

VERTICAL LEARNING CURVE

# Life Finance

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A Personal Finance Course Description

**4/20/2009**



VLC

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# Life Finance

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## Overview

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This course provides practical, personal, individualized training on how to successfully manage personal finances in every stage of adulthood. Students are guided through ten phases of life in which they confront common, but critical financial challenges, and are dealt immediate consequences. To learn more visit [www.4tNoxRox.com](http://www.4tNoxRox.com).

This course may be used as a Personal Finance course for freshmen college students or as a university concurrent course to help High School students earn college credits. It is designed to meet the requirements of a growing number of states for high school graduates to have basic, practical financial training. In order to be engaging and challenging for today's students, the course is designed for delivery via high speed internet. It is primarily intended as a self or small group study but can easily be incorporated into a classroom discussion context.

Subject matter includes:

- 1: Earning an Income
- 2: Understanding State and Federal Taxes
- 3: Banking and Financial Services
- 4: Balancing a Checkbook
- 5: Savings and Investing
- 6: Planning for Retirement
- 7: Understanding Loans and Borrowing Money
- 8: Understanding Interest, Credit Card Debt, and Online Commerce
- 9: Identity Fraud and Theft
- 10: Rights and Responsibilities of Renting or Buying a Home
- 11: Understanding Insurance
- 12: Understanding the Financial Impact and Consequences of Gambling
- 13: Bankruptcy
- 14: Charitable Giving

## Course Outline

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Module 1. Finishing High School: Buying a car, car insurance, saving for college, basic banking

Module 2. After High School: Credit cards, renting a home, student loans, budgeting, building up your savings

Module 3. Twenties: Saving for a home and retirement, credit scores, health insurance, online banking, identity fraud

Module 4. Turning Thirty: Buying a home, life insurance, gambling

Module 5. Thirties: Credit card debt, charitable giving, family budgeting

Module 6. Mid to Late Thirties: Retirement planning, income tax review

Module 7. Early Forties: Bankruptcy, predatory lending

Module 8. Mid Forties: Financing your next home, saving for your kids' college

Module 9. Fifties: Online commerce, paying for your kids college

Module 10. Sixties: Retirement, estate planning, managing your assets

Module 11. Final Exam

## Recommended Readings and Resources

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- The Free Management Library - <http://www.managementhelp.org/>
- MBA Library-  
[http://www.businessbookmall.com/MBA%20Internet%20Library.htm#Free MBA Pre requisites Books](http://www.businessbookmall.com/MBA%20Internet%20Library.htm#Free_MBA_Pre_requisites_Books)
- Selected Readings from Harvard University Center for International Development
- Selected Readings from the International Center for Trade & Sustainable Development
- <http://www.bankrate.com/ust/calculators/autos.asp>.
- <http://studentaid.ed.gov/students/attachments/funding/PerkinsLoanInfo.pdf>

- [http://studentaid.ed.gov/PORTALSWebApp/students/english/FFEL\\_DLInterestRates2008-09.jsp](http://studentaid.ed.gov/PORTALSWebApp/students/english/FFEL_DLInterestRates2008-09.jsp)
- <http://studentaid.ed.gov/PORTALSWebApp/students/english/studentloans.jsp?tab=finding>
- <http://www.ed.gov/offices/OSFAP/DirectLoan/index.html>
- <http://studentaid.ed.gov/PORTALSWebApp/students/english/index.jsp>
- <http://www.ucan-network.org>
- <http://cgi.money.cnn.com/tools/studentloan/studentloan.html>
- [www.bankrate.com](http://www.bankrate.com)
- [www.foxbusiness.com](http://www.foxbusiness.com)
- <http://www.irs.gov/pub/irs-pdf/f1040.pdf>
- <http://onlinebanktours.com/oec/?b=57&c=170>
- <http://www.irs.gov/pub/irs-pdf/f1040.pdf>
- <http://www.bankrate.com/ust/calculators/autos.asp>
- [http://portal.hud.gov/portal/page?\\_pageid=73.1&\\_dad=portal&\\_schema=PORTAL](http://portal.hud.gov/portal/page?_pageid=73.1&_dad=portal&_schema=PORTAL)
- <http://www.hud.gov/foreclosure/index.cfm>
- <http://www.irs.gov/publications/p590/ch01.html>
- <http://www.irs.gov/publications/p590/ch02.html>
- [www.saveforcollege.com](http://www.saveforcollege.com)
- [www.collegeboard.com](http://www.collegeboard.com)
- Personal Financial Literacy – [http://oktextbooks.state.ok.us/textbook\\_pdf/PFL.pdf](http://oktextbooks.state.ok.us/textbook_pdf/PFL.pdf)

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## Credits - Brooks Levonitis, MBA

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Executive and Founder of U.S. Investment Firm

Dillard Building  
1800 N. Interstate Dr.  
Norman, OK 73072  
405.290.1437

Current Employment: Chief Executive Officer, The Republic Group of Companies, LLC of Oklahoma City, OK

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### *Personal*

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Brooks is a former wrestling state champion and high school wrestling coach. In addition, he was a camp counselor for Athlete's In Action. Brooks is married to Treva Levonitis. Treva is a former public school teacher and Great Expectations mentor (trainer of teachers). Brooks and Treva have two beautiful children and reside in Oklahoma.

