Career Readiness & Freelance — JOUR 419

Fall 2026 — Monday / Wednesday / Friday — 11:00-11:50 a.m.

Instructor Information

Dr. Adam J. Kuban
Art & Journalism Building (Office #385)
Ball State University, Muncie, IN

Office Hours:
Please contact me so we can arrange an appointment. I'm happy to meet with you.

General Course Information

This course meets every Monday, Wednesday and Friday from 11:00-11:50 a.m. in room 109 in the Burkhardt Building (unless I specify otherwise).

JOUR 419 is ***NOT*** a reporting/writing course about finance or entrepreneurs; instead, it is meant to explore and equip you with the knowledge, skills and expertise necessary to engage in entrepreneurial endeavors or freelance work in (or related to) journalism, media and/or strategic communications.

Specifically, we will explore personal financial literacy from budgeting to credit to insurance to taxes (in the spirit of career readiness), and you'll examine the business side of the gig economy, learning to craft compelling pitches, establish rates, track time, improve your professional portfolio, and evaluate other tools and strategies related to freelancing.

> Finding data on the number of freelancers is tricky. Figures from the Bureau of Labor Statistics — which are the best available — show that there are currently about 49,800 reporters and correspondents employed as staffers by newspapers, publishers, broadcasters, and other outlets. These are traditional, corporate positions. Meanwhile, another 150,700 people are writers and authors, and 66% of them (or 99,462) identify as "self-employed workers," meaning they freelance and/or run their own LLC. The Bureau predicts that the number of employed reporters and correspondents will ***decrease*** by 3 percent through 2033, while the ranks of freelance writers and authors ***will grow*** by 5 percent during the same period (2023-2033). David Hill, a freelance journalist and vice president of the National Writers Union, is confident that "every single media outlet" uses freelance writers.
>
> — *Inside the Effort to Organize Freelance Journalists*

What's a LLC? Do you need that if you intend to be your own boss? What's the difference between a W2 and a 1099? Do freelancers need to pay the self-employment tax? And how much is that? How do you determine an appropriate rate for a media-oriented "gig" that you pursue? Should you insure your equipment? And how do you determine your deductible … but first, what is a deductible?

It's my opinion, however, that before we can discuss and develop your entrepreneurial prowess, we need to initially augment your personal financial literacy and identify your acceptable level of

RISK. Approximately the first half of the course will dissect your personal financial situation & then we will progress into entrepreneurial media prospects such as freelance gigs and LLCs.

You must **engage** with the course content as much as possible to achieve the intended course outcomes (listed later). Assignments and quizzes as applicable will reinforce this expectation.

It is usually expected that students will spend approximately 2-3 hours of study time *outside* of class every week for every ONE credit hour. Since this is a THREE-credit-hour course, you should thus expect to study roughly 6-9 hours **each week** for this course alone. However, this is a general estimate; more or less time may be required depending on other factors such as your comprehension of course concepts or your work ethic.

Required Texts & Materials

Students enrolled in JOUR 419 must have the following texts:

- "Rich Dad Poor Dad" (ISBN = 9781612680194) by Robert Kiyosaki

Robert Kiyosaki, author of *Rich Dad Poor Dad* — the international runaway bestseller that has held a top spot on the New York Times bestsellers list for over six years — is an investor, entrepreneur and educator whose perspectives on money and investing fly in the face of conventional wisdom. He has, virtually single-handedly, challenged and changed the way tens of millions around the world think about money. In communicating his point of view on why 'old' advice — get a good job, save money, get out of debt, invest for the long term and diversify — is 'bad' (both obsolete and flawed) advice, Robert has earned a reputation for straight talk, irreverence and courage. *Rich Dad Poor Dad* ranks as the longest-running bestseller on all four of the lists that report to Publisher's Weekly — The New York Times, Business Week, The Wall Street Journal and USA Today — and was named "USA Today's #1 Money Book" two years in a row.

