

HDF 205: Money Skills for Life

Summer II 2025; Online/Asynchronous

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COURSE DESCRIPTION

An introduction to the role of money and financial issues faced by families and individuals at each stage of the life cycle. Within each stage, attention will be given to consumer needs and issues of families and individuals of different income levels, family types and ethnic backgrounds. Emphasis will be placed on the psychological, sociological, cultural and economic impacts of earning, spending, borrowing and saving money as one moves through the life cycle.

COURSE LEARNING OBJECTIVES

By the end of this course, the students will be able to:

1. Identify and describe conceptual knowledge about personal financial planning such as budgeting, tax, credit, housing, insurance, investment, retirement planning, and estate planning.
2. Identify and summarize fundamental principles relevant to effective personal financial planning.
3. Apply the course material to improve family financial decisions.
4. Develop specific quantitative skills such as effectively using online calculator and electronic spreadsheet in the context of personal finance.

REQUIRED READINGS

No required textbook. Course materials will be provided on Brightspace.

COURSE LEARNING GOALS

1. Describe relevant aspects of personal finance across different stages of the life cycle with special emphasis to young adults.
2. Discuss basic principles of savings, debt, lending, earning, and protecting of economic importance to individuals, families, and households.
3. Understand the role of public policy and the impact of other external forces such as inflation and GDP in consumers' ability to earn, save, and borrow.
4. Explain the relationship between income, wealth, and debt and selected demographic characteristics such as educational attainment, ethnicity, and gender.

LEARNING OUTCOMES

1. The student will be able to remember and understand factual knowledge (terminology, classifications, methods, trends) about personal finance regarding important issues on managing, spending, borrowing, protecting and saving money faced by individuals, families, and society.
2. The student will understand fundamental principles, generalizations, and theories about personal finance.
3. The student will be able to apply course material to improve thinking, problem solving, and decisions about personal finance.
4. The student will develop a clearer understanding of and commitment to values of diversity, sustainability and lifespan development relevant to personal finance.

TECHNOLOGY REQUIREMENTS

To successfully complete this course, you will need access to a computer with reliable, high-speed Internet access and appropriate system and software to support the Brightspace learning platform. Typical technical requirements for users are:

Windows 7 (XP or Vista) 64 MB Ram 28.8 kbps modem (56k or higher recommended) SoundCard & Speakers External headphones with built-in microphone Mozilla Firefox 9.0 or higher	Mac OS X or higher 32 MB Ram 28.8 kbps modem (56k or higher recommended) SoundCard & Speakers External headphones with built-in microphone Mozilla Firefox 9.0 or higher; Safari 5.0 or higher
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Also requires Word 2007 (PC) 2011 (MAC) or newer, PowerPoint, Excel, Adobe Flash, and Adobe Acrobat Reader. For computer related technical questions, call help desk at: 401-874-4357.

COURSE NAVIGATION

For this online course, Brightspace is our “classroom.” Please refer to the [Brightspace YouTube video tutorials](#) before you get started and refer back to them as a resource as needed while you complete this course. Here is the link to access Brightspace <https://brightspace.uri.edu> as well as the Brightspace resource page <https://web.uri.edu/brightspace/>.

In the online learning environment, “attendance” is measured by your PRESENCE in the site as well as your CONTRIBUTIONS to the site. Regular log-ins and active participation are very important to be successful in online courses.

Online course: This course will be conducted entirely on Brightspace. The weekly activities usually are due **by 10pm, on Wednesdays and Thursdays**. Students are expected to do self-study and accomplish required weekly assignments, discussions, and quizzes. Students can meet the instructor ONLINE by

appointments if you need in-person help. You can always email me if you have questions regarding course related work. If you never took an online course before, please consider following strategies: to reserve certain days and hours each week to do work for this course, to do the assignments a little bit earlier than the deadline so that you have time to make final revisions or adjustments, and to find a computer with excellent internet access, either at home or in a computer lab on campus, to work for this course. The following tools in Brightspace are used for this course:

Content: The syllabus and instructions for weekly activities will be posted there. Please go there to read the syllabus and instructions for activities of the first week.

Assignments: Assignments will be submitted there.

Discussions: This tool is for posting public messages to all people in the class and will be used for class discussions. I will post weekly discussion questions there. You are expected to post your answers to these discussion questions there every week. When you post your answers, please create a new thread with your full name as the subject title. Please include all answers in one message (note that you can always revise the message after posting it). To respond to a classmate's posting, just reply to that posting. To earn full points, answers need to be provided with all asked questions with reasonable details.

Quizzes: All quizzes will be posted, conducted, and graded there.

Grades: I will post your grades for discussions, quizzes, case study, and exams there. I will update the gradebook on a weekly basis.

Email: This tool, on the top screen with an envelope icon, is for sending private messages to each other in the class. You may use this tool to send private messages to me or your classmates.

Other tools may be used if needed. If you need general information about online courses, please visit the Online Learning website (<http://web.uri.edu/learningonline/>).

