

Personal Finance (FIN 1750-03) Course Syllabus Spring 2012

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Office Hours: M-12:00p-5:00p

Course No.: FIN 1750-03
Course Title: Personal Finance
Credit Hours: 3 Undergrad Semester Hours
Prerequisites: None
Time: T 1:00 - 3:30pm
Classroom: UHB (HAZY) 219

COURSE DESCRIPTION

This course will introduce personal finance decision-making concepts including, obtaining income and other cash inflows, planning your spending through budgeting, saving, borrowing, buying, managing risk, investing, and retirement and estate planning. This course will help students meet the growing complexities of personal budgeting and consumer decision making.

COURSE OBJECTIVES

When the student successfully completes this course, he/she will be able to:

1. Identify the benefits of a properly designed personal financial plan and be able to discuss its relationship to economic conditions and personal goals.
2. Construct and implement a well-planned personal financial plan.
3. Explain the techniques of successful budgeting and asset management, including the meaning and purpose of specific financial statements and records.
4. Discuss the advantages and disadvantages of different types of checking accounts and savings plans.
5. Identify the types of credit available to consumers and be able to discuss the pros and cons of using credit verses savings or cash when purchasing consumer goods.
6. Explain the factors that influence the availability of financial services. List the types of services and financial institutions commonly used by consumers.
7. Discuss factors that influence consumer-buying decisions and identify strategies for effective purchasing.
8. Describe basic consumer rights and responsibilities.
9. Describe the role of planned borrowing in personal financial management.
10. Discuss decision considerations for making major purchases such as a home and automobile.
11. Explain the meaning and purpose of major types of insurance.
12. Define significant personal finance terms.
13. Describe the relationship of retirement and estate planning to future financial well-being.

TEXT & OTHER MATERIALS

TEXT: Focus On Personal Finance, 3rd Edition, by Kapoor, Dlabay, and Hughes

CASE STUDIES:

COURSE COMPOSITION:

- (14) Chapter Specific Visual Content Models—based on chapter content the class determines should be on the mid-term exam to prepare them to best apply the principles of Personal Finance in their lives and careers
- Individual Presentations of chapter specific visual content models to the class—random selection
- Group Presentation of assigned textbook chapters to the class
- Persuasive Paper—applying the discipline of personal financial management to become personally successful and to make a meaningful contribution to society as a citizen.
- 1st Group teamwork—as assessed by team members using the Team Rubric
- Individual work: Comprehensive Visual Content Model displaying class determined mid-term exam content
- Mid-Term Exam—memory replication of individually prepared Comprehensive Visual Content Model
- Real-World Application Paper—How content of an assigned textbook chapter was applied in a real-world setting.
- Individual and Group Case Preparations—random selection
- Group Case Presentations
- 2nd Group teamwork—as assessed by team members using the Team Rubric
- Final Exam—Individual Comprehensive Case Analysis applying the principles of Personal Finance

ASSIGNMENTS:

Reading: In order to remain current with class progress and discussion, and perform well on graded assignments, you will be required to read at least two chapters each week from the textbook, plus other assigned materials. Reading will enable you to effectively study to teach, and then teach to learn assigned chapters in the textbook. Reading enables you to visually model the concepts learned, prepare to present papers, compose presentations, analyze case studies, and prepare for a mid-term exam and a comprehensive final exam.

Class assignments: All assignments will be due at the beginning of the class period on the day the assignment is due. Assignments must be digitally prepared, if possible, to be legible and easily edited. Assignments turned in late will receive partial credit. If you are going to be absent/late for a valid reason, please let the instructor know before class begins so full credit can remain an option. All work must be that of the student receiving credit for the class.

Descriptions of some class assignments:

Personal Financial Plan—Each student will identify and list at least three short-term goals (< 1 year), three intermediate-term goals (1-5 years), and three long-term goals (5+ years), to be used in developing a personal budget. These goals are to be submitted with desired achievement dates, anticipated costs, and anticipated steps for successful achievement. A re-evaluation and update of this personal financial plan, utilizing what has been learned during the semester, will occur at the end of the semester, complete with a one page written summary.

