



KAINOS AMERICAN UNIVERSITY

PFE: PERSONAL FINANCIAL EDUCATION PROGRAM

Online Program Syllabus

Certificate Program

KAU Mission Statement

The mission of Kainos American University is to provide certificate programs to students and working adults. KAU will offer personal financial education and certified professional programs, helping youth and adults in poor or middle-income communities obtain low-cost professional-level programs and education.

Introduction

In online education, Kainos American University (KAU) stands out as a comprehensive platform catering to the diverse needs of students and adults seeking affordable financial education, professional skills, and certificate programs. Positioned as a top-notch provider of online financial education, KAU is dedicated to equipping students, businesses, and communities with cutting-edge tools for personal growth.

Enrolling in KAU brings forth four distinct advantages:

1. **Short Duration:** Our programs range from 2 to 9 months, catering to the convenience of students who prefer not to commit 4 or 5 years to a traditional university.
2. **Practical Learning:** Regardless of your professional background and college degree, KAU recognizes your need to acquire new, practical knowledge to foster personal growth.
3. **Affordability:** Traditional college degrees often come with a steep price tag, rendering them inaccessible to many students. KAU provides cost-effective alternatives, ensuring quality education at a fraction of the cost.
4. **Debt-Free Education:** Unlike students attending traditional colleges who accumulate hefty student loan debts, KAU offers prompt and practical education without burdening students with excessive financial liabilities

General Program Student Objectives for PFE

The following student program objectives are designed to help students develop essential financial education skills and make informed decisions about their finances.

1. **Net Worth Calculation:** Students will be able to calculate their net worth by subtracting their total liabilities from their total assets, providing a snapshot of their financial health.
2. **Effective Savings Strategies:** Students will learn how to develop and implement effective savings plans to achieve their short-term and long-term financial goals.
3. **Borrowing Awareness:** Students will understand the various types of borrowing options available to them, including loans and credit cards, and the implications of borrowing money.
4. **Debt Management Skills:** Students will learn strategies for managing and reducing debt, including budgeting, debt consolidation, and negotiating with creditors.
5. **SMART Goal Setting:** Students will be able to set Specific, Measurable, Achievable, Relevant, and Time-bound (SMART) financial goals to guide their financial planning and decision-making.
6. **Credit Card Knowledge:** Students will understand how credit cards work, including interest rates, fees, and the importance of responsible credit card use.
7. **Credit Risk Assessment:** Students will learn how credit scores are calculated, how to access their credit reports, and how to improve their creditworthiness.
8. **Mortgage Awareness:** Students will understand the process of obtaining a mortgage, including the different types of mortgages available and the factors lenders consider when evaluating mortgage applications.
9. **Personal Financial Planning:** Students will develop a personalized financial plan that includes setting financial goals, creating a budget, managing debt, and saving for the future.

Course Materials and Resources

All the studying materials are provided to the students in this program. This program is composed of 2 different sections: Principles and Advanced.

1. Principles Section

- a. This section consists of 8 modules, each covering advanced concepts and topics related to personal finance. It includes PowerPoint presentations, animated videos, quizzes, assignments, readings, and YouTube video links related to each subject.
- b. In Module 8, the students are required to compose a personal Emergency Savings Plan.
- c. Students will take a comprehensive exam covering all the topics in this section.

2. Advanced Section

- a. This advanced section consists of 6 modules, each covering fundamental concepts and topics related to personal finance. It includes PowerPoint presentations, animated videos, quizzes, assignments, readings, and YouTube video links related to each subject.
- b. In Module 14, the students are required to compose and submit a Personal Financial Plan.
- c. Students will take a comprehensive exam covering all the topics in this section.

Elective Material and Online Resources:

1. **X-Readings:** Each course has several articles to enhance the knowledge, skills, and understanding of each course.
2. **X-YouTube Videos:** Each course has a list of recommended YouTube videos covering several essential personal finance techniques and instruments that will expand each student's horizon and understanding of financial terms.

Artificial Intelligence (AI) Usage

Students are encouraged to use AI for their coursework in this program. AI has become an excellent resource in the learning environment. Students using any AI engine will not have any points deducted from their submitted work. However, KAU requires two references to accept the student work using AI.

1. Students must indicate the use of AI in their coursework.
2. Students must indicate which AI engine they use in their submitted work (for example, ChatGPT, Bard, Gemini, Consensus, etc.)

Warning: Students not providing these required references for AI usage may have their submitted work rejected.

Required Technology and Software

1. Personal Computer and Software

Manufactured within the last five years; 8+ GB RAM, preferred 16 GB RAM
Operating system: Current version of Microsoft. With Microsoft Word, PowerPoint, and Excel. The current version of Mozilla Firefox, Google Chrome, or Microsoft Edge. This computer must have a webcam and mic which is required for all online courses, and be able to connect with Zoom meetings.

2. **A Basic Calculator** – A calculator is essential to make basic math calculations.

