



personal **FINANCE**

The Wealth Within



COLLEEN ASAAD, PHD

COURSE DETAILS



FNC-243-A01 & S01



August 25 to October 17 (or December 12)



Zoom Meeting ID: 944 2727 1350



Colleen Asaad, PhD



Office: Kamm 143



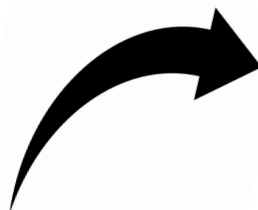
Email: casaad@bw.edu

University Mission Statement

Baldwin Wallace University is an academic community committed to the liberal arts and sciences as the foundation for lifelong learning. The University fulfills this mission through a rigorous academic program that is characterized by excellence in teaching and learning within a challenging, supportive environment that enhances students' intellectual and spiritual growth. Baldwin Wallace assists students in their preparation to become contributing, compassionate citizens of an increasingly global society and encourages their pursuit of personal and professional excellence.

School of Business Mission Statement

The School of Business is an academic community committed to career preparation. The School fulfills this mission through a rigorous academic program that is characterized by excellence in teaching and experiential learning within a challenging, supportive environment that utilizes an applied approach. The School assists students in their preparation to become contributing, compassionate, ethical business men and women in an increasingly global society and encourages their pursuit of personal and professional excellence.



University Policies

<https://bw.instructure.com/courses/7115/pages/academic-affairs>

[Academic Policies / Syllabus Statements](#) ↓

- [Academic Integrity Statement](#) ↓
- [Accessible Education Statement](#) ↓
- [BW Sexual Misconduct Reporting](#) ↓
- [Center for Academic Success & Achievement \(CASA\)](#) ↓
- [Concussion Management Statement](#) ↓
- [Counseling Services](#) ↓
- [Crisis/Emergency Notification Process](#) ↓
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[Instructional Planning in Response to BW Health Policies](#) ↓

FINANCIAL JOURNEY

How are we going to learn?



Mission-Based Course Structure: The Financial Fitness Journey

This course is designed as a gamified adventure, where each topic is framed as a **mission**. Instead of simply moving through lectures, you will progress through levels, earn badges, and build *The Wealth Within* portfolio – a personalized record of your financial learning and reflections.

- **Missions:** Each module is a self-contained mission focusing on a core personal finance topic (e.g., credit, budgeting, investing).
- **Learning Activities:** Within each mission, you'll engage with interactive lessons, short quizzes, and reflective exercises to apply the concepts to your own life.
- **Badges:** When you complete a mission, you earn a digital badge that marks your achievement.
- **Portfolio Contributions:** Each mission ends with a reflection activity and visual element (like a chart, roadmap, or illustration) that you will add to *The Wealth Within* portfolio. By the end of the course, this portfolio will showcase your personal financial journey, goals, and strategies.

Levels of Progression The missions are grouped into levels, guiding you step by step from self-awareness to future planning:

- **Level 1: Know Yourself** Financial Wellness · Happiness & Money · Money Scripts · Financial Goals
- **Level 2: Build the Basics** Time Value of Money · Budgeting · Social Situation · Credit
- **Level 3: Make It Work** Debt · Career & Earnings · Taxes · Investments
- **Level 4: Future-Proofing** Retirement Planning · Insurance · Estate Planning

Your Final Mission At the end, you'll assemble *The Wealth Within* portfolio – a collection of your reflections, visuals, and earned badges. This final project demonstrates not just what you've learned, but how you've applied it to your own financial life.

MISSION-BASED

How & what are we going to learn?