Budget—Each student will prepare a realistic budget for their personal situation, given the goals in their personal financial plan, and including expected income from all sources, along with anticipated spending, savings, and sharing (charitable contributions, etc) amounts. Students will track actual income and expenses for a number of weeks, recording variances between budgeted amounts and actual amounts each week, and personal observations driving needed budget adjustments. A concluding written summary of lessons learned will occur at the end of the specified budgeting period. It is highly recommend that students prepare and update this budget using available on-line budgeting tools.

Stock Purchase—Each student will select at least three exchange listed stocks into which they will make a collective \$10,000 hypothetical investment, tracking market performance weekly, preferably utilizing free online tools, until the stocks are hypothetically sold at a specified time. A summary report describing what things have been learned, and the overall gain/loss incurred (including fees, dividends, splits, etc), during the investment period, will be submitted to the instructor.

Checking/Savings Comparison—Each student will write a comparison of a basic checking account at a commercial bank vs. a credit union; and compare a savings account at a bank vs. a credit union.

Credit Card Comparison—Each student will write a comparison of three different credit cards, listing the features, costs, and benefits of each card. A student's existing credit card(s) may be used.

Consumer Price Comparison—Each student will select at least 15 consumer items that they purchase on a regular basis and make price comparisons at three retail establishments, one of which must be a convenience store. The total amount of money (hypothetically) spent at each store should be tabulated, graphed, and submitted with a one-page summary analyzing the results.

Auto Insurance Comparison—Each student will write a quote comparison of identical service from three auto insurance vendors. Your current auto insurance should be used as one vendor, if possible.

Life Insurance Comparison—Each student will write a comparison of term, whole life, and universal life insurance policies, describing the advantages and disadvantages of each type of life insurance policy.

Mutual Fund Comparison—Each student will research two different mutual funds that match their investment goals and risk tolerance. A written comparison of these funds, using performance and costs, fund objectives, and risk/return ratings will be submitted.

Oral Presentation—Each student will write a one page persuasive paper and a one real-world application paper on Personal Finance topics and be prepared to present them to the class. Data sources will reference current personal finance web sites. When presenting, students will engage the class by asking thought provoking questions and facilitate constructive class discussion.

COURSE SCHEDULE with ASSIGNMENTS and CLASS ACTIVITIES

Date	Assignment Due On This Date	Class Activity
January 10		<p>Begin with the End in Mind: Course overview. Syllabus review. *Discuss "Study to Teach; Teach to Learn" http://www.washingtonpost.com/blogs/college-inc/post/an-undergraduate-education-in-one-course/2011/12/19/gIQA1kzr4O_blog.html http://www.eschoolnews.com/2011/12/14/class-assignment-reinvent-the-high-school/print/. *Assign five learning and teaching groups. http://www.eschoolnews.com/2011/07/28/five-things-students-say-they-want-from-education/ *Browse textbook web site: www.mhhe.com/kdh . Go direct to instructor version at: http://highered.mcgraw-hill.com/sites/0073382426/student_view0/ .User name: shangubler@gmail.com Password: instructor. *Discuss visual content modeling. http://talkingpointsmemo.com/archives/2010/12/200_years_in_4_minutes.php. *Groups practice modeling content using Chapters 1,2,3, agree on <u>mid-term</u> exam content. *Discuss: Personal Financial Plan (xvi) http://highered.mcgraw-hill.com/sites/0073382426/student_view0/pfp_in_excel.htm , * Discuss Daily Spending diary (xvi), Budget, Stock Purchases http://www.dinkytown.net/, and review examples. *Discuss one page persuasive paper: "Empirical data proving that diligent application of sound financial management principles creates greater long-term net worth, and more productive citizens for our society." This paper is to be prepared individually.</p>
January 17	<p>*Individual Exercise: Speed read the entire textbook and prepare an 8.5x11 visual model displaying your understanding of the textbook's content. Bring a copy for the instructor and each member of your learning and teaching group.</p>	<p>Personal Financial Management Principles: *Each group interacts & agrees on one consolidated visual content model for the entire textbook, then makes a 5 min. presentation to the class using visual technology. * Discuss one page persuasive paper: "Empirical data proving that diligent application of sound financial</p>

