College of Charleston
School of Business, Department of Finance
FINC 120-03 CRN 11858 Fall Semester 2017

Expecting the Unexpected:
How to continue your financial journey? A “Things to do List” teaching you the best strategies to fill your financial buckets over your lifetime. By creating financial freedom and economic sustainability, these strategies will allow you to care for all you have loved throughout your life, make your Family your First Priority, while Living a Life you Love with Purpose, Intention and Passion.

Instructor: Denise Marie Fugo, MBA
Classroom: Tate Center for Entrepreneurship Room 133, 5 Liberty Street, Charleston, SC
Current Financial News followed by Class Instruction 8am-9:15am Tuesday/Thursday
Office: Tate Center for Entrepreneurship Room 305
Hours: M-F 7am every morning
MWF 7am to 10am
I prefer communicating via text.
Cell:(216)406-0256 please text me your request and include your name.
E-Mail: FugoDM@CofC.edu

COURSE PREREQUISITES: None

COURSE DESCRIPTION: An introductory course analyzing the characteristics and relative importance of common and preferred stocks, mutual funds, municipal and corporate bonds, Treasury obligations, U.S. Government agency issues and real estate. Special topics including portfolio management, insurance and interest rates will also be covered.

COURSE OBJECTIVE: This class will cover consumer and personal finance topics including small business owner planning. By creating your own economic engine either by joining an organization, continuing work in a family business, starting your own business or purchasing a franchise, by filling your buckets throughout your economic journey, you can design the life you choose to live. Topics include:

Goal Setting: A child born in 2014 was projected to live to 120 years of age based on medical technological advances only. How do you plan to support yourself financially if you live to 100+ years of age?

Cash Management: By the age of 18 you have received gifts of money for graduations, religious ceremonies, birthdays, and holidays. You have been working since you were 16(?) Where did all that money go? This class will teach you to learn to pay yourself first.

Budgeting: The American Dream of going to college and owning a car(s) and a home(s) is a debt based model. If globally we are slipping into a deflationary world, does that model still apply? Is it possible to plan a debt free life? Understanding the Time Value of Money, the beauty of compounding, and long term investment in the stock market via Benjamin Graham.
Insurance: Creating your personal line of credit and savings through insurance. What is the minimum amount of insurance needed for you and your spouse to live in the best of assisted living facilities: Room and Board expenses for Seniors 55+? Planning for a “Special Needs Child?”

Investments: Understanding your personal Risk Profile. Researching Mutual Funds that match your profile and will allow you to sleep through the night, even when the stock market drops 30% in one day. Understanding the stocks and bonds that are in mutual and stock index funds both in your Retirement and Investment Portfolios.

Tax Planning: Keeping more of your hard earned money throughout your lifetime by maximizing tax deductible, tax deferred, tax free and tax exempt investment vehicles. Once you begin receiving your social security benefits your annual income is limited by law, however dividends, interest and rents are not. Is it true, state and federal governments can seize your social security earnings and your money in your bank account? How you can protect yourself if you fall on hard times.

Estate Planning: Upwards of 70% of Americans die without a will, thereby putting their assets and last wishes at risk as your family goes through Probate Court. The government may claim your undistributed assets. How can a trust protect your assets and your last wishes?

Over 80% of seniors live on their own. What is an Elder Care Attorney? Can they help with end of life planning for my parents and grandparents? How do we preserve their assets for future generations? What is a Family Foundation?

This course is “practical” as opposed to “theoretical” in content, and is presented from the consumer’s point of view. Students will learn several “how to’s.” Some examples include; how to create a personal financial statement, how to create and use budgets, whether to purchase or lease a car, how to rent or buy a home, how to choose an insurance and or investment advisor, and how to plan/pay for major life events like marriage, your children’s education, retirement and health care. Mastery of the course material will enable the student to make more intelligent financial decisions throughout their life. Bottom line, you will learn how to save throughout your entire life for the unexpected and to be able to Live a Life you Love.

College of Charleston, School of Business, Learning Goals:

Communication Skills: Students demonstrate the ability, via both written and spoken word, to effectively present, critique, and defend ideas in a cogent, persuasive manner. Will be using Writing Across Curriculum model.

Quantitative Fluency: Students demonstrate competency in logical reasoning and data analysis skills.