🎯 Top Learning Objectives

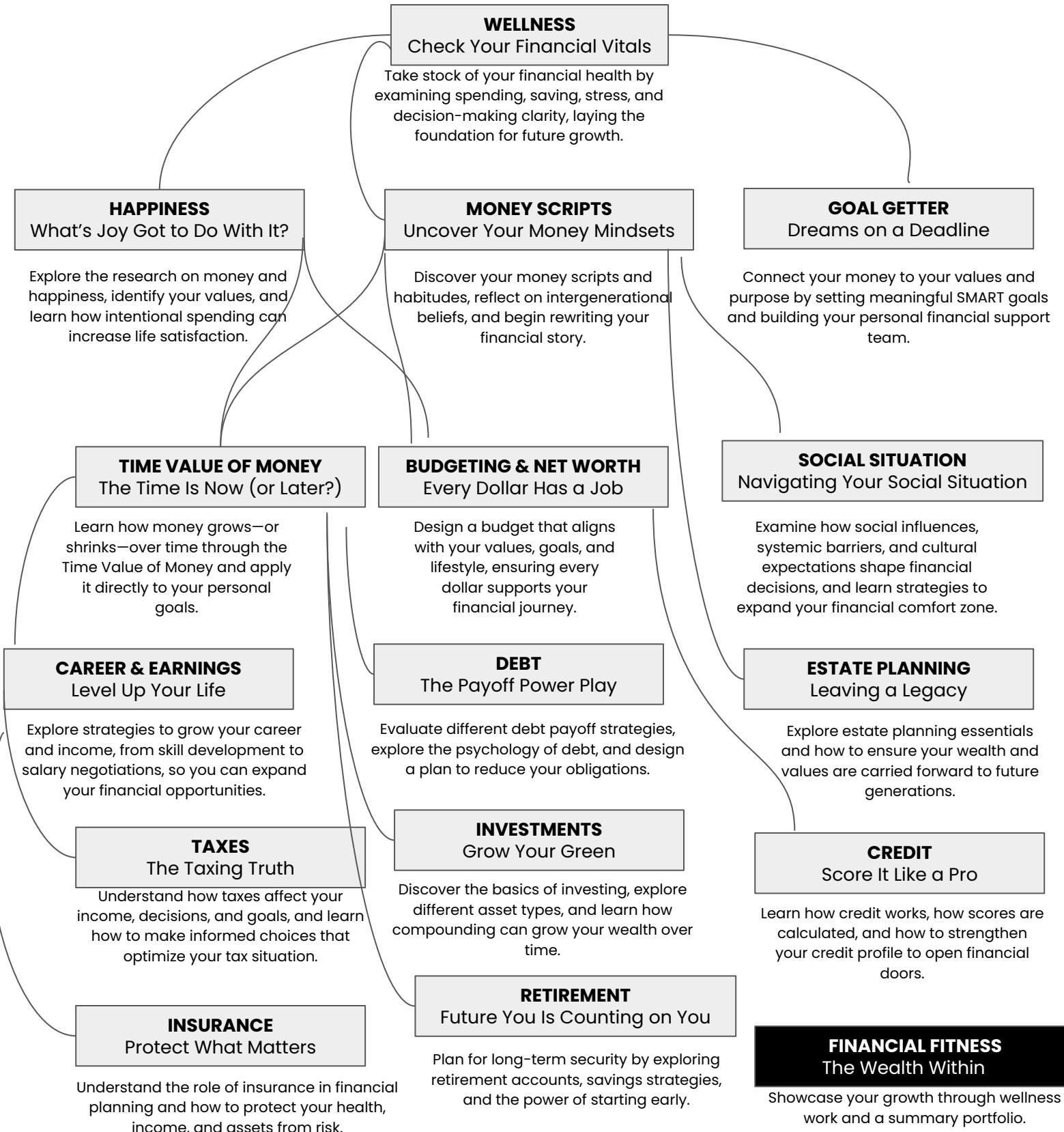
1. **Develop Self-Awareness Around Money** Identify and reflect on personal money scripts, habits, values, and social influences in order to understand how psychology, family history, and cultural context shape financial decision-making.
2. **Set and Pursue Financial Goals Aligned With Values** Apply goal-setting frameworks (e.g., SMART goals, Desire Map, Svastha & Dharma) to design actionable financial plans that integrate both practical strategies and personal purpose.
3. **Build Core Financial Skills and Knowledge** Demonstrate competence in essential financial topics – including budgeting, credit, debt, investments, and taxes – by applying tools and concepts (e.g., time value of money, net worth tracking) to personal scenarios.
4. **Navigate Financial Systems and Social Contexts** Evaluate how systemic factors, social influences, and professional resources impact financial choices, and practice strategies for overcoming barriers and expanding one's financial comfort zone.
5. **Integrate Learning Into a Holistic Financial Portfolio** Synthesize reflections, activities, and illustrations into *The Wealth Within* portfolio that demonstrates both technical skills and personal growth, showing how financial knowledge can support long-term well-being and resilience.