	*Study to teach- Chapters 3,4	management principles creates greater long-term net worth, and more productive citizens for our society." This paper is to be prepared individually. *Group 1 teaches to learn Chpts. 3,4, exam content *Discuss comparison of: checking acct. at bank vs. credit union; savings acct. at bank vs. credit union
January 24	*Turn in one page persuasive paper. Bring copies for each student in the class *Turn in checking & savings comparisons *Turn in exam content models, Chpts. 3,4 *Study to teach- Chapters 5,6	*Random selections of students to present their scholarly paper. *Students teach Chpts. 3,4, exam content models *Group 2 teaches to learn Chpts. 5,6, exam content *Discuss pos./neg. comparison of (3) credit cards *Discuss price comparison of (15) consumer items
January 31	*Turn in comparison of (3) credit cards *Turn in price comparisons of (15) items *Turn in exam content models, Chpts. 5,6 *Study to teach- Chapters 7,8	*Students teach Chpts. 5,6, exam content models *Group 3 teaches to learn Chpts. 7,8, exam content *Discuss (3) auto insurance coverage comparisons
February 7	*Turn in auto insurance comparisons *Turn in exam content models, Chpts. 7,8 *Study to teach-Chapters 9,10	*Students teach Chpts. 7,8 exam content models *Group 4 teaches to learn Chpts. 9,10, exam content *Discus life insur. comparisons (term, whole, univer.)
February 14	*Turn in types of life insur. comparisons *Turn in exam content models, Chpts. 9,10 *Study to teach- Chapters 11,12	*Students teach Chpts. 9,10 exam content models *Group 5 teaches to learn Chpts 11,12, exam content
February 21	*Turn in exam content models, Chpts 11,12 *Study to teach-Chapters 13,14	*Students teach Chpts. 11,12 exam content models *Group 6 teaches to learn Chpts 13,14, exam content *Discuss pos./neg. comparison of (2) mutual funds
February 28	*Turn in 1 pg. summary of Pers. Fin. Plan *Turn in personal budget *Turn in graph charting stock perf. *Turn in comparison of (2) mutual funds *Turn in exam content models, Chpts 13,14	*Students teach Chpts. 13,14 exam content models *Discuss 1 pg. consolidated model of all exam content, with narratives, which will be the mid-term *Discuss 1 page Paper, due March 27 th : "Research a real-world application of personal finance principles" as taught in a chapter, 2-14, randomly assigned
March 6	*One page consolidated model of entire textbook, with narratives. Instructor will use as comparison to grade your mid-term	Mid-Term Exam--Memorized replication of one page consolidated model of <u>all</u> exam content, with narratives Grade members of 1 st Teaching and Learning Group
March 13	SPRING BREAK	SPRING BREAK
March 27	*1 page Real-World Application Paper due describing the positive or negative consequences of a real-world application of personal finance principles taught in your assigned chapter. Include hotlinks for your information sources. Bring copies for each class member, be prepared to present your findings to the class.	Real-World Practice-Personal Financial Principles: *Share Real-World applications of Principles learned in Chapters 2-14, randomly chosen. *Discuss the case analysis study method *Create four new groups for teaching and learning *Class determines (3) cases of greatest value, +1 today *Assign one case to each of the four groups *Discuss learning objectives of Case 1 (Chapter __)
April 3	*Group 1 prepared to teach Case 1 *Class members prepared to be called on	*Group 1 teaches Case 1 *Watch student found media pertaining to Chapter __ *Discuss best-selling book: Millionaire Next Door *Discuss learning objectives of Case 2 (Chapter __)
April 10	*Group 2 prepared to teach Case 2 *Class members prepared to be called on	*Group 2 teaches Case 2 *Watch student found media pertaining to Chapter __ *Discuss best-selling book: Rich Dad, Poor Dad *Discuss learning objectives of Case 3 (Chapter __)
April 17	*Group 3 prepared to teach Case 3 *Class members prepared to be called on	*Group 3 teaches Case 3 *Watch student found media pertaining to Chapter __ *Discuss best-selling book: Total Money Makeover *Discuss learning objectives of Case 4 (Chapter __)
April 24	*Group 4 prepared to teach Case 4 *Class members prepared to be called on *Students bring thumb drive of real-world media highlighting application of content	*Group 4 teaches Case 4 *Watch student found media pertaining to Chapter __ *Grade members of 2 nd Teaching and Learning Group *Class Discussion: Final Exam Comprehensive Case