GRADE DISTRIBUTION

93% or better	A	73-77%	C
90-92%	A-	70-72%	C-
88-89%	B+	68-69%	D+
83-87%	B	60-67%	D
80-82%	B-	59% or lower	F
78-79%	C+		

METHODS OF EVALUATION

Category	Point	Weight
5 assignments, 10 points for each	50	33.3% (6.7% each)
5 discussions, 10 points for each	50	33.3% (6.7% each)
5 quizzes, 10 points for each	50	33.3% (6.7% each)
Total	150	100%

DESCRIPTIONS OF CLASS ACTIVITIES

- Quizzes: Weekly quizzes will be posted in Brightspace.
- Discussions: Weekly discussion questions will be posted in Brightspace.
- Assignments: Weekly assignments will be posted in Brightspace.

POLICIES AND RESOURCES

Policies

Punctuality: It is expected that the weekly activities will be completed and turned in on the due dates. Before the final week, late submissions will be accepted after the due dates, but up to 20% of the grade points will be deducted for the delay.

Academic integrity: all works must be completed independently. If answers are found to be too similar or exactly the same, all parties involved will receive a zero. If the cheating is severe, the instructor will refer it to Dean's Office. For more information, refer to the University Student Handbook, Chapter 1 on Academic Integrity/honesty.

Contract: This syllabus is a contract between you and me. Be sure to familiarize yourself with all the expectations included herein. By remaining in this course, you are giving consent to the terms described in this document.

Resources

Academic Enhancement Center and Writing Center. The Academic Enhancement Center (AEC) and Writing Center (WC), located in Roosevelt Hall, offers several kinds of support that help students improve their learning and academic performance in this class as well as other classes. For information on any of these programs, visit uri.edu/aec, call the AEC's main number at (401) 874-2367, or follow the specific suggestions below.

- **Subject Specific Tutoring**, located on the fourth floor of Roosevelt Hall, helps students navigate 100 and 200 level math, chemistry, physics, biology, and other select STEM courses. Options for peer tutoring are designed to enable you to get the kind of help you need when you need it. Students can join a **Weekly Tutoring Group** with others in their courses (information on groups will be made available to you in supported classes), stop by a subject-specific **Drop-In Center** as needed, or make a one-time **Group Appointment**. Information on what these programs offer, when they are available, and how to utilize them are available at uri.edu/aec/tutoring.
- **Academic Skills and Strategies** programs help students identify their individual planning and studying needs in this or any other course, and can teach you to implement new, more effective ways of studying, planning, managing time and work, and dealing with challenges like procrastination and motivation. **Academic skills sessions** are 30-minute, 1 to 1 appointments that students can schedule online by visiting the AEC on Starfish and making an appointment with Dr. David Hayes, the AEC's academic skills development specialist. **UCS160: Success in Higher Education** is a one credit course, offered each semester to all undergraduates on learning how to learn and excel in college academics. For more information on these programs

or assistance with setting an appointment, visit uri.edu/aec/academic-skills or contact Dr. Hayes directly at davidhayes@uri.edu

- **The URI Writing Center**, located in Roosevelt Hall 009 (lower level, Memorial Union end), offers one-on-one and small group peer tutoring for student writers in all majors who need help developing ideas or would benefit from advice on any aspect of writing. The WC serve all student writers, not just “beginners.” Writers are encouraged to bring a draft, notes, syllabus, or any relevant information to help facilitate the session. Appointments are 45 minutes in length and can be scheduled online at uri.mywconline.com. It's best to make appointments in advance, especially during midterms and finals, but we often have same-day and drop-in appointments available throughout the day so writers can stop by to see what's open. For more information visit uri.edu/aec/writing.

Disability services: Any student with a documented disability is welcome to contact me early in the semester so that we can work out reasonable accommodations to support your success in this course. You should also contact Disability Services for Students, Office of Student Life, 330 Memorial Union, 874-2098.

Economic hardship: 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](tel:401-874-2568). Please contact the Office of Vice President for Student Affairs at [401-874-2427](tel:401-874-2427) for help with emergency housing.

Stress management: If your success in this course is being impacted by stress, mental health, personal or family issues, our department offers counseling services for students and the community at the URI Couple and Family Therapy Clinic (<http://web.uri.edu/cftclinic/>). The Couple and Family Therapy Clinic books appointments Monday through Friday 8am until 7pm. You can call for complete information at [401 874-5956](tel:401-874-5956). The CFTC in Kingston is located downstairs in the Transition Center and in Providence in room 239 in the Shepard Building.

COURSE SCHEDULE

Week	Topics	Activities/Due Dates
1	Introduction Job market trends and findings Job interview and resume tips Overview of personal finance Personal finance rules of thumb and budgeting	Quiz 1, 6/25 Discussion 1, 6/25 & 6/26 Assignment 1, 6/26
2	Dealing with debt Credit card comparison Student loans Banking options and products Home buying	Quiz 2, 7/2 Discussion 2, 7/2 & 7/3 Assignment 2, 7/3
3	Retirement planning Investment basics Insurances Income sources Open your own business Paying taxes	Quiz 3, 7/9 Discussion 3, 7/9 & 7/10 Assignment 3, 7/10
4	Life cycle stage I: cost benefit analyses of education Life cycle stage II: marriage related financial issues Life cycle stage II: cost and benefit of raising a child	Quiz 4, 7/16 Discussion 4, 7/16 & 7/17 Assignment 4, 7/17
5	Life cycle stage III: financial socialization Life cycle stage IV: estate planning and healthcare services Life cycle stage V: advance directives, long term care, activities of daily living	Quiz 5, 7/24 Discussion 5, 7/24 & 7/25 Assignment 5, 7/25