Your journey through this course is designed to give you both **freedom and structure**. Most missions can be completed in the order that best fits your interests and goals. However, some missions build on skills and concepts from earlier modules. For example, you'll need to complete the *Time Value of Money* mission before tackling certain investment or retirement planning missions. Similarly, understanding your *Financial Goals* will help you make the most of later topics like budgeting, credit, and debt management.

Think of these prerequisites as **"unlocking levels"** in a game: completing one mission equips you with the tools and knowledge to succeed in the next. Beyond those few required sequences, you are free to choose your path and pace. You might focus first on areas that feel most urgent to your financial life, or you may prefer to follow the suggested order for a step-by-step progression. Either way, you'll have the flexibility to shape your own Financial Fitness journey—while still ensuring you're prepared for the more advanced challenges ahead.

MISSION LOG

What are we going to learn?



MASTERY GRADING

How are we going to be evaluated?

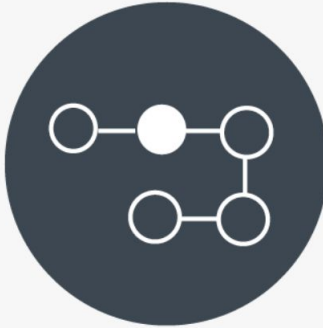
Blended Instruction

Students access content through teacher-created videos.



Self-Paced Structures

Students control the pace of their own learning.



Mastery-Based Grading

Students progress from one lesson to the next when they demonstrate mastery.



Source: Modern Classroom Project (modernclassrooms.org)

1

Blended Instruction: Most all of the course content is available through YouTube videos, VoiceThreads, readings, and other provided resources. Class time will be used to reinforce the main concepts, clarify tricky concepts, and to facilitate discussions and further learning through games and applications. It's important to work through the content both inside and outside the classroom.

2

Self Paced Structures: You will have the opportunity to work through the content asynchronously. In addition, some class time may be dedicated to independent and/or small group work. With this approach, you can work faster through concepts that are familiar or easier to grasp and spend more time on concepts that are new or difficult. Each student's background and interests are different, and this approach allows you to have more agency over your pace of learning.

3

Mastery-Based Grading With mastery-based grading, you demonstrate your learning on one content area before moving on to the next. This ensures that we are understanding the foundational blocks before moving on to topics that utilize this prior knowledge. A criteria will be set (i.e., score $\geq 80\%$ on a quiz) to achieve mastery. If you don't meet the criteria, continue practicing the content and ask your peers and instructor for help. You can reassess and pass!

POINTS

How are we going to be evaluated?

This course is structured around **missions and quests**, giving you both structure and choice in how you demonstrate your learning. Each mission represents a core area of personal finance, while side quests give you flexibility to dive deeper into topics that resonate most with you.

Mission Completion: Each mission (module) is worth **50 points**. You must complete the Financial Fitness Portfolio Mission (the final module) to pass the course. The other missions are flexible: you may complete them in the order that best suits your journey.

Side Quests: Each mission includes optional side quests, which let you expand your knowledge and earn additional points. You may complete up to **6 side quests per mission**, each worth **5 points** (for a maximum of 30 quest points per mission).

Point Structure: Total Possible Points: **1200 points**

- **Missions:** 15 missions × 50 points = 750 possible points
- **Quests:** 15 missions × 6 quests × 5 points = 450 possible points

A (Expert)	900+
B (Pro)	800+
C (Novice)	700+
D (Apprentice)	600+
F	<600

Reaching Expert level requires going above and beyond by tackling extra quests and fully engaging with your financial fitness journey.

