

UNIVERSITY OF RHODE ISLAND

HDF 205G - Money Skills for Life

(ONLINE - 5 Week Course)

Instructor: William W. Ballard, Ph.D. / M.H.A. (wballard@uri.edu)

Office Location: Brightspace - For messages and email please use the subject line "HDF 205"

Office Hours: by appointment via email

Class Days/Times: ONLINE. See schedule for due dates

Credits: 3

Overview

This course will introduce the role of money and personal finances to individuals and families. The main objective of this course is to share knowledge and tools to help students make good financial decisions. The student will have a chance to develop and identify analytic skills, by lecture and class discussion, to facilitate effective financial decision-making, including informed decisions regarding budgets, investment, insurance, retirement, and making major purchases. Upon course completion, the student should retain a working knowledge of the materials covered in the course and the ability to access sources for making appropriate financial decisions.

Course Requirements

Required Textbook: all chapters assigned throughout course refer to this textbook. Additional readings are listed below in the Schedule of Classes.

- Kobliner, B. (2017). Get a financial life: Personal finance in your twenties and thirties. New York: Fireside. (Need to obtain a copy for this course; eBook works as well)

Brightspace: There is a Brightspace site for this class. PowerPoint slides for each lecture will be posted. The slides are only outlines of the material covered, thus it is important that you attend class each day. The Brightspace site will also include other assigned readings, course resources, discussions and communications. It is important to check the course site frequently.

Graded Work: This course will include weekly online discussions, weekly quizzes, weekly practices, a case study and a take-home final exam. All class assignments must be uploaded to Brightspace by their due dates.

- **Introduction Forum:** Introduce yourself to the class.
- **Discussions:** Weekly discussion questions will be posted in Brightspace. Your answers should demonstrate an understanding of the course material and all required questions should be clearly answered. Initial post should be submitted by Thursday 11:55 PM and at least two responses to classmates should be submitted by Sunday 11:55PM.
- **Quizzes:** The purpose of quizzes is to check your understanding of the assigned readings. The quiz questions will cover the assigned chapters and other readings.

Quizzes will be available at the end of each week of class, from Friday 6 AM to Sunday 11:55 PM.

- **Assignments:** Assignments will be due every Monday 11:55 PM. Late submissions will receive a 1 (one) point deduction per day.
- **Final Exam:** The Final Exam will be available for students to take during the last week of class. The exam will included multiple choice and short answers types of questions. Open books/open notes format. All work for the final exam must be completed individually. If I find answers that are too similar or exactly same, all parties involved will receive a zero. Do not allow anyone to copy from you. If the cheating is severe, I will refer it to the Dean's Office.

GRADING POLICY:

Assignments/Assessments	Weighted %
Introduction	1%
Weekly Quizzes: ten (10) at 4% each	40%
Assignments: five (5) at 5% each	25%
Discussions: five (5) at 3% each	15%
Final Exam	19%
Total	100%

WEEKLY OUTLINE (ASSIGNMENTS & ASSESSMENTS):

Week #	Assignments & Assessments
1	Introduction (Discussion) Discussion 1 Quiz 1 Quiz 2 Assignment 1
2	Discussion 2 Quiz 3 Quiz 4 Assignment 2
3	Discussion 3 Quiz 5 Quiz 6 Assignment 3
4	Discussion 4 Quiz 7

	Quiz 8 Assignment 4
5	Discussion 5 Quiz 9 Quiz 10 Assignment 5 Final Exam

Course Outline & Weekly Deadlines:

- Discussions: Initial post due Thursday 11:55 PM; Replies to classmates due Sunday 11:55 PM.
- Quizzes: available from Friday 6 AM until Sunday 11:55 PM.
- Assignments: Due Monday by 11:55 AM.
- Final Exam: TBD - last week of class

Grading Policy: There are 200 points available in this class. Students can use the percentages below to calculate their letter grade:

- A: 93 and above
- A-: 90 - 92.99
- B+: 88 - 89.99
- B: 83 - 87.99
- B-: 80 - 82.99
- C+: 78 - 79.99
- C: 73 - 77.99
- C-: 70 - 72.99
- D+: 68 - 69.99
- D: 60 - 67.99
- F: Below 60