May 1	*Final Exam—Analyze a complex personal finance situation, identify appropriate solution using learned principles of personal financial management. Will be graded using the Case Study Performance rubric
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GRADING

Though your focus should be on learning rather than on grading, I am required to assign and post grades. Grades will be awarded as a percentage of the total available points earned, as follows:

Preparation of (13) Chapter Specific Visual Content Models	130 (10 points each model)
Presentation to class of (1) Chapter Specific Visual Content Model	50
Group Presentation to the class of (1) assigned textbook chapter	75
Persuasive Paper	50
1 st Group Teamwork—assessed by team members using TEAM Rubric	75
Textbook Comprehensive Visual Content Model of Mid-term exam	100
Mid-term Exam—memory replication of Comprehensive Visual Model	75
Real-World Application Paper	50
Preparation of (4) cases	80 (20 points each case)
Group presentation of (1) assigned case	75
2 nd Group Teamwork—assessed by team members using TEAM Rubric	75
Assignment—Personal Financial plan	10
Assignment—Personal Budget	10
Assignment—Charting Stock Performances	10
Assignment—Checking and Savings comparisons	10
Assignment—Comparison of (3) credit cards	10
Assignment—Price comparison (15) items at three stores	10
Assignment—Auto insurance comparisons	10
Assignment—Life insurance comparisons	10
Assignment—Comparison of (2) mutual funds	10
Final Exam—Comprehensive Case Analysis	75
Total Available Points	1,000 points

0-59%	60-62%	63-66%	67-69%	70-72%	73-76%	77-79%	80-82%	83-86%	87-89%	90-92%	93-100%
F	D-	D	D+	C-	C	C+	B-	B	B+	A-	A

For policies regarding incomplete or withdrawal, please refer to the current university catalog.

COURSE POLICIES:

ADA Information—If you are a student with a disability, or think you might have a disability, and would like accommodations, please contact the Disability Resource Center (phone# 435-652-7516, Baako Wahabu, <http://www.dixie.edu/drcenter/>). The Disability Resource Center will determine your eligibility for services based upon complete professional documentation. If you are deemed eligible, the Disability Resource Center will further evaluate the effectiveness of your accommodation requests and will authorize reasonable accommodations appropriate to your disability. This syllabus is also available in other formats.

Academic Integrity—I believe that most students are honest, and I don't want to punish everyone for the few that aren't. However, I will not tolerate cheating, and if I discover that it has occurred, a zero grade will be given for that assignment or exam, and you will not be allowed to make it up. Repeated or aggravated offenses will result in failing the course.

Any time you take credit for work you did not do, you are cheating. This includes getting the answers to homework problems from someone else, copying information from a library or internet source and presenting it as if it were your own words (plagiarism), looking at someone else's answers on an exam, and asking someone who has already taken a test about what questions it contains.

I have tried to design assignments and exams to minimize the temptation to cheat, but it is not my job to prevent you from cheating. If you cheat and are not caught, it doesn't mean that you "beat the system." It means you violated the student code of conduct and forfeited your integrity, whether or not you are caught. You will pay the price, sooner or later. Having served on the committee that disciplines students for academic dishonesty, I can promise you that it is

better to fail an assignment or even a class than to cheat and lose the chance to continue your education. (See "Student Code" <http://library.dixie.edu/policies/studentcodesectionfour.pdf> page 8).

Attendance, Etiquette, & Communication—You are expected to keep up with class-work and are responsible for any information, materials, or assignments made in class, whether you happen to be in attendance or not. Cell phones and pagers should be turned off during class. If you leave any voicemail messages for me, be sure to speak slowly and distinctly (especially when saying your phone number). Say your full name and phone number at the beginning of your message and again at the end. If you send me an email, be sure to include a detailed subject line. I do not open email when I do not recognize the sender and/or the email does not have an appropriate subject line. All that said, I warmly encourage communication and office visits.

Dmail—Important class and college information will be sent to your Dmail email account. This information includes your DSC bill, financial aid/scholarship notices, notification of dropped classes, reminders of important dates and events, and other information critical to your success in this class and at DSC. All DSC students are automatically assigned a Dmail email account. If you don't know your user name and password, go to www.dixie.edu and select "Dmail," for complete instructions. You will be held responsible for information sent to your Dmail email, so please check it often.