Here's a sample outline of grades based on the number of missions (rows 1-15) and the number of quests completed each week (columns 1-6).

	6	5	4	3	2	1
15	1200	1125	1050	975	900	825
14	1120	1050	980	910	840	770
13	1040	975	910	845	780	715
12	960	900	840	780	720	660
11	880	825	770	715	660	605
10	800	750	700	650	600	550
9	720	675	630	585	540	495
8	640	600	560	520	480	440
7	560	525	490	455	420	385
6	480	450	420	390	360	330
5	400	375	350	325	300	275
4	320	300	280	260	240	220
3	240	225	210	195	180	165
2	160	150	140	130	120	110
1	80	75	70	65	60	55



The Final Module: **Financial Fitness** is required for all students. It includes the Wellness Assignments and the Wealth Within Portfolio – and it's completion is required to earn a passing grade.



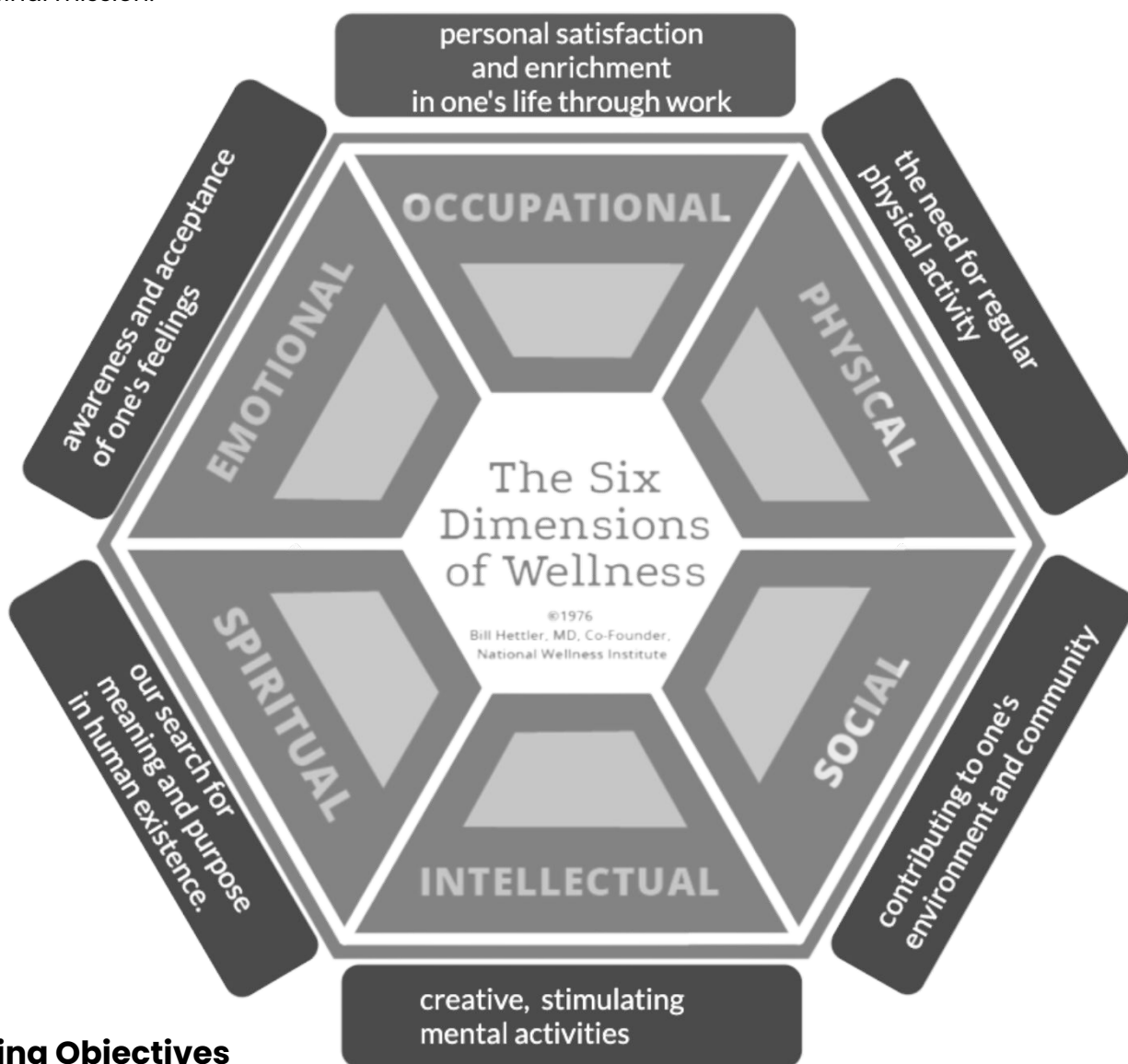


WELLNESS

How will we integrate our learning?

- Wellness is a conscious, self-directed and evolving process of achieving full potential.
- Wellness is multidimensional and holistic, encompassing lifestyle, mental and spiritual wellbeing, and the environment.
- Wellness is positive and affirming.

The Six Dimensions of Wellness was developed by Dr. Bill Hettler, co-founder of the National Wellness Institute. In this course, we will discuss how personal financial choices relate to personal wellness. Each student will complete three wellness assignments over the course of the semester - one in the first mission and two as part of the final mission.



Learning Objectives

- Identify and describe the six Dimensions of Wellness.
- Connect their own personal health and the six dimensions of wellness.
- Utilize TAO Connect as a resource for the W-core course and while a student at BW
- Engage in a wellness activity provided on the BW campus.
- Reflect on how the wellness resources can be used to further personal wellness goals in the six Dimensions of Wellness.

WEALTH WITHIN

How will we integrate our learning?



Overview

