Design Document

Business Purpose	Personal Finance Magazine is an online journal that has seen a drop in article views, or online "visits," of 11% over the last year presumably due to economic hardship. To bring in more viewers, Personal Finance Magazine seeks to create a new line of "101" courses that inspire readers and help them make personal financial gains, resulting in greater confidence in the magazine and its advice columns. Readers need to be well versed in basic budget management 101, investing 101, and debt management 101 in order to jump-start their personal financial gains. By the end of these courses, readers are expected to implement new budget, investment, and debt management goals. Through this process, the company goal is to see a 6% rise in online visits over the next 6 months.
Target Audience	Readers of Personal Finance Magazine and those within their influence who may seek greater financial stability.
Training Time	Each 101 course will take approximately 20-30 minutes to complete.
Training Recommendation	As the targeted platform for greater readership is online, the courses will also be online. This will also reach a wider audience. An eLearning course can be taken at their own pace and at a time and place that is convenient. Learners can go and revisit the courses as well for repetition. Learners are expected to set personal financial goals throughout the courses and ultimately find greater gains, resulting in greater readership in the magazine and confidence in its advice columns. **My recommendation:** ● 3 eLearning Articulate Rise courses covering: o Budgeting 101 ▪ Flexible expenditures ▪ Budgeting methods ▪ Planning financial goals o Investing 101 ▪ IRA's and Roth IRA's ▪ Stocks and Mutuals funds ▪ Bonds and CD's o Debt Management 101 ▪ The Waterfall Method ▪ What to pay down first ▪ Debt consolidation and loans
Deliverables	3 Articulate Rise 360 courses:

	● Budgeting 101 ● Investing 101 ● Debt Management 101
Learning Objectives	Each course will have varying learning objectives. Focusing on the first course, Budgeting 101, the learners will: ● Identify the flexible areas of a budget to make personal adjustments and maximize savings. ● Recognize popular finance tracking methods to be aware of different methods that may be more appropriate for various budget habits. ● Choose a personal savings goal to start planning ahead with future expenditures in mind.
Training Outline	*Focus is on Budgeting 101 first:* **Introduction** **Learning Objectives** *Topic 1- Fixed vs. Flexible Expenditures* - The parts of a budget - Fixed expenditures are unlikely to vary - Flexible expenditures should be targeted for cut-backs to prioritize savings *Topic 2- Budgeting Methods* - The purpose of a budget - The Envelope Method - Zero Budget Method - 50-30-20 Method *Topic 3- Long-Term Saving* - Employer Retirement - Independent Retirement - College Savings - Stocks - Mutual Funds - Personal Goal *Topic 4- Short-term Saving* - 3-month and 6-month emergency savings - Getting rid of debt - CD’s, MMA’s, and Online Banking - Personal Goal

	Assessment Summary
Assessment Plan	There will be a graded 5-question quiz based on the above-mentioned learning objectives. Learners will be encouraged to get an 80% or higher before progressing further in the courses.