Student Resources—

Tutoring Center: If you need help understanding the content of your courses, go to the Tutoring Center located in the Browning Learning Center, Room 105. There is a schedule of what courses have tutors at what times outside the door. You can also visit them online at <http://dsc.dixie.edu/tutoring/>

Writing Center: If you need help writing papers, go to the Writing Center in the Browning Learning Center, Room 105. You can also visit them online at http://new.dixie.edu/english/dsc_writing_center.php

Computer Center: If you need to use a computer to do schoolwork on campus, go to the Computer Center in the Smith Computer Center or the Library basement.

Testing Center: If you are assigned to take a test in the Testing Center, go to the first floor of the Career/Financial Aid Building. You can get information on their website at <http://new.dixie.edu/testing/>

Library: The Library has all kinds of information and resources. Visit the Val Browning Library or go to the library website at <http://library.dixie.edu/>

College Approved Absences—Dixie College Policy explains in detail what needs to happen if you anticipate being absent from class because of a college-sponsored activity (athletic events, club activities, field trips for other classes, etc. Please read this information and follow the instructions carefully! The policy can be found at: <http://www.dixie.edu/humanres/policy/sec5/523.html>

Important links:

Disability Resource Center - dixie.edu/drcenter

IT Student Help Desk - dixie.edu/helpdesk

Library - library.dixie.edu

Testing Center - dixie.edu/testing

Tutoring Center - dixie.edu/tutoring

Writing Center - dixie.edu/english/dsc_writing_center.php

Reference to "[Policy for Absences Related to College Functions](#)"

[Disruptive behavior policy](#) / addresses classroom expectations

Student Name: _____ Course: _____

Date: _____ Instructor/Evaluator: _____

**Dixie State College -Udvar-Hazy School of Business
Writing Assignment Rubric**

In most cases, a writing assignment is allotted 100 total points. Fifty points will be awarded for on-time completion. Thirty points are available for collecting and producing accurate content. The final twenty (20) points available is based on writing presentation. I use the following rubric to grade the writing portion of an assignment.

<i>Thesis Statement</i>	<i>Structure</i>	<i>Support</i>	<i>Grammar, Spelling and Style</i>
Is it Conspicuous?	Does the opening paragraph present an outline?	Are the arguments supported in the body?	Are there minimal, egregious errors in spelling and grammar?
Is it Clear?	Does the body follow the outline?	Is the support logical?	Is the formality and tone appropriate for the target audience?
Does it state a position or make a recommendation?	Does the summary provide closure?	Is the support documented, referenced, and presented in order?	Is the language professional?
	Do the arguments flow?	Is the support objective?	Is the verb tense consistent?
	Are there transitions leading the reader through a sequence of arguments?	Does the support lead to a conclusion/recommendation?	

Each of the four categories is assigned a score from 1 to 5. The categories are orthogonal, meaning that it is possible to score very poorly in one and very well in another. A score of 2-4 indicates some success but improvement is possible. The following is a qualitative description of high and low scores, respectively.

5 – Outstanding

- The thesis statement is clear and concise.
- The argument structure is easily recognized.
- The arguments are supported by evidence that is clear, referenced and easily located in the body or appendix.
- The writing is void of significant errors in spelling and grammar. The language is professional and the tone is appropriate.

1 – Inadequate

- The thesis statement is hidden, poorly articulated, or non-existent.
- The arguments are void of structure and the language is rambling.
- The arguments that exist are weakly supported and poorly referenced.
- The writing is fraught with errors in spelling and grammar. The language is inappropriate and the tone is misguided.

**Dixie State College -Udvar-Hazy School of Business
Writing Resources**

- Definition - normative, adj
 1. implying, creating, or prescribing a norm or standard, as in language normative grammar
 2. expressing value judgments or prescriptions as contrasted with stating facts
- Collins English Dictionary – Complete and Unabridged © HarperCollins Publishers 1991, 1994, 1998, 2000, 2003
- Formality - <http://owl.english.purdue.edu/owl/resource/608/02/>
 - Tone – <http://owl.english.purdue.edu/owl/resource/652/1/>
 - Passive Voice - <http://www.unc.edu/depts/wcweb/handouts/passivevoice.html>
 - Sentence Structure - <http://www.eslbee.com/sentences.htm>
 - Parts of a Memo - <http://owl.english.purdue.edu/owl/resource/590/02/>

Student Name: _____ Course: _____

Date: _____ Instructor/Evaluator: _____

Team Members: _____

**Dixie State College -Udvar-Hazy School of Business
Team/Peer Evaluation Rubric**

Objective: Provide each of you with opportunities to:

- Work successfully with others who possess diverse abilities, personalities, strengths, and weaknesses toward a common goal.
- Participate in a peer evaluation process, providing constructive feedback.
- Identify the characteristics of and contribute to a successful team.

