeping with personal values. GELO 2a, 2e
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General Education Learning Outcomes

- GELO 1a. Written: Students will be able to effectively express ideas and information to others through written communication.
 - GELO 1c. Information Literacy: Students will be able to access and cite information as well as evaluate the logic, validity, and relevance of information from a variety of sources.
 - GELO 1e. Quantitative Reasoning: Students will be able to solve problems that are quantitative in nature.
 - GELO 2a. Students will develop an understanding of self that fosters personal well-being.
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Institutional Learning Outcomes

1. **Learning, Informed by our Faith in Christ**

Students will acquire knowledge of human cultures and the physical and natural world while developing skills and habits of the mind that foster lifelong learning.

2. **Growing, in a Christ-centered Faith Community**

Students will develop a deeper and more informed understanding of others as they negotiate complex professional, environmental, and social contexts.

3. **Serving, in a Context of Christian Faith**

Students will serve locally and/or globally in vocational and social settings.



Required Texts and Recommended Study Resources

There is no required text for this course. Resources will be provided within each lesson. Recommended texts for extended learning can be found on the internet or at the PLNU Ryan Library. For a complete list of recommended textbooks and study resources, please visit the [Resources and Materials page \(https://canvas.pointloma.edu/courses/86074/pages/required-materials-and-recommended-resources\)](https://canvas.pointloma.edu/courses/86074/pages/required-materials-and-recommended-resources).

Note: Students are responsible for having the required textbooks prior to the first day of class. Students are also encouraged to begin reading the books in preparation for the class as soon as possible.

Point Loma Nazarene University, as a non-profit educational institution, is entitled by law to use materials protected by the US Copyright Act for classroom education. Any use of those materials outside the class may violate the law. All supplemental materials posted on this course site (including articles, book excerpts, or other documents) are provided for your personal academic use. These materials may be protected by copyright law and should not be duplicated or distributed without permission of the copyright owner.

Course Credit Hour Information

In the interest of providing sufficient time to accomplish the stated Course Learning Outcomes, this class meets the PLNU credit hour policy for a 3-unit class delivered over 8 weeks. It is anticipated that students will spend a minimum of 37.5 participation hours per credit hour on their coursework. For this course, students will spend an estimated 112.5 total hours meeting the course learning outcomes. The time estimations are provided below and in the Canvas modules.

Estimated Time to Complete Course

<i>Activity Category</i>	<i>Time-to-Complete (Hours)</i>
Required Resources	30
Discussions	25
Weekly Assignments	45
Post-Grad Life Plan & Budget	12.5
Total:	112.5

Assessment and Grading

Weighted Grades

This course uses weighted grades. Each assignment category is worth a certain percentage of the final grade (100%) for the course, as specified in the table below:



Course Assignments

Assignment Category	Description	Percentage of Total Grade
Discussions	Each week, students will participate in online discussions with classmates, which are related to the week's readings and content. For more information on Attendance and Participation guidelines, see the Policies section below.	20%
Weekly Assignments	Students will complete a variety of weekly assignments as shown in the weekly modules. The assignments reinforce the chapter learning, allowing the students to apply and demonstrate proficiency.	50%
Post-Grad Life Plan & Budget Final Project	Students will prepare a budget. The asynchronous final exam assignment will be a paper in which you describe how you will actualize your goals.	30%
	Total	100%

Student grades for assignments will be posted in the Canvas gradebook no later than midnight on Tuesday of each week beginning in Week Two of this course. It is important to read the comments posted in the gradebook, as these comments are intended to help students improve their work. Final grades will be posted by the due date as posted in the Academic Calendar.

Grading Scale

The following grading scale will be used for all exams and final course grades:

- 92.5-100% = A
- 90 - 92.5% = A-
- 87.5 – 90% = B+
- 82.5 – 87.5% = B
- 80 – 82.5% = B-
- 77.5 – 80% = C+
- 72.5 – 77.5% = C
- 70 – 72.5% = C-
- 67.5– 70% = D+
- 62.5 – 67.5% = D
- 60.5 – 62.5% = D-
- Below 60% = F



Incompletes and Late Assignments

All assignments are to be submitted by the due dates. There will be a 10% reduction of possible points for **each day** an assignment is late, and assignments will **not be** accepted for credit four days after the due date. If missing assignments result in the failure to meet learning outcomes, you may receive a letter grade reduction on the final grade in addition to the loss of points for missing work. Assignments will be considered late if posted after the due date and time using Pacific Standard Time. No assignments will be accepted after midnight on Sunday night, the last day of class.

