XIDS 2002-01D WDYRKA FINANCIAL DECISION MAKING

Fall 2018, 2 Credit Hours, August 17th – December 7th

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INSTRUCTOR INFORMATION

NAME:
Kim Holder

OFFICE LOCATION:
Miller Hall 2203

OFFICE HOURS:
Mon/Tue 8 am – 12 noon EST and by appointment

CONTACT INFORMATION:
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Communication Preference: The quickest way to ask for help is via email or by scheduling an appointment during office hours. General class questions and overall discussions are answered quickly by using the alternative communication tools available for this course: (http://facebook.com/groups/UWGPFin or https://www.remind.com/join/uwgpfin).

COURSE INFORMATION

DESCRIPTION
This interdisciplinary course is designed to introduce the basics of good financial decision-making by improving student’s financial literacy, encouraging the growth of smart money management skills, and developing an understanding of their role in the economy. By incorporating lessons from psychology research in behavioral economics and finance, along with interdisciplinary insights from the fields of economic sociology and behavioral science, students will be equipped to solve everyday consumer issues.

PREREQUISITES
There are no prerequisites for this course.

DELIVERY METHODS
This course is delivered via hybrid instruction. Approximately 50% of this course instruction is conducted online using UWG’s CourseDen (D2L), the remainder will take place via face-to-face lectures. A class calendar is included within the syllabus and distributed in class and on CourseDen.
LEARNING GOALS

Upon completion, students will:

1. Be able to determine the market value of their labor, predict their expected future income and job opportunities, and identify alternative sources of increasing personal assets.

2. Demonstrate an understanding of the economic choices faced by the consumer, the tradeoffs associated with spending vs. saving, and the ability to improve their economic well-being by making informed spending decisions alongside a monthly budget.

3. Develop an understanding of how time, interest rates and inflation can affect the value of saving and the importance of planning for their financial future.

4. Be able to describe the key components of how borrowing works and demonstrate an understanding of the different costs associated with different borrowing methods.

5. Develop an understanding of financial investment basics and risk management for long-term success.

6. Understand the role of taxes and insurance in the real world and explore options available to improve their financial literacy throughout their college career.

TEXTBOOKS AND MATERIALS

I WILL TEACH YOU TO BE RICH

This textbook by Ramit Sethi (2009) ISBN: 0761147489 is required. The 1st chapter is posted on CourseDen and a copy is available on reserve in the UWG Library. Cost: approximately $10 new.

COURSE POLICIES

ATTENDANCE/LATE POLICY

This is a hybrid class where some class days we will meet in person in our regularly scheduled class and during other weeks work will be completed independently with scheduled deadlines. Students who miss these deadlines will forfeit those points. All deadlines are scheduled in advance and students will be made aware of them on CourseDen and via the communication tools used for this course. It is the responsibility of the student to make adjustments to their own personal and professional schedules to fit the requirements of the course and to arrive on time to class. All University of West Georgia students taking hybrid/online classes that visit the Carrollton campus must have their vehicle registered and display a current University of West Georgia hangtag and follow the UWG parking code.
Online class days are delivered as asynchronous instruction which means that you can access the material you need without time/place constraints (attending a regular class). This allows you the flexibility you need but there are still firm deadlines and a set “pace” to the course. To be successful in the course, you will need to be comfortable interacting and collaborating with your classmates in an online setting. If this does not suit your learning style or fit your academic needs, check the UWG Class Bulletin for alternative XIDS classes.

**CLASS CANCELLATION**
In the event that class is cancelled, any relevant assignments or course announcements will be posted on CourseDen. Please review UWG’s Emergency Closing Policy for inclement weather located here: https://www.westga.edu/police/emergency-closing-policy.php. If severe weather occurs, particularly those affecting your ability to complete assignments (ex: power outages), I will adjust deadlines accordingly. I will also be using Remind 101 this semester, register here (https://www.remind.com/join/uwgpfin).

