

### **WELCOME!**

Congratulations and welcome to another soft skills class that is designed to equip you for success during and after Hybrid Technology training. It is our goal that this Financial Literacy course leaves you with a lasting impact, responsible for proper and immediate engagement with intentional money management principles and strategies. Your ability to prepare for and tell your money what to do is essential for a financially stable today and tomorrow. Although this class has been condensed to meet the needs of the entire training program, it still has the foundation for you to build upon and use immediately upon completion of training. You may already identify with one or more of the areas covered in this course, it remains our goal to provide instruction that will enhance your understanding and cause significant growth in those areas that may be new to you.

As stated above, this course is rich with information that will be covered over a short period of time. So come prepared to participate. This class has no required reading, but the optional reading text is written in clear, everyday language and contains valuable information to support the instruction.

We will start off by assessing student's understanding of financial literacy. Then we will align perception with accurate definitions for key financial management terminology used in industry. From there we will move to basic money management principles which is when you will complete a couple of financial documents online and in your student workbook. Once equipped with the instruction, we are moving to budgeting. This is where you will practice telling your money what to do, as well as, accounting for it in advance and in reality. This exercise will be a class assignment, so no need to bring any personal financial information.

This course has a leadership focus in order to stress the importance of influencing self to make right financial decisions.

## **Prince Georges Community College Mission Statement**

Prince George's Community College transforms students' lives. The college exists to educate, train, and serve our diverse populations through accessible, affordable, and rigorous learning experiences.

**Information Technology Entry Program Mission Statement** 





### **Information Technology Entry Program Objective**

The Information Technology Entry Program (ITEP) is a comprehensive multi-phase program of Prince George's Community College that develops the skills needed to enter the demanding world of IT Support. Upon successful completion of the program, the student will be able to demonstrate practical knowledge and application of their skills, exceeding that of an Entry Level Desktop and Network IT Support Technician or Tier I Help Desk Support.

Through our comprehensive approach, the material is combined into an interconnected program, allowing the instructor and student adequate time on a specific subject such as: TCP/IP, DNS, DHCP, Wireless, IPv6 or troubleshooting.

Each student is treated and trained as an information technology support professional from day one. The student will design, build, administer and maintain a live network during the program. We can do this through the delivery method of the combined and inter-connected nature of this dynamic multi-phase program.

Upon completion of the Information Technology Entry Program, and with adequate preparation in addition to the contact hours, the student should have developed the skills needed to sit for the following exams: CompTIA A+, CompTIA NET+, CompTIA SECURITY+, and Microsoft Certified Technology Specialist MCTS Configuring Windows 7.

### **Financial Literacy Objective**

In support of the technical training that students will receive from ITEP, this foundational course is the student's introduction to financial management. The primary purpose of this course is to establish a firm foundation for you to build upon. It promotes financial awareness, accountability of resources and self-control. In this course, students will gain a better understanding for the importance of planning for, managing, saving and investing financial resources.

Upon completion of this course students will understands the importance of being a good steward over financial resources. Students will be able to effectively project and manage wealth, know the difference between debt and credit, and understand the different types of savings accounts and be able to employ appropriate financial management tools.



# HOW TO USE THIS STUDENT GUIDE

The student guide provide students with direction and course instruction that navigates the student throughout this block of instruction. It contains information that will guide the student through the intent of the course so that there are no surprises.

The Student Guide is intended for use in conjunction with the Course Syllabus and Student Workbook. All electronic copies of all the documents are posted in the "Syllabus & Schedule" area of the Blackboard course site for this course.

Throughout this course, you should have easy access to the Student Guide, Course Syllabus and Student Workbook.

The Table of Contents below provides links to all of the pertinent information found in this document.

Let's get started!



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## **SECTION 1: COURSE INFORMATION**

### **Course Description**

In this course, students will understand the importance of being a good steward over financial resources. They will be able to effectively project and manage wealth, know the difference between debt and credit, save and understand the importance of employing appropriate financial management tools that create an environment for personal financial stability.

## **Optional Reading:**

Ramsey, D. <u>Financial Peace: Revisted</u>. Viking Penguin, 2003, ISBN 978-0-670-02042-3

#### **Other Required Course Materials**

N/A

## **Required Technology Accounts**

To be successful in this course, students must have access to the following technology accounts:

- Owl Mail Email Account
- Blackboard Account

Details on how to setup and access the technology accounts for this course can be found in the <u>Course Technology Setup</u> section of this document.