Exceptions for extenuating circumstances must be pre-approved by the instructor and the program director.

PLNU Spiritual Care

PLNU strives to be a place where you grow as a whole person. To this end, we provide resources for our Graduate and Adult Undergraduate students to encounter God and grow in their Christian faith. We have on-site chaplains at our different campuses who may be available during class break times across the week. If you have questions or a desire to meet or share any prayer requests with our chaplains, you can find them at the [Chaplain's Page \(https://my.pointloma.edu/pages/chaplains\)](https://my.pointloma.edu/pages/chaplains) via myPLNU.

In addition, the Mission Valley and Balboa campuses have a prayer chapel for use as a space set apart for quiet reflection and prayer.

In addition, on the MV campus, there is a prayer chapel on the third floor, which is open for use as a space set apart for quiet reflection and prayer.

State Authorization

State authorization is a formal determination by a state that Point Loma Nazarene University is approved to conduct activities regulated by that state. In certain states outside California, Point Loma Nazarene University is not authorized to enroll online (distance education) students. If a student moves to another state after admission to the program and/or enrollment in an online course, continuation within the program and/or course will depend on whether Point Loma Nazarene University is authorized to offer distance education courses in that state. It is the student's responsibility to notify the institution of any change in his or her physical location. Refer to the map on [State Authorization \(https://www.pointloma.edu/offices/office-institutional-effectiveness-research/disclosures\)](https://www.pointloma.edu/offices/office-institutional-effectiveness-research/disclosures) to view which states allow distance education outside of California.



PLNU Copyright Policy

Point Loma Nazarene University, as a non-profit educational institution, is entitled by law to use materials protected by the US Copyright Act for classroom education. Any use of those materials outside the class may violate the law.

PLNU Recording Notification

In order to enhance the learning experience, please be advised that this course may be recorded by the professor for educational purposes, and access to these recordings will be limited to enrolled students and authorized personnel.

Note that all recordings are subject to copyright protection. Any unauthorized distribution or publication of these recordings without written approval from the University (refer to the Dean) is strictly prohibited.

PLNU Academic Honesty Policy

Students should demonstrate academic honesty by doing original work and by giving appropriate credit to the ideas of others. Academic dishonesty is the act of presenting information, ideas, and/or concepts as one's own when, in reality, they are the results of another person's creativity and effort. A faculty member who believes a situation involving academic dishonesty has been detected may assign a failing grade for that assignment or examination or, depending on the seriousness of the offense, for the course.

For all student appeals, faculty and students should follow the procedures outlined in the University Catalog. See [Adult Undergraduate Academic and General Policies](https://pointloma-public.courseleaf.com/aug-catalog/academic-general-policies/#text)  (<https://pointloma-public.courseleaf.com/aug-catalog/academic-general-policies/#text>) for definitions of kinds of academic dishonesty and for further policy information.

During the first week of class, you will be asked to submit an Academic Honesty Verification Statement. Submitting the statement is a requirement of this course. By submitting the Academic Honesty Verification Statement, you will be verifying all assignments completed in this course were completed by you. Carefully review the Academic Honesty Statement below.

Statement: "In submitting this form, I am verifying all the assignments in this course will be completed by me and will be my own work."

Artificial Intelligence (AI) Policy



You are allowed to use Artificial Intelligence (AI) tools (e.g., ChatGPT, Gemini Pro 1.5, GrammarlyGo, Perplexity, etc) to generate ideas, but you are not allowed to use AI tools to generate content (text, video, audio, images) that will end up in any work submitted to be graded for this course. If you have any doubts about using AI, please gain permission from the instructor.

PLNU Academic Accommodations Policy

PLNU is committed to providing equal opportunity for participation in all its programs, services, and activities in accordance with the Americans with Disabilities Act (ADA). Students with disabilities may request course-related accommodations by contacting the Educational Access Center (EAC), located in the Bond Academic Center (EAC@pointloma.edu or 619-849-2486). Once a student's eligibility for an accommodation has been determined, the EAC will work with the student to create an Accommodation Plan (AP) that outlines allowed accommodations. The EAC makes accommodations available to professors at the student's request.

PLNU highly recommends that students speak with their professors during the first two weeks of each semester/term about the implementation of their AP in that particular course. Accommodations are not retroactive, so clarifying with the professor at the outset is one of the best ways to promote positive academic outcomes.