Determining the Final Grade for the Certificate

Passing Grade Criteria:

1. Passing all the online quizzes and comprehensive exams with a grade of 70 or higher
2. Submitting all the assignments, and
3. Fully completing the program

Failing Grade:

1. Not fulfilling one of the Passing Grade Criteria.

Academic Online Integrity and Honor Code

Students are expected to uphold the school's standard of conduct relating to academic honesty. Students assume full responsibility for the content and integrity of their submitted educational work. The guiding principle of academic integrity is that a student's submitted work, examinations, reports, and projects must be the student's own work. Students shall be guilty of violating the honor code if they:

1. Represent the work of others as their own.
2. Use or obtain unauthorized assistance in any academic work.
3. Give unauthorized assistance to other students.
4. Modify, without instructor approval, an examination, paper, record, or report to obtain additional credit.
5. Misrepresent the content of submitted work.

Any student violating the honor code is subject to receiving a failing grade for the program.

Late Assignment Policy

All assignments (quizzes, essays, papers, cases, etc.) are due on their respective due dates. There will be a 30 percent penalty per week for every late assignment submitted. Two weeks of late assignments represent a course failing.

In case of extreme and unforeseen circumstances (sickness, accidents, hospitalization, etc.), the student will provide written proof with the medical doctor's signed note and documented evidence of their situation. The student can retake the course when the next PFE program opens at a 70% payment discount. Students cannot use this discount after six months of unforeseen circumstances.

Coaches and Instructors are neither obligated nor expected to permit students to make up work missed because of unexcused absences. Refer to the syllabus for the course's specific late work acceptance policy.

Attendance Policy for Online Courses

Students must engage and participate in weekly activities because of the nature of the remote/online curriculum and the participatory structure of coursework.

For all classes, students are encouraged to log in regularly (*at least 3 days a week*) to check the announcements and calendar and complete all assignments.

For Zoom or Interactive meetings, Students are expected to:

- Post to discussion forums as assigned.
- Respond to other students' posts as assigned and
- Participate and engage with course material(s): watching course videos, submitting assignments, and completing all weekly assignments.

Student Expectations for Online Coursework

Being aware of your behavior in an online learning environment is essential to ensure positive interactions with your instructor and peers. This requires you to follow some guidelines for behaviors.

Expectations of Student

Students are expected to check their KAU email and announcements regularly throughout the week.

Students are expected to interact respectfully with the coaches, instructor, and peers in online communication and discussions.

Students are expected to turn work in on/before the due date. Students should accept the consequences/penalty for late work.

All work must be completed by the due date. Requirements for each assignment will be given in the assignment instructions and must be followed.

Format and Content for Paper Submissions

Unless otherwise specified in a particular assignment description, the format for the assignments is as follows:

1. Paper Format: Use Verdana, Font 11, single space, 0.7 margins, numbered pages.
2. Cover Page
 - Title of the Assignment, Name of student(s), Date of Submission, Name of the KAU program, Kainos American University.
3. Introduction or Executive Summary
4. Answers to the questions indicated in the assignment.
5. Conclusions
6. Usage of Artificial Intelligence (AI) and Engine used.
7. References
8. Appendix, if required in the assignment

Online Course Netiquette

Netiquette, a social code defining "good" online behavior, is something to remember during online course interactions. Online may be your only communication with classmates and instructors, so it is essential to do this effectively. Follow the guidelines below to leave your mark as a knowledgeable, respectful, and polite student who is also positioned to succeed professionally.

Be Scholarly:

- Do:** Use proper language, grammar, and spelling. Be explanatory and justify your opinions. Credit the ideas of others by citing and linking them to scholarly resources.
- Avoid:** Misinforming others when you may not know the answer. If you are guessing about something, clearly state that you do not know the answer.

Be Respectful:

- Do:** Respect the privacy, diversity, and opinions of others. Communicate tactfully and base disagreements on scholarly ideas or research evidence.
- Avoid:** Sharing another person's professional or personal information.

Be Professional:

Do: Always represent yourself well. Be fully and appropriately clothed. Be truthful and accurate, and run a final spell check. Limit the use of slang and emotions. Treat online meetings with professionalism (dress appropriately, use your webcam, be in a quiet place without distractions, be respectful of others time/effort, etc. – treat like a business meeting)

Avoid: Entering an online meeting in public places or partially clothed. Using profanity or participating in hostile interactions.

Be Polite:

Do: Address others by name or appropriate title, and be mindful of your tone. Treat people as if you were in a face-to-face situation.

Avoid: Using sarcasm, being rude, or writing in all capital letters. Written words can be easily misinterpreted as they lack nonverbals.

Statement on Online Academic Integrity

Because the primary purpose of KAU is to be a community of learning and free inquiry and because the University seeks to create an environment that encourages the development of moral and ethical values, the University places the highest value on academic integrity. It regards any act of academic dishonesty as a serious offense.

Academic integrity violations (Academic Dishonesty) encompass any acts that comprise or subvert the integrity of the educational or research process. These offenses include, but are not limited to, plagiarism, misrepresentation, fabrication, cheating, stealing, impeding fair and equal access to the educational and research process, and misrepresenting or misusing one's relationship with the University.

Students who are unwilling or unable to conduct themselves according to university standards and any other rules and regulations of the University will be removed from the program immediately without any monetary reimbursement.