Global and Civic Responsibility: Students identify and define social, ethical, environmental and economic challenges at local, national and international levels. Students integrate knowledge and skills in addressing these issues of environment, humanity and economics.

Intellectual Innovation and Creativity: Students demonstrate their resourcefulness and originality in addressing extemporaneous problems.
**Synthesis:** Students demonstrate the ability to integrate knowledge from multiple disciplines incorporating learning from both classroom and non-classroom settings in the completion of complex and comprehensive tasks.

**LEARNING OUTCOMES:**

1. Use of academic resources and student support services at the College of Charleston, including the library, information technology, the Center for Student Learning, the Academic Advising and Planning Center, the office of Career Services, and other appropriate academic resources, student support services, and cultural resources;

2. Familiarity with appropriate data, information and knowledge-gathering techniques and research skills in the discipline;

3. Using appropriate critical thinking skills and problem-solving techniques in a variety of contexts;

4. Identify and evaluate both personal and financial goals as well as explore different career opportunities.

5. Understanding your risk/return profile with respect to investing and saving.


7. Understanding the value of life long professional association networking and creating a LinkedIn account and graduating with 1000+ contacts plus publishing your first article on LinkedIn.

8. Completing a DISC Profile to understand your strengths at work and home.

**Financial Computation** – Students will learn to use mathematical procedures and tools to analyze and solve personal financial problems. They will demonstrate competency by preparing and maintaining financial records and interpreting financial information.

- **Credit Management** – use mathematical procedures to compute credit cost, calculate effective interest rates and determine payments
- **Financial Management** – use mathematical procedures to prepare a budget, maintain financial records, reconcile bank statements and determine net worth twice each year for the rest of your life: Personal Financial Statement.
- **Savings and Investment** – use financial procedures to calculate the purchase price of stocks, bonds and mutual funds; compare rates of return on investments.
- **Taxation** – use mathematical procedures to compute and prepare income tax returns.
- **Technology Tools** – use appropriate technology to perform calculations, apply formulas and create graphs and communicate ideas in writing and in class presentations.
INSTRUCTOR EXPECTATIONS:

Reading, Writing, Arithmetic: Practicing the basics every day

**Mission:** Life is a continuous journey of learning and practicing. I like to use this quote from playwright **Edward Albee** to describe my philosophy towards teaching:

"If you're going to spend $100 or more to go to the theater, something should happen to you. Maybe somebody should be asking you some questions about your values or the ways you think about things and maybe you should come out of the theater (with) something having happened to you. Maybe you should be changing or thinking about change. But if you go there and the only thing you worry about is where you left the damn car, then you wasted your $100."

Like the real world you will be graded on:
- All reading (preclass preparation)
- All in class discussion
- Homework calculations: if you need help with you will come to my office immediately
- Excel formatting and calculations
- Critical thinking, discussion and writing
- Presentation Skill: eye contact, body movement, vocal quality, engagement, impact

A spiral notebook is required for note taking in class writing assignments. Please use a black or blue ink. No pencil please.

Excel is required for this class. If you have never used excel, don’t worry please come by my office..

**Printed Name**
**Signed Name**
Date is mandatory on all homework, quizzes, exams *(Automatic 5 point deduction if missing)*

Seven (7) day turnaround on all assignments; Automatic 5 point deduction if late.

All exams are open book and notes.

**Reading quizzes are announced in advance.**
Red Flags or questions written in book or with sticky notes or marked with note cards

6 one page articles written in your own voice.
- Oaks Discussion Post
- Financial Blog
- Powerpoint
- Excel Presentation
- Executive Summary to your Boss
- Radio Script to be read in class

**Writing ONLY using your own voice.**
Minimum three (3) Modern Language Association citations, preferably from books

Danglers: Chunking words visually

Word Choices: Please never use the word “Greed or greedy” use financial misconduct terms

Avoid “run on sentences”; make your point efficiently

Proofreading; papers will be revised multiple times before handing in for grading
   Six times silently
   One time aloud

Be Creative

Outline is Mandatory and must be turned in before your PIP paper is written

Introductory and summary paragraph need to be related

Passion, Intention, Purpose Presentation
   Powerpoint/Slides or Props are required.

Homework Forms will be handed in printed in ink; only unique written work may be composed in Word/Docs document.