Students who need accommodations for a disability should contact the EAC as early as possible (i.e., ideally before the beginning of the semester) to ensure appropriate accommodations can be provided. It is the student's responsibility to make the first contact with the EAC. Students cannot assume that because they had accommodations in the past, their eligibility at PLNU is automatic. All determinations at PLNU must go through the EAC process. This is to protect the privacy of students with disabilities who may not want to disclose this information and are not asking for any special accommodations.

Language and Belonging

Point Loma Nazarene University faculty are committed to helping create a safe and hospitable learning environment for all students. As Christian scholars, we are keenly aware of the power of language and believe in treating others with dignity. As such, it is important that our language be equitable, inclusive, and prejudice-free. Inclusive/Bias-free language is the standard outlined by all major academic style guides, including MLA, APA, and Chicago, and it is the expected norm in university-level work. Good writing and speaking do not use unsubstantiated or irrelevant generalizations about personal qualities such as age, disability, economic class, ethnicity, marital status, parentage, political or religious beliefs, race, gender, sex, or sexual orientation. Inclusive language also avoids using stereotypes or terminology that demeans persons or groups based on age, disability, class, ethnicity, gender, race, language, or national origin. Respectful use of language is particularly important when referring to those outside the



religious and lifestyle commitments of those in the PLNU community. By working toward precision and clarity of language, we mark ourselves as serious and respectful scholars, and we model the Christ-like quality of hospitality.

If you (or someone you know) has experienced other forms of discrimination, you can find more information on reporting and resources at [PLNU's Nondiscrimination webpage](http://www.pointloma.edu/nondiscrimination) (<http://www.pointloma.edu/nondiscrimination>).

Sexual Misconduct and Discrimination

Point Loma Nazarene University faculty are committed to helping create a safe learning environment for all students. If you (or someone you know) has experienced any form of sexual discrimination or misconduct, including sexual assault, dating or domestic violence, or stalking, know that help and support are available through the [Title IX Office](https://www.pointloma.edu/title-ix) (<https://www.pointloma.edu/title-ix>). Please be aware that under Title IX of the Education Amendments of 1972, it is required to disclose information about such misconduct to the Title IX Office.

If you wish to speak to a confidential employee who does not have this reporting responsibility, you can contact Counseling Services at counselingservices@pointloma.edu or find a list of campus pastors via our [Sexual Harassment and Discrimination Policy](https://www.pointloma.edu/title-ix). (<https://www.pointloma.edu/title-ix>)

If you (or someone you know) has experienced other forms of discrimination or bias, you can find more information on reporting and resources via our [Nondiscrimination and Anti-harassment Policy](https://www.pointloma.edu/bias) (<https://www.pointloma.edu/bias>).

PLNU Attendance and Participation Policy

Regular and punctual attendance at all class sessions is considered essential to optimum academic achievement. Therefore, regular attendance and participation in each course are minimal requirements.

If the student is absent for more than 10 percent of class sessions, the faculty member will issue a written warning of de-enrollment. If the absences exceed 20 percent, the student may be de-enrolled without notice until the university withdrawal date or, after that date, receive an “F” grade.

Students who anticipate being absent for an entire week of a course should contact the instructor in advance for approval and make arrangements to complete the required coursework and/or alternative assignments assigned at the discretion of the instructor. Acceptance of late work is at the discretion of the instructor and does not waive attendance requirements.

Refer to [Academic Policies](https://pointloma-public.courseleaf.com/aug-catalog/academic-general-policies/)  (<https://pointloma-public.courseleaf.com/aug-catalog/academic-general-policies/>) for additional details.



Synchronous Attendance/Participation Definition

For synchronous courses that have specific scheduled meeting times (including in-person, hybrid, and synchronous online courses), absences are counted from the first official meeting of the class regardless of the date of the student's enrollment. For courses with specific attendance requirements, those requirements are outlined in the course syllabus.

Note: For synchronous courses with an online asynchronous week, refer to the Online Asynchronous Class Attendance policy listed below.

Online Asynchronous Attendance/Participation Definition

Students taking online courses with no specific scheduled meeting times are expected to actively engage throughout each week of the course. Attendance is defined as participating in an academic activity within the online classroom which includes, but is not limited to:

- Engaging in an online discussion
- Submitting an assignment
- Taking an exam
- Participating in online labs
- Initiating contact with faculty member within the learning management system to discuss course content

Note: Logging into the course does not qualify as participation and will not be counted as meeting the attendance requirement.