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### *Education*

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BA, University of Central Oklahoma

MBA, Oklahoma City University

M.Ed., University of Central Oklahoma

Doctoral work (Technology in Education), Oklahoma State University

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### *Academic Experience*

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Founder, The Republic Group of Companies, LLC.- a diversified investment company

Passive owner of minority investments

Active owner of majority owned companies

Owner, Republic Advisory Services-

Provides financial advice and portfolio management to individuals, companies, trusts, and foundations as a registered investment advisor (RIA)

Former Partner, SS USA

Owner/operator of a manufacturing & distribution flooring product company

Sold to an international manufacturer/distributor

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### *Professional Certifications*

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- Registered Investment Advisor Representative
  - State of Oklahoma Superintendent
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*References (More References Available Upon Request)*

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- Robert Pourchot (President, Central Plastics Company)
- David Gillogly (Former Executive at Express Personnel Services)

## Other Advisors

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**Brian Boone, CPA** – Mr. Boone is a technology consultant. Formerly he was Chief Service Officer at Dobson Communications (acquired by AT&T in 2007). Mr. Boone was employed by Dobson from 2000-2007 and had 7 direct reports who managed a combined workforce of 500. Previously he was Treasurer at Logix Communications for two years. Prior to that, Mr. Boone was a Manager at Arthur Andersen where he was employed from 1992-1998. Mr. Boone has an accounting degree from the University of Oklahoma.

**John Cragin, Ph.D.** – Dr Cragin has a Ph.D. in Management and twenty years of business experience in thirty countries. He has worked for the Entrepreneur Company of the Year (Ernst and Young) and he has received the Entrepreneur Educator of the Year award. He has served as president of Management Technologies International Inc., an international consulting firm. He is also the co-founder and joint venture manager of Intertech Corp., Tianjin, China, and founder of Hunan Management Training Center, Changsha, China. John has been a business advisor for strategy projects for companies such as GM, Pittsburg Plate Glass, Sheraton ITT, Peavy, Detroit Edison, Dayton Hudsons, Great Lake Chemicals, and Motorola. He was done consulting work for major firms in thirty countries and six governments in Asia, Latin America, Western Europe, Eastern Europe, and the Middle East. He has taught at both the undergraduate and graduate levels.

**JK Illustrator** – Jonathan Koelsch is one of the best illustrators in the southern United States. He has done work for major corporations, educational institutions, and has illustrated a number of children's books. Jonathan brings a unique character to every project as well as professional project management and infectious enthusiasm.

**Republic Advisory Services** – Republic is a Registered Investment Advisory headquartered in Oklahoma City. The firm has a multi-tiered financial services practice that works with retail clients, high net worth clients and corporate clients. The diversity of clients and their unique (and similar) issues throughout the life-cycle has given Republic a content specialization in the fundamentals of personal finance that is beyond merely theory and academia. Republic provides 4tNox insights into real life scenarios and helps aggregate them into broad-based foundational principles of personal finance. Republic is a technical advisor to 4tNox.

**Christy Sheffield, M.Ed., NBCT** – Mrs. Sheffield is an Education Consultant. She is a contract consultant and editor for Great Expectations, where she worked the last seven years as a Mentor with Mrs. Levonitis. She moved into these roles after 25 years teaching secondary English, speech, drama, and German as well as offering humanities classes through Interactive Educational Television. As a teacher, Christy earned National Board Teacher Certification, worked as technology master teacher, and wrote numerous plays for student drama productions. She was recognized as Oklahoma Foundation of Excellence Secondary Teacher of the Year and was named an Oklahoma Christa McAuliffe Fellowship recipient. She has been a presenter at numerous national conferences including the NCA Annual Meeting in Chicago and several Learning Brain Expo sessions in Florida, California, and Texas.

**Tracey Swafford** – Mrs. Swafford has been an elementary school teacher for 17 years. She has three sons, one of which is a high school junior and beta test student for our course modules. Mrs. Swafford was a high school salutatorian and graduated Magna Cum Laude from the University of Central Oklahoma with a B.S. in Elementary Education.