Grand Challenge

This is an interdisciplinary general education course: A Grand Challenge. It should therefore facilitate your exploration of multiple perspectives on areas of contemporary significance, and include their ethical implications. Here is how it meets these criteria:

Inclusion of Complex Issues of Contemporary Significance

The majority of Americans lack the necessary financial literacy and skills to improve their own financial life. This lack of financial capability has been pointed out as the potential reason behind the debt, savings and investment problems faced by many families and individuals in the United States. To compound the issue, many financial decisions are complex such as buying a home and of far reaching consequences such as retirement savings. This course aims to provide students with the necessary knowledge and tools to make good financial management decisions.

Interdisciplinary Approach

This course will draw from the disciplines of human development and family science (HDF), personal finance, consumer economics, psychology, and consumer behavior to offer a comprehensive understanding of the most relevant topics in financial management. The course is housed within the HDF department, an interdisciplinary program helping individuals and families transition through life and move forward to meet their health, wellness, educational and financial goals.

Recognition and Application of Ethical Principles

Many individuals and families struggle financially due to factors within and outside themselves. An important ethical question posed is to consider and evaluate the proper balance between individual's responsibility and structural barriers. The choices we make are determined by the choices available to us; students will be exposed to readings and assignments that focus on both individuals characteristics (i.e. self control issues) and environmental characteristics (i.e. access to credit).

Student Learning Outcomes:

This course fully covers both Social & Behavioral Sciences Knowledge (A2) AND the Information Literacy Competency (B4) outcomes in the new General Education program. It is also a "Grand Challenge" course. Here are the course outcomes, presented in the context of each of these respectively:

General Education Outcome: Social and Behavioral Sciences Knowledge

- The student will be able to remember and understand factual knowledge (terminology, classifications, methods, trends) about financial management regarding important issues on earning, spending, borrowing, protecting, investing and saving money.
- The student will understand fundamental principles, generalizations, and theories about personal finance.
- The student will collect relevant information on best practices in personal finance management and apply this information to solve practice assignments and case study.
- The student will gain an understanding of the barriers and structural problems that prevent individuals and families from achieving financial well-being.

General Education Outcome: Information Literacy Competency

- The student will determine the variety of barriers and structural problems that prevent individuals and families from achieving financial well-being.
- The student will use course material to improve their own personal finances through resume development and learning how to present themselves to potential employers.
- The student will use the knowledge and skills learned in this course to complete provide financial advice in a case study. Students will have to consider the family's socio-economic/cultural context to provide ethical advice.
- The student will access unbiased and free online resources to help manage their own finances.
- The student will evaluate which financial products are essential to financial wellbeing and which ones are superfluous/costly.

Communication: Brightspace is the primary communication tool for this course. All assignments and announcements will be posted there. Please check the site regularly. Your success in this class is important to me. If there are circumstances that may affect your performance in this class, please let me know as soon as possible so that we may work together to develop strategies for adapting assignments to meet both your needs and the requirements of the course. Feel free to reach me by email (wballard@uri.edu) anytime; I will try to answer all emails within 24 hours during weekdays.

Academic Honesty: Students are expected to be honest in all academic work. A student's name on any written work, quiz or exam shall be regarded as assurance that the work is the result of the student's own independent thought and study. Work should be stated in the student's own words, properly attributed to its source. Students have an obligation to know how to quote, paraphrase, summarize, cite and reference the work of others with integrity. The following are examples of academic dishonesty:

- Using material, directly or paraphrasing, from published sources (print or electronic) without appropriate citation
- Claiming disproportionate credit for work not done independently
- Unauthorized possession or access to exams
- Unauthorized communication during exams
- Unauthorized use of another's work or preparing work for another student
- Taking an exam for another student
- Altering or attempting to alter grades
- The use of notes or electronic devices to gain an unauthorized advantage during exams
- Fabricating or falsifying facts, data or references
- Facilitating or aiding another's academic dishonesty
- Submitting the same paper for more than one course without prior approval from the instructors

Final Exam: Must be administered according to the final examination schedule prepared by the Office of Enrollment Services. Faculty members cannot administer an examination during the last five days classes are in session in lieu of a final examination, but must instead postpone such an examination to be administered according to the final examination schedule. Proper documentation will be requested for students that miss a exam or assignment.