Use Excel for homework assignments when calculation is required. Presentation counts. Assume you are presenting this information to the Board of Directors. When possible please format to one page to save trees.

Show all math, it may be worth an extra ½ point on quizzes and exams
   Two decimals is fine, unless answer is less than 1, then show 4 decimals

Final exam is comprehensive: Fill in the blank, Multiple Choice, True and False, Matching, Math, Critical Thinking, Timelines and graphs

Quizzes and exams are based on reading, class discussions, white board notes, critical thinking and problem solving. Open book and notes is permitted.

Please text me with questions. If you have course related problems, please contact me immediately via text. If you have technical problems, please contact the Student Computing Support Desk at 843-953-5457 or email StudentComputingSupport@cofc.edu.

The instructor has the right to modify and/or change the course syllabus by notification to students in class.

**STUDENT EXPECTATIONS:**

Students are expected to read nightly, discuss topics in class, write well researched papers including 3 outside sources and citations, present their life plan to their classmates, perform financial calculations, create their own study guides and take WRITTEN notes in class.
Students must have access to a working computer with connection to the Internet. Computer failure/unavailability does not constitute an excuse for not completing assignments by the due date.

All assignments and homework are due 7 days from the assigned date and must be turned in at the beginning of class. Late work will not be accepted. A 3 page single space (font size 11) Executive Summary is required of all students explaining their Passion, Intention and Purpose. A five minute presentation in business attire and Powerpoint/Slides or other props, is required as well. See PIP on syllabus.

PREPARATION: Come to class prepared. Read the chapter referenced on the syllabus BEFORE coming to class. After reading the Textbook chapter assigned, complete the Financial Planning Exercises listed on the syllabus and turn in at each class. Late work is not accepted.

The anticipated quiz dates are listed on the Syllabus. Some questions will be taken from the Financial Planning Exercises and from the vocabulary listed at the back of your textbook. The purchase of both books listed below is mandatory; you should keep both books for life.

HOMEWORK: Homework will be assigned for all of the chapters. Your understanding of the homework assignments will be critical as problems similar to the homework will be on each quiz and midterm. Homework will be collected daily. Quizzes may include problems assigned as homework.

PARTICIPATION: Participation in class discussions through questions and sharing your own stories, articles, etc. is critical to the education process in this class and also makes it more fun for all of us! I will call randomly on students to answer questions from the reading and also just for random input.

CLASS ATTENDANCE IS MANDATORY: Please print and sign your name for each class attended on the attendance sheet provided at the beginning of class. Attendance is expected at every class. If you have pre-approved absences for athletic or other College commitments or for religious reasons, please provide me with the absence notification memo and also remind me just prior to each absence via text. Class starts promptly at 8:00am with a review of current financial events that may impact your economic future. If you will be unable to arrive on time, you should withdraw from the course. Withdrawal: Note that “W” is not automatic. You must be doing passing work. Withdrawal before the first examination does not guarantee a “W” because of the importance of class participation and the quizzes to the course grade.

I am available to answer questions immediately following the class session. Office hours before and after each class are available. Please text me to arrange at 216-406-0256 including your name and request. Thank you!

CONTACT: Feel free to text me on my cell up until 8:00 pm.

**Students with Disabilities:** Students with a documented disability requesting accommodations in this course must be registered with the Center for Disability Services http:www.cofc.edu cds and must discuss needed accommodations within the first two days of the semester or immediately after obtaining an access plan. If you qualify for this program, please take advantage of it. It has been very helpful to the success of many of my students. Students who have demonstrated problems with some of the types of questions I ask on quizzes and exams will be referred to Center for Disability Services.

**RESOURCES:** There are many resources on campus to assist you. Also, if procrastination or study skills (or just the pressure of college) are presenting problems for you, please contact me or visit one of the following resources:

**Student Learning Center:** http://spinner.cofc.edu/studentlearningcenter/studyskills/onlinelibrary.php?referrer=webcluster&. The Library is also willing to work with us (http:// libguides.library.cofc.edu/profile.php?uid=6502 as well as the Writing Lab http://spinner.cofc.edu/studentlearningcenter/writing/?referrer=webcluster&. No appointments required!