Over the course of this adventure, you've completed a series of financial missions designed to strengthen your knowledge, habits, and self-awareness. Each mission gave you a chance to practice core financial skills while reflecting on your personal relationship with money. Now it's time to bring it all together in your final portfolio: **The Wealth Within**. This portfolio will showcase your growth across the semester and serve as a personal financial playbook you can return to in the future.

Portfolio Requirements

1. Mission Reflections For each mission you completed, include the following:

- **Reflection (1–2 pages):** Your written response to the mission prompts, including insights, challenges, and personal connections.
- **Illustration or Visual:** A drawing, chart, infographic, or other visual representation that captures the essence of your reflection. This can be the illustration completed with your reflection during the mission –or– one of your submissions from the side quests.
- **Badge:** Include the badge you earned for the mission.

Tip: Arrange your portfolio in order of missions (0–15), or design your own creative sequence if you want to highlight connections between modules.

2. Final Integrative Reflection (2–3 pages) To conclude your portfolio, write a final reflection that ties all the modules together. Use the following guiding questions:

- How has your relationship with money shifted throughout this journey?
- Which mission was most impactful for you, and why?
- How do your values and goals now guide your financial decisions?
- What habits, scripts, or mindsets have you begun to rewrite?
- What's your next step in building financial fitness beyond this course?

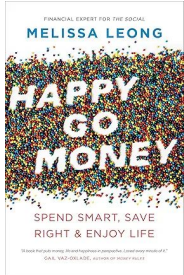
Submission Format

- Combine your reflections, visuals, and badges into **one portfolio document** (PDF or Word).
- Title page: *Financial Fitness: The Wealth Within*
- Include a table of contents with mission titles.
- Organize clearly so your growth is easy to follow.

READINGS

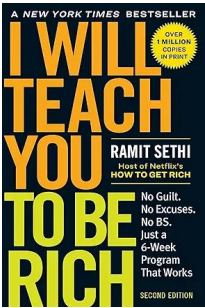
What do we need for the course?