**COURSEDEN/ACCESS TO TECHNOLOGY**
This course is delivered up to 50% online. You must have reliable access to technology to be successful in this course. You can complete course assignments that utilize technology by using the student computer labs on campus or on your own equipment. Keep in mind that technology problems often seem to occur at the worst possible times. I encourage every student to have a back-up plan and complete their work well in advance of deadlines in case their technology fails.

Unreliable internet access or inability to login to CourseDen will result in missed deadlines and forfeited points. This course does not require the purchase or use of a clicker. However, from time to time we may answer questions interactively using cellphones or computers and a free program called Poll Everywhere or an online survey tool such as Survey Monkey.

We will use CourseDen extensively for this course. Please make sure you are comfortable with UWG’s course management system and seek help before assignment or quiz deadlines. Make certain you are aware of the USG D2L/CourseDen maintenance schedule and plan in advance!

CourseDen Direct Link: http://westga.view.usg.edu
D2L Online Help: http://D2Lhelp.view.usg.edu

**CELLPHONE/COMMUNICATION TOOLS**
I encourage the use of technology in our face-to-face and virtual classroom as a tool to enhance learning. Tweeting using the class hashtag or interacting using the class Facebook group are all great ways to interact with your classmates. I highly recommend using technology as a way to build your own personal learning network and any extra credit opportunities are designed to provide you with a positive incentive to put forth effort in this area.
WITHDRAWAL POLICY

It is the student’s responsibility to withdraw from the class by contacting the registrar’s office directly. On 8/27/2018 I will check to see that you have attended class (i.e. logged in on CourseDen, accessed class materials, and completed all assigned work) prior to this date. If this condition is not satisfied, you will be reported as “non-attending” in accordance with the UWG Office of the Registrar guidelines in order to protect your GPA and conform to institutional requirements. The last day to withdraw with a grade of “W” is Oct. 8th. Academic calendar: https://www.westga.edu/student-services/registrar/assets/docs/fall_2018_full_term.pdf.

Please be aware that UWG instituted a limited withdrawal policy effective Fall Semester 2013, information is available here: https://www.westga.edu/student-services/registrar/drop-add-and-withdrawal.php.

ACADEMIC DISHONESTY

Cheating on any test will result in a zero on the test, an F in the course and will be reported to Student Services for appropriate disciplinary action by the University. Cheating on any other graded work will result in a zero on the submitted work, the lowering of the student’s final grade in the course by one letter grade, and will be reported to Student Services for appropriate disciplinary action by the University. Examples of cheating include turning in work that is not your own or having another student complete an online quiz for you with or without compensation. Students not familiar with what constitutes academic dishonesty should refer to the University’s Student Handbook and the Undergraduate Catalog’s Student Code of Conduct: https://www.westga.edu/administration/vpsa/assets/docs/student-handbook-2018-2019.pdf

ASSIGNMENTS

EXAMS AND ASSIGNMENT INFORMATION

The exam, quizzes/discussions and assignment are based on the assigned readings, lecture notes, handouts and other course content. There are NO make-up tests, except for university approved excuses, such as UWG Health Center verified severe/contagious illnesses, death in the family, hospitalization, jury duty, or university sanctioned events where you are a required participant. You must provide appropriate documentation and make alternative arrangements well in advance of any required coursework.

All deadlines are announced in advance on CourseDen. Some testing will be completed using CourseDen and missed deadlines CANNOT be made up without prior permission and appropriate documentation. The personal finance assignment will be completed within groups of your own choosing, choose wisely. All deadlines are stated as Eastern Standard Time (EST).
The final exam will be delivered online during UWG’s Final Exam Week. Access to the final exam will be distributed on the last day of class, December 7th, and is limited to those in attendance for the final exam information session on that day. Do not skip class!

**GROUP ASSIGNMENTS**
Collaboration with others is a key to success, particularly in the business world. Even if you someday want to be the CEO of your own company, you eventually will need to learn to manage your ability to interact with others. In that spirit, this course requires a single collaborative graded assignment and other collaborative activities that are designed to help you learn an essential real world business skill.

With today’s technology, it is easier than ever to coordinate work across time and space using a variety of methods and time is provided within the course to accommodate this requirement - do NOT let this be a stumbling block to a successful semester! More information about the group assignment will be distributed throughout the course.