Course Modality Definitions

1. Online Courses: These are courses with class meetings where all instruction and interaction are fully online.
 1. Synchronous Courses: At least one class meeting takes place at a designated time.
 2. Asynchronous Courses: All class meetings are asynchronous.
2. Hybrid Courses: These are courses with class meetings that take place both in the classroom and online synchronously and/or asynchronously.
3. In-Person Courses: These are courses that meet in person with the instructor and students in a physical classroom setting. With approval by the area dean, this may include up to 25% of qualified class interactions through a Learning Management System (such as Canvas).

Use of Technology



In order to be successful in the online or hybrid environment, you'll need to meet the minimum technology and system requirements; please refer to the [Technology and System Requirements](https://help.pointloma.edu/TDClient/1808/Portal/KB/ArticleDet?ID=108349) (<https://help.pointloma.edu/TDClient/1808/Portal/KB/ArticleDet?ID=108349>) information. Additionally, students are required to have headphone speakers, a microphone, or a webcam compatible with their computer available to use. Please note that any course with online proctored exams requires a computer with a camera (tablets are not compatible or allowable) to complete exams online.

Problems with technology do not relieve you of the responsibility of participating, turning in your assignments, or completing your class work.

GPS Academic Resources

PLNU offers the following free academic resources virtually for Graduate Professional Studies (GPS) Students. Visit myPLNU through the links below for more information.

- [The GPS Writing Center](https://my.pointloma.edu/pages/writing-center-gps) (<https://my.pointloma.edu/pages/writing-center-gps>) offers:
 - **Zoom Writers Workshops** offered each quad a variety of helpful topics
 - **One-to-one appointments** with the Writing Coach
 - **Microlearning YouTube Video Library** for helpful tips anytime
- [Research Help Guide](https://my.pointloma.edu/pages/research-help) (<https://my.pointloma.edu/pages/research-help>) to help you start your research
 - The physical office is located on the third floor of the [Mission Valley Regional Center](https://maps.app.goo.gl/CRXui8PJUnSkvokC9)  (<https://maps.app.goo.gl/CRXui8PJUnSkvokC9>) off the student lounge
- [Academic Writing Resources Course](https://canvas.pointloma.edu/courses/64301) (<https://canvas.pointloma.edu/courses/64301>): Found on your Canvas Dashboard, this course is non-credit with 24/7 access, no time limits, and self-paced content. [Watch a quick video run-through](https://youtu.be/JB8MmVPznFI)  (<https://youtu.be/JB8MmVPznFI>) and take time now to explore!
- [Grammarly](https://www.grammarly.com/edu/point-loma-nazarene-university-graduate-professional-studies)  (<https://www.grammarly.com/edu/point-loma-nazarene-university-graduate-professional-studies>): Students have unlimited FREE access to Grammarly for Education, a trusted tool designed to help enhance writing skills by providing real-time feedback, identifying areas for improvement, and providing suggestions. Grammarly's Generative AI is NOT available with our student accounts.
- [Tutoring](https://my.pointloma.edu/pages/tutoring-gps) (<https://my.pointloma.edu/pages/tutoring-gps>): Students have access to 24/7 live or scheduled subject tutoring through Tutor.com, including a Paper Drop-Off Service with feedback within 12 hours.

Assignments-at-a-Glance

The course summary below lists our assignments and their due dates. Click on any assignment to review it.



Course Summary:

Date	Details	Due
Mon Jul 6, 2026	 Academic Honesty Verification Statement	due by 11:59pm
	https://canvas.pointloma.edu/courses/86074/assignments/1331663	
		
Fri Jul 10, 2026	 Wk 1 Introduction Discussion - Personal Values	due by 11:59pm
	https://canvas.pointloma.edu/courses/86074/assignments/1331663	
		
	 Wk 1 Assignment - Setting Personal Goals	due by 11:59pm
	https://canvas.pointloma.edu/courses/86074/assignments/1331676	
		
	 Wk 1 To-Do: Think Ahead/Book Selection Consideration	to do: 11:59pm
Sat Jul 11, 2026	 Wk 1 To-Do: Think Ahead/Post-Grad Life Plan & Budget Project	to do: 11:59pm
	 Wk 1 Assignment - The Causes of Money Issues	due by 11:59pm
	https://canvas.pointloma.edu/courses/86074/assignments/1331679	
		
	 Wk 2 Discussion - Consumer Agencies & Organizations	due by 11:59pm
	https://canvas.pointloma.edu/courses/86074/assignments/1331671	
Wed Jul 15, 2026		
	 Wk 2 Assignment - Financial Literacy Check	due by 11:59pm
	https://canvas.pointloma.edu/courses/86074/assignments/1331680	
		