Technical Assistance and Support

KAU does not provide any technical assistance or technical support.

Students planning to take an online class should have their own personal computers.

Students are required to use computers regularly for several essential tasks in this program.

The University is not responsible for technical problems students may have with computers when accessing their online classes. Students must have their own Internet Service Providers to access their course sites. The University is not responsible for technical problems students may experience with their Internet Service Providers.

In the case of Acts of God and Natural Disruption

Online programs will be paused during the disruption, and classes will be extended accordingly based on the KAU administration's best decisions. Students will be informed via email about these decisions.

CONTENT FOR PERSONAL FINANCIAL EDUCATION PROGRAM

PRINCIPLES SECTION

Modules	Topic	Student Activities	Time
Module-1	Building Net Worth	<p>Introduction – Video --PPP recorded.</p> <ul style="list-style-type: none"> • Class: Animated Video Game Link (75 Min) • Class: Link (75 Min) • Quiz • Personal Assignments • YouTube Video Applications • X-READINGS • Feedback – Want to hear from you 	4 hours
Module-2	Banking	<p>Introduction – Video --PPP recorded.</p> <ul style="list-style-type: none"> • Class: Animated Video Game Link (75 Min) • Quiz • Personal Assignments • YouTube Video Applications • X-READINGS • Feedback – Want to hear from you 	4 hours
Module-3	Budgeting	<p>Introduction – Video --PPP recorded.</p> <ul style="list-style-type: none"> • Class: Animated Video Game Link (50 Min) • Quiz • Personal Assignments • YouTube Video Applications • X-READINGS • Feedback – Want to hear from you 	4 hours
Module-4	Borrowing Money	<p>Introduction – Video --PPP recorded.</p> <ul style="list-style-type: none"> • Class: Animated Video Game Link (45 Min) • Quiz • Personal Assignments • YouTube Video Applications • X-READINGS • Feedback – Want to hear from you 	4 hours
Module-5	Managing Debt	<p>Introduction – Video --PPP recorded.</p> <ul style="list-style-type: none"> • Class: Animated Video Game Link (75 Min) • Quiz • Personal Assignments • YouTube Video Applications • X-READINGS • Feedback – Want to hear from you 	4 hours
Module-6	Savings	<p>Introduction – Video --PPP recorded.</p> <ul style="list-style-type: none"> • Class: Animated Video Game Link (75 Min) • Quiz • Personal Assignments • YouTube Video Applications • X-READINGS • Feedback – Want to hear from you 	4 hours
Module-7	Establish Smart Goals	<p>Introduction – Video --PPP recorded.</p> <ul style="list-style-type: none"> • Class: Animated Video Game Link (40 Min) • Quiz • Personal Assignments • YouTube Video Applications • X-READINGS • Feedback – Want to hear from you 	4 hours
Module-8	Application: Create own Emergency Fund	<p>Introduction – Video --PPP recorded.</p> <ul style="list-style-type: none"> • Review previous Personal Assignments • Write and Submit Emergency Fund • Feedback – Want to hear from you 	4 hours
	EXAM	EXAM FOR PRINCIPLES SECTION	1 hour

ADVANCED SECTION

Modules	Topic	Student Activities	Time
Module-9	Credit Cards	<p>Introduction – Video --PPP recorded.</p> <ul style="list-style-type: none"> • Class: Animated Video Game Link (75 Min) • Quiz • Personal Assignments • YouTube Video Applications • X-READINGS • Feedback – Want to hear from you 	4 hours
Module-10	Credit Reports and Credit Scores	<p>Introduction – Video --PPP recorded.</p> <ul style="list-style-type: none"> • Class: Animated Video Game Link (80 Min) • Quiz • Personal Assignments • YouTube Video Applications • X-READINGS • Feedback – Want to hear from you 	4 hours
Module-11	Renting or Buying a House	<p>Introduction – Video --PPP recorded.</p> <ul style="list-style-type: none"> • Class: Animated Video Game Link (40 Min) • Quiz • Personal Assignments • YouTube Video Applications • X-READINGS • Feedback – Want to hear from you 	4 hours
Module-12	Buying a House	<p>Introduction – Video --PPP recorded.</p> <ul style="list-style-type: none"> • Class: Animated Video Game Link (80 Min) • Quiz • Personal Assignments • YouTube Video Applications • X-READINGS • Feedback – Want to hear from you 	4 hours
Module-13	Protecting your Financial Identity	<p>Introduction – Video --PPP recorded.</p> <ul style="list-style-type: none"> • Class: Animated Video Game Link (45 Min) • Quiz • Personal Assignments • YouTube Video Applications • X-READINGS • Feedback – Want to hear from you 	4 hours
Module-14	Application: Create own Personal Financial Plan	<p>Introduction – Video --PPP recorded.</p> <ul style="list-style-type: none"> • Review previous Personal Assignments • Write and Submit Personal Financial Plan • Coach Chatting Room • Feedback – Want to hear from you 	4 hours
	EXAM	EXAM FOR ADVANCED SECTION	1 hour
		<i>Personal Financial Education Certificate Awarded</i>	