**EXTRA CREDIT**
Any extra credit opportunities will be announced in class or on CourseDen along with their corresponding deadlines and will be offered to the class as a whole. The pursuit of extra credit is optional and is offered at the discretion of the instructor.

My overall goal is to help each of you find a path to success, recognizing that each person learns in their own unique way and at their own pace. A variety of ways for you to earn points towards your final grade are offered within this course and most students are very successful. However, each semester there are a handful of students who wish they had taken advantage of earlier opportunities to earn points, such as extra credit options...don’t let this happen to you!

**GRADING**
Grading is calculated based on your performance on a personal finance assignment (10%), class attendance and participation in the form of quizzes and discussion activities (70%), and a final exam (20%).

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<thead>
<tr>
<th>Assignment</th>
<th>Weight</th>
<th>Points</th>
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<tbody>
<tr>
<td>Exam (1)</td>
<td>20%</td>
<td>20 points</td>
</tr>
<tr>
<td>Quizzes/Discussions</td>
<td>70%</td>
<td>70 points</td>
</tr>
<tr>
<td>Personal Finance Assignment (1)</td>
<td>10%</td>
<td>10 points</td>
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<tr>
<td><strong>TOTAL:</strong></td>
<td><strong>100%</strong></td>
<td><strong>100 points</strong></td>
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## COURSE CALENDAR

The approximate pace of the course is one chapter each week. A checklist/calendar is posted in CourseDen through the gradebook with all relevant deadlines once the class roster is finalized after Roster Verification. Any and all changes to the dates on the syllabus will be posted on CourseDen and via the communication tools/social media sites used for the class. If you have conflicts with the date, time or location of any assignments or other graded work, you must communicate these concerns in advance. If you need accommodations due to university approved travel, please submit your letter or other documentation via email during the first few weeks of this course. You must be in the classroom prior to the start of class - late entry will not be allowed and you will forfeit your right to earn points towards any scheduled work. Please allocate plenty of time for dealing with parking problems or traffic delays.

### WEEK 1, AUGUST 17TH
- Syllabus and Introduction

### WEEK 2, AUGUST 24TH
- Read Intro & Ch 1
- Millionaire Mindset

### WEEK 3, AUGUST 31ST (ONLINE)
- TED Talk Group Assignment

### WEEK 4, SEPTEMBER 7TH
- Read Ch 2
- TED Talk Mini-Presentations

### WEEK 5, SEPTEMBER 14TH (ONLINE)
- Read Ch 3

### WEEK 6, SEPTEMBER 21ST (ONLINE)
- Read Ch 4

### WEEK 7, SEPTEMBER 28TH
- Read Ch 5
- Choose Groups for Project
- Budgeting Overview

### WEEK 8, OCTOBER 12TH (ONLINE)
- Read Ch 6
- Group Project Workday 1

### WEEK 9, OCTOBER 19TH (ONLINE)
- Read Ch 7

### WEEK 10, OCTOBER 26TH (ONLINE)
- Read Ch 8

### WEEK 11, NOVEMBER 2ND
- Read Ch 9
- Taxes & Investing Tips

### WEEK 12, NOVEMBER 9TH (ONLINE)
- Group Project Workday 2

### WEEK 13, NOVEMBER 16TH (ONLINE)
- Group Project Workday 3

### WEEK 14, NOVEMBER 30TH
- Smart Decision-Making

### WEEK 15, DECEMBER 7TH
- Last Day of Class (Must Attend!)
- Projects Due
UNIVERSITY-WIDE SYLLABUS INFORMATION:

Students, please carefully review the following information which contains important material pertaining to your rights and responsibilities in this class. These statements are updated as federal, state, university, and accreditation standards change; you should review the information each semester, even if you have read it before since the most current information is maintained at this site: https://www.westga.edu/UWGSyllabusPolicies/.

2. Come to class!
3. Sign up for Remind.
4. Handle your business.
5. Plan in advance.
6. Ask for help.