Fri Jul 17, 2026	 Wk 2 Assignment - Strengths & Faith Assessment	due by 

Date	Details	Due
	https://canvas.pointloma.edu/courses/86074/assignments/1331681 	
	 Wk 2 Check-In: Book Selection https://canvas.pointloma.edu/courses/86074/assignments/1331682 	due by 11:59pm
Tue Jul 21, 2026	 Wk 3 Quiz - Credit Scores https://canvas.pointloma.edu/courses/86074/assignments/1331666 	due by 11:59pm
Wed Jul 22, 2026	 Wk 3 Discussion- A Skill that Lasts a Lifetime https://canvas.pointloma.edu/courses/86074/assignments/1331675 	due by 11:59pm
Fri Jul 24, 2026	 Wk 3 Assignment - Financial Literacy https://canvas.pointloma.edu/courses/86074/assignments/1331683 	due by 11:59pm
Sat Jul 25, 2026	 Wk 3 Assignment - Personal and Family Finance Around the World https://canvas.pointloma.edu/courses/86074/assignments/1331684 	due by 11:59pm
Mon Jul 27, 2026	 Wk 3 Discussion - Share Out: Personal and Family Finance Around the World https://canvas.pointloma.edu/courses/86074/assignments/1331667 	due by 11:59pm
Wed Jul 29, 2026	 Wk 4 Discussion - Think Like a Saver https://canvas.pointloma.edu/courses/86074/assignments/1331673 	due by 11:59pm



Date	Details	Due
	 Wk 4 Padlet Assignment - Consumer Protection Laws https://canvas.pointloma.edu/courses/86074/assignments/1331687	due by 11:59pm
		
	 Wk 4 Assignment - Talking Finance to Family Members https://canvas.pointloma.edu/courses/86074/assignments/1331688	due by 11:59pm
		
Fri Jul 31, 2026	 Wk 4 Assignment - Targeted! https://canvas.pointloma.edu/courses/86074/assignments/1331686	due by 11:59pm
		
Wed Aug 5, 2026	 Wk 5 Discussion - Marketplace Topics https://canvas.pointloma.edu/courses/86074/assignments/1331676	due by 11:59pm
		
	 Wk 5 Assignment - Consumer Product Safety Commission https://canvas.pointloma.edu/courses/86074/assignments/1331685	due by 11:59pm
		
Fri Aug 7, 2026	 Wk 5 Assignment - Social Trends https://canvas.pointloma.edu/courses/86074/assignments/1331689	due by 11:59pm
		
	 Wk 5 Assignment - The Impact of Advertising https://canvas.pointloma.edu/courses/86074/assignments/1331690	due by 11:59pm
		
Tue Aug 11, 2026	 Wk 6 Discussion - Identity Theft https://canvas.pointloma.edu/courses/86074/assignments/1331670	due by 11:59pm
		
Wed Aug 12, 2026	 Wk 6 Discussion - Book Conference	due by 11:59pm



Date	Details	Due
	https://canvas.pointloma.edu/courses/86074/assignments/1331674 	
	 Wk 6 Assignment - Investing and Retirement (https://canvas.pointloma.edu/courses/86074/assignments/1331691) 	due by 11:59pm
Fri Aug 14, 2026	 Wk 6 Quiz - Types of Insurance, Health, Auto and Life (https://canvas.pointloma.edu/courses/86074/assignments/1331665) 	due by 11:59pm
	 Wk 7 Assignment: Post-Grad Life Plan & Budget (https://canvas.pointloma.edu/courses/86074/assignments/1331693) 	due by 11:59pm
Wed Aug 19, 2026	 Wk 7 Discussion - Zero Waste Sustainable Consumption (https://canvas.pointloma.edu/courses/86074/assignments/1331672) 	due by 11:59pm
	 Wk 7 Assignment - Application of Beliefs (https://canvas.pointloma.edu/courses/86074/assignments/1331692) 	due by 11:59pm
	 Wk 8 Discussion - Post Grad Life Plan & Budget Share Out & Peer Eval (https://canvas.pointloma.edu/courses/86074/assignments/1331668) 	due by 11:59pm
Wed Aug 26, 2026		
	 End-of-Course Evaluation (https://canvas.pointloma.edu/courses/86074/assignments/1331677) 	due by 11:59pm
Fri Aug 28, 2026	 Wk 8 Quiz- Strategies for Financial Wellness (https://canvas.pointloma.edu/courses/86074/assignments/1331664) 	due by 11:59pm



Date	Details	Due
	 Wk 8 Final Summary - Actualizing Your Goals (https://canvas.pointloma.edu/courses/86074/assignments/1331694) 	due by 11:59pm