### **Prerequisites**

N/A

#### **Course Meeting Schedule**

This course will meet on the PGCC Largo campus location TBD. The class meeting times and room location for this course can be found on the Course Syllabus document found in the Syllabus & Schedule area of the Blackboard course site.

#### **Course Length**

This course meets for a half day as a part of the ITEP multi-phase program.



The course consists of:

Lecture: 30% Power Point: 30% Workshop: 40%

#### **Course Contact Hours**

The total number of contact hours for this course is: 7.5 hours

#### **Course Structure**

This course is designed to provide a hybrid experience, including a blend of face-to-face and online activities.

**Face-to-face sessions** will be held on the Largo campus location TBD. Face-to-face activities will consist of lecture, group discussion, question and answer periods, a power point presentation and demonstration of learning through workshop activities.

#### **Technology Requirements**

Computer/internet access and mastery of basic computer skills are considered to be the student's responsibility. To be successful in this course, students must have access to:

- o a Pentium-class or Mac computer with at least 256 MB RAM
- o Broadband (DSL, Cable, FIOS) is highly recommended
- o An Internet Service Provider (ISP)
- Your PGCC Owl Mail student email address
- Firefox version 22 (or higher), Chrome version 30 (or higher), or Internet Explorer 8 (or higher)
- Microsoft Word (word processing software)
- Video player and speakers for multimedia content

### **SECTION 2: COURSE OBJECTIVES**

Upon completion of this course, students who successfully participate and complete the face-to-face class activities will be able to apply basic financial management principles to their everyday life. Specifically students will be able to:



- 1. Define primary financial literacy terminology (i.e. income, expense, a budget, savings, disposal income and an emergency fund)
- 2. Describe the basic financial strategies for managing money
- 3. Understand the importance of managing money on paper first
- 4. Create a budget
- 5. Describe credit verses debt
- 6. Describe and understand the importance of saving
- 7. Identify the rules for personal financial management

# **SECTION 3: COURSE SCHEDULE**

The detailed Course Schedule can be found in the Syllabus & Schedule area of Blackboard.

Instructions to access Course Schedule in Blackboard:

- 1. Go to Blackboard course site for this course (<a href="http://pgcconline.blackboard.com">http://pgcconline.blackboard.com</a>)
- 2. Click on "Syllabus & Schedule" navigation button
- 3. Click on Course Schedule document link

### **SECTION 4: COURSE MODULES**

Module #	Module Name	Course Objective(s) Covered	# Hours
1	Introduction to Financial Literacy - Required to synchronizes the class with a unified understanding for the importance of intentional money management	2, 7	10 Min
2	Definitions of key financial terminology used in the financial community	1	30 Min
3	Debt vs. Credit - Throughout this module you will gain understanding for use of debits and credits for bookkeeping purposes, as well as, the difference between the use of a debit versus a credit card	5	30 Min
4	Saving - Making saving a priority by identifying future goals. This module will identify tips for saving and the various vehicles used to save	6	30 Min



5	Budgeting - Students will learn the art of spending money on paper first in order to tell it what to do. After receiving budget instruction, you will participate in a monthly budget exercise and establish a draft budget to continue working on upon completion of the course.	3, 4	120 Min
6	Financial Management Tools - There are numerous tools available to assist with money management; however, during this module, you will be introduced to a few online resources that have reliable information for use post instruction.	7	20 Min

#### SECTION 5: ASSIGNMENT DESCRIPTIONS AND RUBRICS

# **Course Assignment Descriptions**

During the course you will experience in class assignments that consist of group participation and individual presentation of understanding.

# **Assignment Submission Instructions**

Assignments for this course will be submitted as required during the course.

Assignments must be submitted by the stated deadline or special permission must be requested from instructor before the due date. Extensions will not be given beyond the next assignment except under extreme circumstances.