Part A: RUBRIC FOR ASSESSING TEAM PARTICIPATION (Peer Evaluation)

Scale 1 to 10 (1 = strongly disagree, 10 = strongly agree)

	Peers →	(SELF)					
1	Always manifested positive energy.						
2	Attended all scheduled meetings/Did not negatively distract from the progress of the group.						
3	Showed initiative.						
4	Timely completed all specific assignments from the group.						
5	Volunteered.						
6	Didn't cut corners/produced high quality work						
7	Contributed "out-of-the-box" ideas.						
8	Showed leadership.						
9	Was accommodating.						
10	Would want him or her to be in my group again.						
	Total						

How much time do you estimate that you spent on this team project/activity?

_____ Hours

How much time would you estimate that your peers spent on this team project/activity? (in hours)

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Comments:

Briefly summarize the strengths and weaknesses of each team member:

Name: _____

Strengths: _____

Weaknesses: _____

Name: _____

Strengths: _____

Weaknesses: _____

Name: _____

Strengths: _____

Weaknesses: _____

Name: _____

Strengths: _____

Weaknesses: _____

Name: _____

Strengths: _____

Weaknesses: _____

Name: _____

Strengths: _____

Weaknesses: _____

Part B: RUBRIC FOR ASSESSING TEAM FUNCTIONING (Team Evaluation)

	[Possible POINTS: 8-10]	[Possible POINTS: 5-7]	[Possible POINTS Below 5]
Participation Points ____	<ul style="list-style-type: none"> Group agrees on a clear definition of all tasks. All members take an active role. Team engages in follow-up activities to monitor progress. 	<ul style="list-style-type: none"> Tasks are defined informally and most but not all members understand them. Most members contribute. Follow-up is sporadic 	<ul style="list-style-type: none"> Tasks are undefined. Few members participate or project completed by one person. There is no follow-up
Role Definition Points ____	<ul style="list-style-type: none"> Every member's role is defined and understood by all. Each member can explain the role of others. 	<ul style="list-style-type: none"> Roles are defined informally and may not be understood by all. Some members may not be able to describe the role of all other members. 	<ul style="list-style-type: none"> There is little understanding of who does what.
Collective Decision-Making Points ____	<ul style="list-style-type: none"> Clear procedures for making decisions are established and documented. Decisions, process and member participation are all documented and acknowledged. 	<ul style="list-style-type: none"> Decision-making is done informally leading to inconsistency in implementation and failure to involve all group members. 	<ul style="list-style-type: none"> Due to lack of decision-making process, decisions are made by individuals and do not reflect the thinking or desires of the group.
Team Member Support Points ____	<ul style="list-style-type: none"> All team members are treated with respect. All members listen to and acknowledge all ideas presented by other members. All members feel free to ask questions or for help from the other members. 	<ul style="list-style-type: none"> There is a general atmosphere of respect for team members but some members may not be heard as much. Acknowledgements are sporadic. Not all members feel comfortable asking questions or for help from other group members. 	<ul style="list-style-type: none"> The team atmosphere is competitive and individualistic rather than cooperative and supportive.
Communication Skills Points ____	<ul style="list-style-type: none"> Effectively exchanged ideas. Used brainstorming for creative solutions to issues. Had group buy-in and commitment to a common goal. Effectively planned a course of action. 	<ul style="list-style-type: none"> Exchanged ideas but with some difficulty. Used brainstorming to a limited degree. Had commitment to a common goal by most members. Team had a small degree of difficulty planning a course of action. 	<ul style="list-style-type: none"> Failed to exchange ideas. Did not use brainstorming. Had difficulty getting a commitment to a common goal. Team had difficulty planning a course of action at all.
Quality of Work	<ul style="list-style-type: none"> Professional Appearance. On Time. Thorough. Exceeded the requirements of the assignment. 	<ul style="list-style-type: none"> Less professional in appearance. Not timely. Needed more content. Met minimum requirements of the assignment. 	<ul style="list-style-type: none"> Messy w/spelling errors, etc. Not completed prior to group presentation or assignment completion deadline. Incomplete.