- "Why Didn't They Teach Me This In School" (ISBN = 9781481027564) by Carey Siegel

Why Didn't They Teach Me This in School? 99 Personal Money Management Lessons to Live By was initially developed by the author to pass on to his five children as they entered adulthood. As it developed, the author realized that personal money management skills were rarely taught in high schools, colleges and even in MBA programs. Unfortunately, books on the subject tend to be complicated, lengthy reads. The book includes eight important lessons focusing on 99 principles that will quickly and memorably enhance any individual's money management acumen. Unlike many of the personal money management books out there, this book is a quick, easily digested read that focuses more on the qualitative side than the quantitative side of personal money management. The principles are not from a textbook. Rather, they are practical principles learned by the author as he navigated through his financial life.

- "Succeeding as a Solopreneur: Six Keys to Taking the Leap, Winning Clients, & Building Wealth" (ISBN = 9781639090327) by Liz J Steblay

Succeeding as a Solopreneur is the definitive guide to launching and growing your own business as a self-employed professional. For current and aspiring solopreneurs, this book will help you master the critical steps for achieving success at every stage of your solopreneur journey, from determining if you're ready to "go for it," to setting a marketing and pricing strategy, to lowering your tax rate to keep more of what you earn.

You will have several reading 'checks' throughout the semester associated with these required texts. Additionally, you will view supplemental online texts and resources via links in Canvas.

You also should have access to personal storage space. There are numerous options: Google Drive, Dropbox, Microsoft OneDrive, external devices, etc. You should get in the habit of saving your work in multiple locations in the event of computer hard-drive failure.

At this point in your early career, you should make an earnest attempt to stay informed about the concepts we cover in class. While I won't dictate from which sources you should obtain content, I do encourage you to inform yourself via a variety of publications. For example, I prefer to get my financial information from Investopedia and NerdWallet, and when it comes to stocks, I'll regularly consult Yahoo! Finance.

None of these require subscriptions (yet), so it's in your long-term interest to bookmark these and/or other sources that will augment your knowledge beyond the duration of this semester.

Moreover, Ball State University Libraries offers students ***free*** digital subscriptions (sort of — you pay for them via your fees) to The New York Times and The Wall Street Journal. Finally, The Washington Post offers a discounted Academic Rate ($1.25/week).

Recommended Texts & Materials

The following texts and/or applications are NOT required but recommended to enhance your knowledge about personal financial literacy and professional entrepreneurship:

- "Harvard Business Review Entrepreneur's Handbook" by the Harvard Business Review
- Entrepreneur magazine subscription
- STASH: Invest. Learn. Save → app (available in both iOS and Android)
- Investing School → app (available in both iOS and Android)

Intended Course Outcomes

Over the course of the semester, you and I will work together to try to achieve the following outcomes. Additionally, I have aligned these Intended Course Outcomes with the established workplace competencies identified by the National Association of Colleges & Employers (NACE) in the table below.

1. Apply an understanding of personal financial literacy to develop a preliminary (but detailed) post-graduate media / communications business plan;
2. Explore entrepreneurial endeavors and freelance work for media and strategic communications professionals, assessing risks and opportunities;
3. Explore best practices related to fee structures, deadlines, negotiation strategies, pitches, invoices, and setting and managing expectations;
4. Produce/Improve a dynamic portfolio that showcases your work and markets your skills; and
5. Discuss ethical and/or cross-cultural considerations related to working in the gig economy.