**Emergency Closing/Inclement Weather Information:**
Emergency Information Website, www.cofc.edu/emergency/index.html;
Emergency Information Hotline: 843-725-7246

**REQUIRED COURSE MATERIALS:**
The following Textbook must be purchased:

**PFIN 4, 5 or 6: Personal Finance** by Gitman, Joehnk and Billingsley
ISBN-10: 1305271432 (book only)

**The Trustee’s Legal Companion: A Step by Step Guide to Administering a Living Trust** by Carol Elias Zolla, Attorney and Liza Hanks, Attorney

Financial Calculations will require use of Excel. Be prepared to bring your computer to class. As long as you have Excel then the purchase of a financial calculator to use throughout the course is optional. If you are a future Finance Major, I do recommend purchase of a financial calculator.

**GOAL:** This course is designed to provide anyone with the knowledge and skills to manage their personal finances and help encourage others.

**OBJECTIVES:**
1. Understand the process for making personal financial decisions;
2. Establish personal life and financial goals;
3. Evaluate the factors that influence personal financial planning;
4. Apply strategies for attaining personal financial goals.
5. Be proficient in information retrieval from databases or survey data.
6. Understand the social and economic impacts of saving over the long term and investment decisions.
7. Discuss the ethical issues (privacy and censorship) surrounding technology and personal financial investigation.
USE OF TECHNOLOGY:
1. This course is web-based.
2. Original assignments must be typed neatly in a Word or Google document. Vocabulary assignments must be handwritten. Excel assignments must be in presentation format and set up to save paper.
3. For financial and statistical analysis, students will be learning and working with Excel.
4. Internet sources should be used to increase student awareness of current events which could impact future lifetime earnings. Current Events are reviewed and discussed the beginning of each class starting promptly at 8:00am.
5. Specific assignments from various websites related to financial planning will be given:
6. A minimum of three (3) outside Citations should always be noted in all written work.

COMPUTER COMPONENT:
Excel/Sheets, Word/Docs and Powerpoint/Slides are needed. I will help teach if needed. Financial Calculator is optional, as long as you have Excel.

LIBRARY ASSIGNMENTS: See course outline.

ATTENDANCE is mandatory:
Experience indicates that a student not fully engaged in discussion and in class writing assignments or quantitative problems, will not fully develop their reading comprehension, listening, writing maturity, and formal presentation skills unless that student earnestly and actively participates in class. Since the development of these skills is a major course objective, class participation is noted. Class participation is not synonymous with attendance. It means that you are well prepared to discuss the assigned readings and learn through the class discussions. We are developing your personal and hopefully organizational leadership skills. Quality is important. Asking questions and sharing personal life experiences in class can be a valuable learning vehicle and such questions/discussions are encouraged for that reason.

Official College of Charleston Class Attendance Policy:
Because class attendance is crucial for any course, students are expected to attend all classes and laboratory meetings of each course in which they enroll. Instructors maintain the authority to determine how absences will be addressed, which should be detailed in their attendance policies. Participation in college-sponsored activities, where students are official representatives of the College of Charleston, may result in absence(s). Instructors will recognize absences in which students are official representatives of the College of Charleston (such as intercollegiate academic or athletic team competition, or academic program sanctioned research presentation or artistic performance) as excused. During the first week of classes, instructors will announce and distribute their attendance policies, including criteria to be used in determining excused absences. Instructors determine whether absences are excused or unexcused for the purposes of participation grades and in-class assignments. Regarding formal graded work (such as exams, presentations, papers), instructors will make “reasonable accommodations” when a student misses class for an event at which s/he is an official representative of the College of Charleston. Examples of reasonable accommodations might include: rescheduling an exam, altering presentation times, or flexibility in assignment submission dates. Students are required to submit documentation of their College representation related commitment from the appropriate College authority at least one week prior to the scheduled absence in order to be
eligible for reasonable accommodations by the instructor. Regardless of any accommodation granted, students are responsible for satisfying all academic objectives, requirements, and prerequisites as defined by the instructor and the College. Instructors ascertain whether both excused and unexcused absences count in determining the basis for a grade of "WA," which stands for "withdrawn excessive absences" and is equivalent to a failing grade. If attendance is used for grading purposes, the instructor is responsible for keeping accurate attendance records. If a student has more than the maximum allowed absences as defined in the course syllabus, the professor may assign a "WA." Instructors are required to submit an electronic "WA" form (located in MyCharleston faculty tab) to the Registrar on or before the last meeting day of the class. The Registrar will then send an email notification to the student. The student is responsible for keeping personal addresses and contact information current through the Office of the Registrar. All students, whether absent or not, are responsible for all information disseminated in the course. The maximum number of missed classes is four (4).