Student Name: _____ Course: _____

Date: _____ Instructor/Evaluator: _____

**Dixie State College -Udvar-Hazy School of Business
Oral Presentation Rubric**

Students will possess the interpersonal and communication skills necessary to succeed in business.

Objectives:

- A. Students will be able to deliver professional quality oral presentations
Measurement: Assessment of a presentation using a rubric for quality oral presentations
When: Required Senior Management Course, MGMT

ASSESSMENT CRITERIA	Likert Score 1 to 5X Weight
Content: valuable, clear understanding of topic, reliable sources, able to apply, goes deep, current, insight into future	Weighted - X3
Presentation Skills: clarity of message and voice, responsive to audience, good listening, eye contact, professional, appropriate dress, effective use of time	Weighted – X2
Level of Persuasion/Learning: persuasive, enthusiastic, motivational, confident, knowledgeable, supported with research and facts	Weighted – X1
Audience Attention & Participation: engage audience, assess audience absorption, maintain interest, ask good questions, give good answers	Weighted – X1
Presentation Support: appropriate format & organization, effective presentation tools, professional quality handout, good teamwork, relevant and clarifying activity	Weighted – X1
TOTAL (40 possible points)	

Likert Score: 1 = very poor; 2 = poor; 3 = fair; 4 = good; 5 = excellent

Strengths of the presentation:

Weaknesses or ways to improve the presentation:

Student Name: _____ Course: _____

Date: _____ Instructor/Evaluator: _____

**Dixie State College -Udvar-Hazy School of Business
Case Study Performance Rubric**

	Exceeds Standards	Meets Standards	Does not Meet Standards
<p>Identification Business opportunities / problems are identified within the case.</p>	<p>Higher levels of critical thinking are clearly present. The business opportunities and/or problems are not only clearly identified, but they are presented in a fashion that is actionable by a firm’s executives or managers.</p>	<p>The case presentation / write-up succinctly identifies the fundamental business opportunities and/ or problems addressed within the case. This is demonstrated via a clear and concise summary of the topic. The case provides appropriate supporting evidence of the business opportunity / problem.</p>	<p>The case presentation / write-up either incompletely or inaccurately identifies the fundamental business opportunities and/ or problems addressed within the case. Insufficient support has been provided to identify the core opportunities or problems which are central to the case.</p>
<p>Analysis Identification and use of proper analytical techniques to dissect business opportunities / problems</p>	<p>Proper methodologies are utilized to analyze the case’s opportunities or problems. The student(s) demonstrates a fundamental understanding of the selected methodologies and applies them correctly to the business topic. Methodologies from multiple business disciplines (e.g. finance, accounting, operations, strategy, marketing, etc.) are used as appropriate to provide support for conclusions reached.</p>	<p>Utilizes proper methodologies to analyze the case’s opportunities or problems. The student(s) demonstrates a fundamental understanding of the selected methodologies and applies them correctly to the business topic with proper support.</p>	<p>Methodologies selected to analyze the case’s opportunities or problems are applied incorrectly or without logical support. The student(s) are unable to exhibit a fundamental understanding of the selected analytical methodologies and their application to the case.</p>
<p>Synthesis Clear statement of alternatives to address business opportunities / problems</p>	<p>Alternatives or solutions to the business opportunity / problem are clearly stated, using analytical results to support alternatives. The advantages / disadvantages of pursuing given alternatives should be discussed with a clear recommendation provided for each topic or problem. Alternatives or solutions are synthesized with a clear call to action which could be implemented by the firm’s executives or managers.</p>	<p>Alternatives or solutions to the business opportunity / problem are clearly stated, using analytical results to support alternatives. The advantages / disadvantages of pursuing given alternatives should be discussed with a clear recommendation provided for each topic or problem.</p>	<p>Alternatives or solutions to the business opportunity / problem are not clearly stated, using analytical results to support alternatives. There is insufficient linkage between analytical results and recommendations. Managers or executives are left with no clear recommended course of action.</p>