Classroom Conduct: Please respect your fellow students and your instructor. Most importantly, show respect for the opinions of others. Discussion and disagreement are very appropriate in a college environment. However, dialogue should be courteous. We want to preserve an atmosphere where students are eager to state their views without being embarrassed or ridiculed. Do your best to come to class on time; if you are late, please come in quietly and sit where you do not have to disturb others. Please turn off you cell phones and any other interactive devices. If you are expecting an emergency call, please set your phone to vibrate and leave the classroom to converse. Students are responsible for being familiar with and adhering to the published "Community Standards of Behavior: University Policies and Regulation" which can be accessed in the [University Student Handbook](#).

Students with Disabilities: Your access in this course is important. Please send me your Disability Services for Students (DSS) accommodation letter early in the semester so that we have adequate time to discuss and arrange your approved academic accommodations. If you have not yet established services through DSS, please contact them to engage in a confidential conversation about the process for requesting reasonable accommodations in the classroom. DSS in Kingston is located in room 302 of the Memorial Union, 401-874-2098, dss@etal.uri.edu, www.uri.edu/disability. DSS in Providence is in room 239 of the Shepard Building, 401-277-5221, <https://web.uri.edu/disability/providence/>.

Hardship Support: Are you or someone you know experiencing a hardship, such as at risk for going hungry or no place to live? If so, URI has resources to provide confidential

help. Rhody Outpost provides URI students who are food insecure with emergency food services and resources. Rhody Outpost is housed at St. Augustine's Episcopal Church on 15 Lower College Road. Contact them at rhodyoutpost@gmail.com, or 401-874-2568. Please contact the Office of Vice President for Student Affairs at 401-874-2427 for help with emergency housing.

Anti-Bias Statement: We respect the rights and dignity of each individual and group. We reject prejudice and intolerance, and we work to understand differences. We believe that equity and inclusion are critical components for campus community members to thrive. If you are a target or a witness of a bias incident, you are encouraged to submit a report to the URI Bias Response Team at www.uri.edu/brt . There you will also find people and resources to help.

Religious Holidays: It is the policy of the University of Rhode Island to accord students, on an individual basis, the opportunity to observe their traditional religious holidays. Students desiring to observe a holiday of special importance must provide written notification to each instructor.

Absences due to University Sanctioned Events: 8.51.12 Students who expect to be absent from classes or examinations for University sanctioned events shall discuss this with the appropriate instructor(s) at least one week in advance of the sanctioned event(s). The instructor(s) concerned shall then offer the student an alternative listed in section 8.51.11. For these purposes University sanctioned events shall be those events approved for class excuses by the Provost and Vice President for Academic Affairs, a Vice President, a Dean, or the Director of Intercollegiate Athletics. No event shall be regarded as University sanctioned until the Provost and Vice President for Academic Affairs has been notified. Disagreements over the validity of an event being categorized as University sanctioned shall be mediated by the Provost and Vice President for Academic Affairs. If agreement cannot be reached, the Provost and Vice President for Academic Affairs shall decide the matter and that decision shall be final.

Academic Enhancement Center: This is a challenging course. Success requires that you keep pace with the work, understand course concepts, and study effectively. [The Academic Enhancement Center](#) is a great place to do this. At the AEC you can work alone or in groups, tutor and professional learning specialists are available to help you learn, manage your time and work, and study well. On the Kingston campus, it is open Monday through Thursday from 10 am to 9 p.m. and Fridays until 1 p.m. All services are free (the coffee is free as well!), and no appointment needed. You can call for complete information at 874-2367, or just stop by the center on the fourth floor of Roosevelt Hall. In Providence, the [Academic Skills Center](#) (ASC) is at 239 Shepard Building, (401) 277-5221; hours are posted each semester on the website. In addition, the Saturday Skills for Success program offers workshops and tutoring from 10 am - 1 pm during fall and spring semesters.