### ASSIGNMENT 1 (Written)

Due: N/A Length: 1 Hour Format:

- Fill in the blanks within in your workbooks, while exercising good listening skills
- Overview of the definitions, and savings principles taught during the lecture portion of the course
- Apply these money management principles upon completion of training

ASSIGNMENT 2 (Written and Group Participation)

Due: N/A Length: 1 Hour



#### Format:

- Fill in the blanks within in your workbooks, while exercising good listening skills
- This assignment will teach and demonstrate the appropriate use of debt and credits used for bookkeeping; balancing a checking account
- Demonstrate real life encounters given specific job-related scenarios

### ASSIGNMENT 3 (Written and Online Spreadsheet)

Due: N/A

Length: 2 Hours

Format:

- Fill in the blanks used during the in class budget exercise
- Complete a monthly budget and calendar
- These assignments provide hands-on experience for establishing and managing a budget
- Demonstrate real life encounters given specific job-related and life scenarios

#### ASSIGNMENT 4 (Embedded Assessment)

Due: at the end of training

Length: 30 Minutes

Format:

- To summarize class assignments, you will be given an online Embedded Assessment.
- The assessment is found on Blackboard.

### **SECTION 6: COURSE POLICIES**

### **Grading Policy**

The detailed Grading Policy can be found on the Course Syllabus in Blackboard.

Instructions to access Course Syllabus in Blackboard:

- 1. Go to Blackboard course site for this course (http://pgcconline.blackboard.com)
- 2. Click on "Syllabus & Schedule" navigation button
- 3. Click on Course Syllabus document link





## **Attendance Policy**

Attendance and punctuality are the basic requirements for an effective discussion and hands-on real life based course. The student must be present for the entire length of instruction, in order to receive course completion credit.

#### **Late Work Policy**

N/A

#### **Participation Policy**

Class participation is key to learning in this course and is a requirement for each student through individual demonstration and/or group discussion and presentation. Each person's frequency and quality of contribution to the class discussion will be assessed and reflected in the class participation score, which is 40% of the overall grade.

## **Extra Credit Policy**

N/A

# **Plagiarism Policy**

At Prince George's Community College, cheating is the act of obtaining or attempting to obtain credit for academic work through the use of any dishonest, deceptive, or fraudulent means.

Plagiarism is a form of cheating. At Prince George's Community College, plagiarism is the use of distinctive ideas or works belonging to another person without providing adequate acknowledgement of that person's contribution.

Source: PGCC Student Handbook

#### SECTION 7: COURSE TECHNOLOGY SETUP

Below are instructions to setup and access the technology tools used in this course.

# Owl Mail (<a href="http://mail.students.pgcc.edu">http://mail.students.pgcc.edu</a>)

Owl Mail is the college's student email system. Your instructor will use Owl Mail and may be reached at the email address located in your course syllabus. To be successful in this course, you should check your Owl Mail account regularly.

To activate your Owl Mail account, follow the directions at <a href="http://live.pgcc.edu/">http://live.pgcc.edu/</a>.





If you already have an active Owl Mail account, you may access your Owl Mail account at <a href="http://mail.students.pgcc.edu">http://mail.students.pgcc.edu</a>.

# Blackboard (http://pgcconline.blackboard.com)

Blackboard is a web based program that serves as the college's online classroom. In this course, you will use Blackboard to access the eModules. You will also use blackboard to respond to online Discussion Board topics and questions and complete your end of course assessment.

Once you have your Owl Link account information, type it in the Blackboard login box at the http://pgcconline.blackboard .com. **Note**. You will not be able to immediately login to Blackboard as it takes one business day for your Owl Link account to synchronize with your Blackboard account. If your login is successful, you will see the Blackboard "Welcome" screen.

# **SECTION 8: TECHNOLOGY QUICKLINKS**

Below are URL links to the technology tools used in this course:

Owl Mail <a href="http://mail.students.pgcc.edu">http://mail.students.pgcc.edu</a>
<a href="http://pgcconline.blackboard.com">http://pgcconline.blackboard.com</a>

TestOut <a href="http://www.testout.com">http://www.testout.com</a>

### **SECTION 9: STUDENT SUPPORT**

#### **ITEP Program Support**

#### **Technical Support**

For technical support in this course, contact PGCC ITEP Course Coordinator.

# **Disability Support Services**

Students requesting academic accommodations are required to contact the College's Disability Support Services Office (B-124) or call (301) 546-0838 (voice) or (301) 546-0122 (TTY) to establish eligibility for services and accommodations. Students with documented disabilities should discuss the matter privately with their instructors at the





beginning of the semester and provide a copy of the completed Student/Faculty Accommodation Form.