Student Learning Outcomes:	**NACE Workplace Competencies:**
Apply an understanding of personal financial literacy to develop a preliminary (but detailed) post-graduate media/communications business plan.	Career and Self Development, Professionalism, Leadership, Communication, and Critical Thinking
Explore entrepreneurial endeavors and freelance work for media and strategic communications professionals, and assess risks and opportunities.	Critical Thinking, Leadership, and Career & Self-Development
Explore best practices related to fee structures, deadlines, negotiation strategies, pitches, invoices, and setting and managing expectations.	Career and Self Development, Professionalism, Leadership, Communication, and Critical Thinking
Produce a dynamic portfolio that showcases your work and markets your skills.	Career and Self Development, Professionalism, and Technology
Discuss ethical and cross-cultural considerations related to working in the gig economy.	Communication, Equity and Inclusion, and Teamwork

School of Journalism & Strategic Communication Policies

ACEJMC Core Values & Competencies: The School of Journalism & Strategic Communication identifies JOUR 419 as substantially aligning with the following Core Values and Competencies defined by the Accrediting Council for Education in Journalism and Mass Communication (ACEJMC):

- Demonstrate an understanding of professional ethical principles and work ethically in pursuit of truth, accuracy, fairness, and service to all people and communities;
- Apply critical thinking skills in conducting research and evaluating information by methods appropriate to the communications professions in which they work;
- Apply tools and technologies appropriate for the communications professions in which they work;
- Effectively & correctly apply basic numerical and statistical concepts.

Attendance: This course functions primarily as **lecture**. Explanation and/or instruction of numerous fiscal concepts will occur often, particularly throughout the first half of the semester, but the overarching intent is to maintain a forum where ideas and insights reign supreme so as to facilitate personal exploration and understanding. In other words, there will be ample opportunity for questions, discussions and in-class activities as time permits and topics demand.

You should come to EACH class session prepared to take notes in a manner that's most congruent with the way you learn.

Punctual attendance is expected and required in this course. Through your enrollment, you have thus contracted to be here, and I expect you to accept and fulfill that responsibility.

Inclement Weather: It is rare that the University completely shuts down due to weather; however, if that should occur, then you'll typically receive formal notification from the University c/o its emergency services. You might also receive notice via email and/or social-media push notifications. As a general rule, if the University is open, then we have class. Should the University close due to weather, then you should expect further instructions from me about how the course (content, assignments, etc.) will proceed until we can return to campus.

Absences for University Activities: The University expects its departments and programs that take students away from class meetings to schedule such events in a way that will minimize hindrance of orderly completion of course requirements. Such units must provide a written statement to the students describing the activity and stating as precisely as possible the dates of the required absence. The involved students must deliver this documentation to the instructor, preferably before the absence but in no event later than one week after the absence.

Prerequisites: None. But you need the desire to learn and engage.

Writing Statement: The School of Journalism & Strategic Communication regards writing proficiency as essential to the satisfactory completion of all journalism courses. Therefore, School instructors must monitor writing performance and language proficiency in all courses. Student grades must reflect both criteria. This means you will be graded on your spelling, punctuation and sentence structure.

Professional in Residence: The School of Journalism & Strategic Communication may provide virtual professional development and networking seminars each semester to provide industry insight and encouragement for our student majors. These events provide an opportunity for you to connect classroom instruction with current professional practices. They also help expand your professional network. The School may offer in person and/or Zoom-facilitated presentations.

University Policies & Resources

Canvas / Technology Assistance: The Ball State University Technology Helpdesk is designed with the IT support needs of online students in mind. At this site, you may access the IT knowledge base, find answers to FAQs, report a technology issue or request assistance, check on the status of your ticket, review your ticket history and/or join a remote assistance session.

The University also provides 24/7/365 support for Canvas via phone, email or chat. To access, just click the Help button at the bottom of the Global Navigation menu on the far left. Moreover, the Canvas app allows you to see your courses on the go and check your grades and assignments, join discussions (as applicable), watch video uploads from professors and more.

The Canvas app is compatible with both Apple and Google devices.

For online storage, the University offers students a Microsoft OneDrive account that you can access through your login & password credentials at: https://my.bsu.edu.

Finally, as a current student, you can download the latest Microsoft Office 365 ProPlus as well as Adobe Creative Cloud on most computers, tablets and smartphones at no cost to you. Request access and/or retrieve installation instructions from the IT Digital Tools page.