Happy Go Money



"Happy Go Money combines happiness psychology and personal finance and distills it into an indispensable starter guide. Each snappy chapter provides practical, easy-to-understand advice on topics such as spending, budgeting, investing, and mindfulness, while weaving in research, interactive exercises, and relatable anecdotes. Frank, funny, and empowering, this primer challenges everyone to revamp their relationship with their money so they can dial down their worries and supersize their joy." – Amazon.com



I Will Teach You to Be Rich



"Buy as many lattes as you want. Spend extravagantly on the things you love. Live your rich life instead of tracking every last expense." – Back cover of book

Don't let the breezy, irreverent style of this book fool you. It contains serious advice on personal-finance decisions from budgeting and savings to spending and investing." – Burton G. Malkiel

Readings by Topic

 Topic	 Reading
Financial Wellness	Intro
Happiness & Money	Ch. 1, 2, 3 & 4
Money Scripts	Ch. 9 & 10
Financial Goals	Ch. 15 & 25; Ch. 6
Time Value of Money	Ch. 11 & 12
Budgeting	Ch. 13 & 14; Ch. 2 & 5
Social Situation	Ch. 5, 6, 7, & 8; Ch. 4
Career & Earnings	Ch. 20 & 21
Taxes	Ch. 8
Credit	Ch. 1
Debt	Ch. 23; Ch. 9
Investments	Ch. 16 & 17; Ch. 3
Retirement Planning	Ch. 18 & 19; Ch. 7
Insurance	Ch. 24
Estate Planning	

TIPS

How Learning Works

Tips for Success

Research on how people learn best shows that some study habits are far more effective than others. Here are six evidence-based strategies ((from [The Learning Scientists](#))) you can use to strengthen your learning in this course:

Spaced Practice 📅 Don't cram! Spread your learning out over time. Revisit past missions and portfolio reflections regularly—even after you've completed them—to deepen understanding and strengthen memory.

Retrieval Practice 🧠 Actively quiz yourself on the material without looking at your notes. Use practice questions, re-explain concepts in your own words, or apply them to a new financial situation to test your mastery.

Elaboration 💬 Ask yourself “why” and “how” as you work through missions. For example, when setting goals or evaluating investments, connect the concepts to your own financial experiences and future aspirations.

Interleaving 🔄 Mix up topics in your practice. When reviewing budgeting, revisit debt payoff or credit strategies to see how they interact. This helps you see the “big picture” of financial fitness.

Concrete Examples 📊 Anchor abstract ideas in real-life examples. For instance, relate compound interest to your own savings account or student loans, or connect financial scripts to conversations with family.

Dual Coding 🎨 Combine words and visuals. Sketch your own financial roadmap, create charts for goals, or use infographics to summarize what you've learned in each mission.

🌟 Extra Tips for This Course

- **Engage with the missions like real quests**—not just assignments. The more you immerse yourself in the game structure, the more meaningful and memorable your learning will be.
- **Use our weekly sessions as “strategy huddles.”** These are chances to ask questions, compare insights, and learn from your peers' financial journeys.
- **Reflect in *The Wealth Within Portfolio*.** Reflection is one of the most powerful ways to consolidate learning and track your growth over time.

IN CLASS SESSIONS

Wednesday Workshop Calendar

Week 1 (Aug 27)	Wellness
Week 2 (Sep 3)	Happiness
Week 3 (Sep 10)	Money Scripts
Week 4 (Sep 17)	Goal Getter
Week 5 (Sep 24)	Time Value of Money
Week 6 (Oct 1)	Budgeting & Net Worth
Week 7 (Oct 8)	Social Situation
Week 8 (Oct 15)	Credit
Week 9 (Oct 22)	Career & Earnings
Week 10 (Oct 29)	Taxes
Week 11 (Nov 5)	Debt
Week 12 (Nov 12)	Investments
Week 13 (Nov 19)	Retirement
Week 14 (Nov 26)	Insurance
Week 15 (Dec 3)	Estate Planning
Week 16 (Dec 10)	The <i>Wealth Within</i> Portfolio

***Note:** If you are part of the online section and would like to attend a Wednesday Workshop, just send me an email. You are welcome ✨