**GRADING SCALE:**

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If a student declines to complete their assignments, they will be unable to attain an “A” letter grade.

**CLASS PARTICIPATION AND COMMUNITY:** I encourage you to get involved-ask questions, answer them, and make comments. Your participation is vital to the life of the class. Please do not talk when others are talking and make sure all phones, pagers and headsets are turned off and placed under your desk at the beginning of each class session. This will help ensure no distractions to our discussions and demonstrate a respectful commitment to each other and our ideas.

**ACADEMIC HONESTY:** It is your responsibility to read the College Policy on Academic Honesty. This document establishes clear standards for academic honesty and it will be enforced in this course. My policy is completely consistent with that document. Here is my position. A College can successfully function only when its integrity is maintained. One important element of integrity is personal honesty. Cheating, a form of personal dishonesty is unfair to students who do not cheat because their performance may appear relatively inferior, and it is unfair to students who do cheat because it short circuits the learning process. In short, cheating is a cancer that invades and subverts the legitimate academic process. It cannot be tolerated at any level. Consequently, my position is simple. All
work must be your own. Any student found using case notes prepared by others (including students from prior classes), copying during quizzes or exams, signing someone else’s name to the attendance list, or attempting in any way to promote the work of others as his or her own will receive an F for the course. Note that a person providing assistance is equally as guilty of cheating as the recipient of the assistance. In addition, I will make every effort to see that the guilty party receives the most severe College disciplinary action appropriate. There will be no exceptions or second chances. Period. All suspected cases are referred to the Dean of Students and Honor Board for review, and if appropriate, sanctions. If a student definitively is found to have plagiarized intentionally, he or she will fail the course (earning and XF grade-failure due to academic dishonesty). If you have any questions at all about what constitutes proper citation practice, please let me know and consult a writing handbook for additional details.

Lying, cheating, attempted cheating, and plagiarism are violations of our Honor Code that, when identified, are investigated. Each incident will be examined to determine the degree of deception involved. Incidents where the instructor determines the student’s actions are related more to a misunderstanding will be handled by the Professor. A written intervention designed to help prevent the student from repeating the error will be given to the student. The intervention, submitted by form and signed both by the instructor and the student, will be forwarded to the Dean of Students and placed in the student’s file. Cases of suspected academic dishonesty will be reported directly by the Instructor and/or others having knowledge of the incident to the Dean of Students.

A student found responsible by the Honor Board for academic dishonesty will receive a XF. The grade will appear on the student’s transcript for two years after which the student may petition for the X to be expunged. The student may also be placed on disciplinary probation, suspended (temporary removal) or expelled (permanent removal) from the College by the Honor Board.

Students should be aware that unauthorized collaboration—working together without permission—is a form of cheating. Unless the instructor has specified that students can work together on an assignment, quiz and/or test, no form of cheating include possessing or using an unauthorized study aid (which could include accessing information via a cell phone or computer), copying from others’ exams, fabricating data, and giving unauthorized assistance will be permitted. Research conducted and/or papers written for other classes cannot be used in whole or in part for any assignment in this class without obtaining prior permission from the instructor.

Students can find the complete Honor Code and all related processes in the Student Handbook at http://studentaffairs.cofc.edu/honor-system/studenthandbook/index.php

**Important Websites:** (many more valuable website address references are in the text) Present Value/Future Value calculations: http://www.uic.edu/classes/actg/actg500/pfvatutor.htm

**Understanding Interest Rates:**

**Income Tax Forms:** http://www.irs.gov/formspubs/index.html

**Credit Reports:** https://www.annualcreditreport.com

**Personal Finance Resource:** http://finance.yahoo.com/personal-finance

**Mortgage Calculator:**
http://finance.yahoo.com/real-estate then select Comprehensive Mortgage Calculator
NOTE: Students are responsible to know and understand the subject matter covered in each textbook chapter, regardless of whether that material has been covered in class. Students are also responsible to know how to solve assigned end-of-chapter problems for each textbook chapter. Each student will present one chapter from the textbook as the 15 Minute Professor with a powerpoint/slides presentation. Please time your presentation

MEMORANDUM: Variances granted from the common final examination date are undesirable for obvious reasons. Intrinsically, early examination exposes student to question, even if innocent, when cheating is discovered. The penalties of cheating are severe.