Academic Integrity: Honesty, trust, and personal responsibility are fundamental attributes of the university community. Academic dishonesty and other forms of academic misconduct threaten the foundation of an institution dedicated to the pursuit of knowledge and will not be tolerated. To maintain its credibility and reputation, and to equitably assign evaluations of scholastic and creative performance, Ball State University is committed to maintaining a climate that upholds and values the highest standards of academic integrity.

Academic integrity violations include giving or receiving an unfair academic advantage (cheating), presenting someone else's ideas or work as your own (plagiarism), and falsifying academic records. **Unless otherwise indicated, you must work independently by yourself.** Check with me if you are unsure whether something constitutes academic dishonesty. Examples of academic-integrity violations include but are not limited to:

- Using resources not authorized by me / the faculty member (including devices, AI tools, hidden notes, and open books)
- Using commercial study websites to find answers to graded assignments (e.g., Chegg, Course Hero, StudyPool, OneClass, etc.).
- Without the instructor's written permission — giving away, buying, or selling: graded assignments, class notes, exams, study guides, or other course materials to other students or to third-party vendors (e.g., Course Hero, Chegg, 24HourAnswers, etc.).
- Working with another person on any assignment other than authorized group projects.
- Sharing or allowing others to access your files, whether done with permission or not.
- Reusing your own work from another semester, course, or section.
- Sharing answers with others during exams (e.g., passing notes, texting, whispering, gesturing)
- Discussing exam questions and answers with students who have not taken the exam.
- Soliciting others to complete work for you.

You're strongly encouraged to read the Student Academic Ethics Policy for more information.

As you work on and submit your assignments this semester, please know that using generative AI tools to complete your assignments can be a violation of Ball State's Academic Ethics Policy — unless the AI use is explicitly approved by the faculty member. **In this course, students may NOT submit any work generated by an AI program (such as ChatGPT, etc.) as their own.** Doing so is considered plagiarism. For any assignment(s) where AI use is permitted, I will have guidelines for that use. Work created outside of those guidelines will be considered an Academic Ethics Policy violation. If a student's grade is adversely affected by an academic ethics violation, faculty are required to report the violation to the Office of the Vice Provost for Academic Affairs who oversees the Student Academic Ethics policy and maintains records of its violations.

More information about the reporting process is available here.

BSU & Disability Statement: We are committed to ensuring that all members of the community are welcome through valuing the various experiences and worldviews represented at Ball State University and among those we serve. We promote a culture of respect and civil discourse. If you need course adaptations or accommodations because of a disability, please contact me / the instructor of record as soon as possible. Ball State's Disability Services Office coordinates services for students with disabilities; **documentation of a disability needs to be on file in that office before any accommodations can be provided**. Disability Services can be contacted at 765-285-5293 or ***dsd@bsu.edu***.

Freedom of Expression: In this course, we are committed to fostering a learning environment that values intellectual diversity, encourages free expression, and promotes open inquiry. As members of the Ball State Community, we treat each person in the Ball State University community with civility, courtesy, compassion, and dignity and respect, and we learn from differences in people, ideas, and opinions. Please review Ball State University's Statement on Freedom of Expression, the resources on Ball State's Freedom of Expression webpage, and Ball State's Beneficence Pledge.

Learning Center: The Learning Center offers free tutoring for many courses. We also provide writing and study skills tutoring. Students can make appointments for virtual (Zoom) or in-person (NQ 350) appointments. To make an appointment, visit my.bsu.edu and click on "Navigate" in the Additional Tools section or just download the Navigate Student app. For more information, visit the site, call 765-285-1006 or send an email: learncenter@bsu.edu.

Counseling Center: The Ball State University Counseling Center offers free and confidential services to all students. The Counseling Center is located in Lucina Hall, Room 320. To schedule an appointment, call 765-285-1736. Ball State also offers a 24/7 Crisis Line, which can be reached at 765-285-HOPE (4673). The Crisis Line is a mental health resource for those who are struggling with any mental health concerns, including thoughts of self-harm and/or suicide.

The Ball State Counseling Center sees students for a variety of reasons, some of which include homesickness, relationship concerns, anxiety, and depression. At your first appointment, you will work with a therapist to create a plan that will connect you with resources that best fit your needs. All Ball State students also have access to several on-demand, self-help resources through a variety of different platforms. All of these resources, including a direct link to the website, can be found here.

CCIM Student Success & Advising: For academic advising and student success support, visit the CCIM Student Success and Outreach Hub **in BC 210**. Schedule an appointment with an academic advisor through Navigate or walk in during business hours for assistance from Student Success staff.

Basic Needs Hub: If you are having difficulty affording enough food, do not have a safe and reliable place to sleep, and/or are experiencing an emergency or crisis, help is available through

the Basic Needs Hub. The Basic Needs Hub has information, resources, and its personnel provides individualized support to students. To talk with a supportive staff member about your experience, receive one-on-one assistance, or learn more about resources, you can submit this Basic Needs Assistance Form.

Add/Drop or Withdrawal: According to Ball State University policy, registration matters and/or withdrawal from a course remains your responsibility.

Dropping or withdrawing from the course may affect your financial aid. Please visit the Scheduling & Registration web page for additional information.

Grade Disputes: A student who wishes to dispute a final course grade must first try to resolve the matter with me. Per university protocol, I must have your request in writing. I have five business days to respond to you, and if we ultimately cannot resolve the issue, then the student may dispute the grade — again, in writing — with the School director. The student must provide a substantive "supporting argument." Please view Section 6.7 of the Student Rights and Community Standards Code for supplemental information.

Student Rights: It is your responsibility to be familiar with your rights and responsibilities as a student at Ball State. Please visit the links embedded within this syllabus and the Student Code to keep yourself informed and knowledgeable. This code includes appendices that contain Ball State's policies on academic dishonesty, policy and procedures for appealing final grades, student leaves for funerals, etc.

Evaluation

7.5% Reading & Viewing 'Checks'
- Periodically assigned reading 'checks' (Siegel, Kiyosaki, Steblay + others from online sources) & viewing 'checks' (e.g., TED Talks) to ensure comprehension

37.5% Aggregate Assignment Scores (in-class + out-of-class) — which may include but are not limited to:
- reflexive exercises (sometimes related to course texts but not always)
- assignments pertinent to course concepts / weekly units
- applied-ethics scenarios

15% First-Third Semester Assessment — like a midterm exam but around Week 6

15% Second-Third Semester Assessment — like a midterm exam but around Week 11

15% Final Exam
- comprehensive & proctored in person … it'll be open-book / open-note

10% Professionalism & Punctuality
- primarily in consideration of your aggregate attendance & participation

Be sure you keep electronic and hard copies of all your work!

Specific point values will be made known in Canvas. This course will be graded on a +/- basis, and I will utilize the university grade scale shown below to calculate final grades.

		100-94%	A	93-90%	A-
89-87%	B+	86-84%	B	83-80%	B-
79-77%	C+	76-74%	C	73-70%	C-
69-67%	D+	66-64%	D	63-60%	D-

Evaluation Component Descriptions

The descriptions below represent an honest effort to inform you of what you will complete in the course in order to achieve the intended course outcomes. Parameters may change as the semester progresses based on class needs and/or time constraints.

A reminder of the intended course outcomes:

1. Apply an understanding of personal financial literacy to develop a preliminary (but detailed) post-graduate media / communications business plan;
2. Explore entrepreneurial endeavors and freelance work for media and strategic communications professionals, assessing risks and opportunities;
3. Explore best practices related to fee structures, deadlines, negotiation strategies, pitches, invoices, and setting and managing expectations;
4. Produce/Improve a dynamic portfolio that showcases your work and markets your skills; and
5. Discuss ethical and/or cross-cultural considerations related to working in the gig economy.