GUIDELINES FOR REQUESTED VARIANCE
1. A letter must be written to me and must be supported by additional written documentation regarding the student’s conflicting obligation. Job conflicts are to be supported by a letter from the student’s supervisor on company stationery. Variances for students involved in the wedding of an immediate family member will be considered. Others will not. Copies of wedding invitation and statement of kinship must support those considered. Obituaries and verification of kinship must be provided for out of town family funerals for variance consideration.
2. The letter should include your College of Charleston Student ID number, cell number, address, and name of instructor, and course section.
3. Examination after the date of the common final will be granted only when the student has become physically disabled or hospitalized late in the quarter.

DISABILITY Students approved for SNAP Services are instructed to meet with me, the Professor, and if assigned, the peer facilitator, during the first two weeks of classes or as soon as you are approved for services to discuss accommodations and present a copy of the SNAP-issued Professor Notification Letter (PNL). It is the student’s responsibility to initiate discussion regarding accommodations that may be needed. The College will make reasonable accommodations for persons with documented disabilities. Students should apply at the Center for Disability Services/SNAP, located on the first floor of the Lightsey Center, Suite 104. Thank you for attending my class. The skills you will learn in the class you will be able to use for a lifetime and help guide others in your life as well.

Sincerely,
Professor Denise Marie Fugo, MBA
text 216-406-0256 FugoDM@CofC.edu

Syllabus Subject To Change at Professor's Discretion
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<th>Homework</th>
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<td>Savings (Bank) &amp; Disability</td>
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<td>Picture of Dream Car plus Cost including annual cost for insurance, repairs &amp; maintenance, and fuel</td>
<td>Print out the First Time Home Buying Program in the state you hope to find a job; write a one page Movie Review</td>
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<td>6-9-14-4</td>
<td>6</td>
<td>Chp 0-3 Excel, Chp 7</td>
<td></td>
<td>Picture of Dream Car plus Cost including annual cost for insurance, repairs &amp; maintenance, and fuel</td>
<td>Print out the First Time Home Buying Program in the state you hope to find a job; write a one page Movie Review</td>
<td>Chip &amp; Ken &amp; Kyle &amp; Nats &amp; Chp 1, JOHNS &amp; Arie</td>
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<td>Thursday</td>
<td>Oct 13</td>
<td>6-9-14-4</td>
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<td>Chp 0-3 Excel, Chp 7</td>
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<td>Thursday</td>
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<td>Picture of Dream Car plus Cost including annual cost for insurance, repairs &amp; maintenance, and fuel</td>
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<td>Picture of Dream Car plus Cost including annual cost for insurance, repairs &amp; maintenance, and fuel</td>
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<td>Monday</td>
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<td>Picture of Dream Car plus Cost including annual cost for insurance, repairs &amp; maintenance, and fuel</td>
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<td>6-9-14-4</td>
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<td>Chp 0-3 Excel, Chp 7</td>
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<td>Picture of Dream Car plus Cost including annual cost for insurance, repairs &amp; maintenance, and fuel</td>
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<td>Picture of Dream Car plus Cost including annual cost for insurance, repairs &amp; maintenance, and fuel</td>
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<td>Picture of Dream Car plus Cost including annual cost for insurance, repairs &amp; maintenance, and fuel</td>
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<td>Picture of Dream Car plus Cost including annual cost for insurance, repairs &amp; maintenance, and fuel</td>
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<td>Picture of Dream Car plus Cost including annual cost for insurance, repairs &amp; maintenance, and fuel</td>
<td>Print out the First Time Home Buying Program in the state you hope to find a job; write a one page Movie Review</td>
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<td>Picture of Dream Car plus Cost including annual cost for insurance, repairs &amp; maintenance, and fuel</td>
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<td>Thursday</td>
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<td>6-9-14-4</td>
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<td>Picture of Dream Car plus Cost including annual cost for insurance, repairs &amp; maintenance, and fuel</td>
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