Reading & Viewing 'Checks' — Outcomes 1, 2, 3, 5: As this course will likely introduce you to new knowledge and concepts, I will periodically assign these 'checks' in conjunction with reading assignments and/or viewing assignments. They're meant to (1) ensure that you did, in fact, read or watch as applicable and (2) check your degree of comprehension of the subject(s) presented. In many instances, these 'checks' will pertain to courses texts — Siegel, Kiyosaki, Steblay — but they might also occur alongside relevant online content as assigned in Canvas.

Aggregate Assignment Scores — ALL Outcomes: Numerous assignments will be administered in order to assess your comprehension of the course concepts covered in our weekly modules (or units). NOTE: Some may occur during class. Others will require out-of-class commitment as homework. Make sure you note the deadline dates, times and submission procedures for these assignments in Canvas.

Pay attention to my feedback! This is how you improve from one assignment to the next, so if you don't know how to access our comments and/or annotations in Canvas, then you need to ask.

First-Third Semester Assessment — Outcomes 1, 2: It's like a midterm exam but earlier. At roughly Week 6, you can expect an assessment that will cover the concepts covered throughout the first third of the semester. Look for details and logistics in Canvas.

Second-Third Semester Assessment — Outcomes 1, 2, 3: It's like a midterm exam but later. At roughly Week 11, you can expect an assessment that will cover the concepts covered throughout the second third of the semester. Look for details and logistics in Canvas.

Final Exam — ALL Outcomes: This comprehensive exam will depict a hypothetical post-graduation scenario over time, encompassing many of the concepts covered throughout the term. It'll be completed individually; however, you'll have access to your notes / 'checks', past assignments & assessments, any/all resources available in Canvas as well as your course texts. More details will be shared at a later time in the semester, but for now, you should anticipate that this exam will occur IN PERSON and as scheduled by the University during Finals Week (Dec. 8-11, 2026).

Professionalism & Punctuality: Comprehension (and eventual mastery) of new knowledge and skills does not happen immediately. Thus, I'm willing to allocate a certain percentage of your overall course grade toward objective and subjective metrics that can help or hinder your development, which can include but aren't limited to the following considerations:

- Are you attending class? Are you arriving on time? → *primary consideration*
- Are you constructively participating in class? All the time? → *primary consideration*
- What amount of effort do you demonstrate in your work? Is this consistent over time?
- Does your work improve over time? How much or little?
- How communicative are you with your profs? Are you clear in what you need?
- Do you consistently meet established deadlines?

As previously mentioned, you must come to class in order to achieve the intended course outcomes.

Simply put, **I do not determine whether your absence is 'excused' or 'unexcused'** — You're an adult, so you determine when you need to miss class. Sometimes things happen that are more important than class, and I get that; however, whenever you miss (& for whatever the reason), be aware that I *will move forward* with the anticipated content.

You earn points for **each** class session for punctual arrival and constructive participation.

Specifically, I plan to note class attendance when we begin, and for each session, you earn four (4) points for each punctual arrival, four (4) points for general presence — i.e., just being there — and two (2) points for constructive participation relevant to the day's goals. I reserve the right to modify the points available for certain class sessions, e.g., days close to a break, days when we have guests, etc.

You cannot replenish missed participation points from an absence unless it results from a documented University-related function.

Re: constructive participation: Those 2 points are not a given, i.e., you must earn & maintain those too. Basically, if you're in class, then you start with those constructive-participation points. However, if, for example, I notice you distracted by content unrelated to the day's agenda — e.g., working on assignments for another course, replying to messages in social-media platforms, checking sports scores — then I reserve the right to deduct those points for that day.

As it pertains to in-class assignments, if we do one when you miss class, then I will require documentation of that absence — this basically permits me to work with you to reinstate those points. If you don't have documentation, then you'll forfeit those assignment points (as well as the day's participation points). If you miss a class and we don't have an in-class assignment that day, then no documentation is necessary, but you'll still forfeit the participation points unless the absence stems from a documented University-sponsored activity.

If you must physically miss class, then the expectation is that you will attempt to join us virtually. I consider it your responsibility, though, to make arrangements with a peer to 'host' you via their technology. As the instructor, I need my computer to run the class, so I will be unable to assist you in this regard. You should be able to click on 'People' from the vertical menu option in Canvas as a way to initiate contact with somebody from class.

I will try to remember to check for virtual attendance; however, as previously explained, I consider it **your** responsibility to communicate your intent to attend virtually whenever applicable, and I consider it **your** responsibility to coordinate in advance with your colleagues to arrange technology logistics. I do not require you to activate your video if you join us virtually.

Please note: This is an on-campus, in-person course, so the overarching expectation is that you're physically in class each time we meet. While I allow virtual attendance as outlined above, I have a limit: **Each student gets up to 2 class sessions where they can attend virtually and earn the aforementioned points for Professionalism & Punctuality**. Beyond the two classes, if you must attend virtually, then you can still do that — and you're encouraged to do so; however, you'll forfeit the daily points. I reserve the right to adjust this limit based on extreme circumstances outside your control that you've communicated to me in advance.

In the event that you cannot join us virtually, then as previously mentioned, you should be able to work remotely from the weekly modules in Canvas so you don't fall behind.

Even if you must quarantine and/or work remotely, I will notice, for instance, your assignments submitted on time or late or missed altogether. I also notice when you continue to make the same mistakes on subsequent assignments after I've given you feedback to fix them.

These details matter.

Course Schedule

What follows is a *tentative* schedule of content for the course. I have provided this information to merely give you an idea of the material that will be presented and its approximate placing.

If you are absent, then it becomes your responsibility to obtain the day's notes and any assignment(s).

We will make adjustments to this schedule. As such, **you should follow the content order & deadlines listed in the weekly modules in our Canvas site.**

Week	Date	Anticipated Content / Topics	(space for you)
1	***08/24*** ***08/26*** ***08/28***	Introduction & Expectations Net Worth	
2	***08/31*** ***09/02*** ***09/04***	Budgeting & Money Management	
3	***09/07*** ***09/09*** ***09/11***	**→ M, 09/07 = Univ Holiday = NO CLASS** Taxes (personal federal / state / local)	
4	***09/14*** ***09/16*** ***09/18***	^^ Taxes (continued re: commercial) ^^ Freelance / Small Business	
5	***09/21*** ***09/23*** ***09/25***	Interest Rates Credit (Cards)	
6	***09/28*** ***09/30*** ***10/02***	Insurance (personal)	
7 ***Dr. K in Illinois (Oct. 7-9)***	***10/05*** ***10/07*** ***10/09***	^^ Insurance (continued re: commercial) Retirement Plans (employer-provided)	
8	***10/12*** ***10/14*** ***10/16***	**→ M, 10/12 = Univ Holiday = NO CLASS** ^^ Retirement Plans (continued re: IRAs)	
9	***10/19*** ***10/21*** ***10/23***	Homeownership	
10	***10/26*** ***10/28***	Developing & Making Pitches Tips / Advice for Freelancers	

	10/30		
11 ***Dr. K in DC (Nov. 5-6)***	***11/02*** ***11/04*** ***11/06***	Creating Invoices Determining Rates	
12	***11/09*** ***11/11*** ***11/13***	Freelancer Websites / Domain Names Branding / Building Portfolios Setting up LLCs / Introductory Templates	
13	***11/16*** ***11/18*** ***11/20***	LLCs VS S-Corps Bolstering Creativity	
14	***11/23*** ***11/25*** ***11/27***	Creativity / Continued Learning **→ W, 11/25 = Univ Holiday = NO CLASS** **→ F, 11/27 = Univ Holiday = NO CLASS**	
15	***11/30*** ***12/02*** ***12/04***	Job Scams Business Plans Ethical Dilemmas	
16	***12/07*** ***FINALS***	**→ M, 12/07 = TBD…** Final Exam — Attendance Required	Thursday, Dec. 10 (9:45-11:45 a.m.) In-class exam planned!