



COURSE CODE:

Financial Literacy

HYT - 307

Syllabus Quick Reference

Instructor Contact

Instructor Name:

Telephone:

E-Mail:

Office Hours:

Course Information

Start Date:

Completion Date:

Meeting Schedule:

Meeting Location:

Prerequisites: None

Course Contact Hours:

7.5 Hours

Course Length: 1 day

Lecture: [%]

Laboratory: [%]

E-Module: [%]

COURSE NUMBER – FINANCIAL LITERACY

Spring 2015 Syllabus

PART 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. *Financial Peace: Revisted*. 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 Student Handbook for this course.

Instructor Contact

The best way to reach your instructor is by email and/or text. Your instructor will respond to email and text within 24 hours except on weekends.

Course Structure

This course is designed to provide a real world experience, including a blend of instruction, face-to-face and workshop activities.

This Session will be held on the Largo campus location TBD. Instruction will consist of face-to-face and workshop activities that include lecture,



power point presentation, budget activities and a draft budget.

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:

- a Pentium-class or Mac computer with at least 256 MB RAM
- Broadband (DSL, Cable, FIOS) is highly recommended
- 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

Technical Support

For technical support in this course, contact PGCC Help Desk Services.

Assignment Submission

Assignments for this course will be submitted during the scheduled class time. Assignments must be submitted by the stated deadline or special permission must be requested from instructor before the end of class. Extensions will not be given beyond the start of the next Soft Skills module except under extreme circumstances.

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.



PART 2: COURSE OBJECTIVES

Upon completion of this course, students who successfully participate and complete the face-to-face class activities will be able to:

- Define income, expense, a budget, savings, disposal income and an emergency fund
- Describe the basic financial strategies for managing money
- Understand the importance of managing money on paper first
- Create a budget
- Describe credit verses debt
- Describe and understand the importance of saving
- Identify the rules for personal financial management

Part 3: Grading Policy

Teaching Strategies	Homework/Out of Class Time Summary
<ul style="list-style-type: none"> ○ Lecture/Discussion/Q & A's ○ PowerPoint presentation ○ Workshop Activities 	Convert the in-class draft budget into a working personal monthly budget.

Graded Course Activities		Graded Point Value		
Class Participation	40%	Grade	Percentage	Quality Points
Budget Exercise	40%	A	95 to 100	4.0
Embedded Assessment	<u>20%</u>	A-	90 to 94	3.7
	100%	B+	87 to 89	3.3
		B	83 to 86	3.0
		B-	80 to 82	2.7
		C+	78 to 79	2.5
		C	73 to 77	2.3
		C-	70 to 72	2.0
		Fail	69 or below	0.0



Description of Graded Course Activities

Class Participation: Demonstrates student willingness to actively engage in the learning process, communicate in a group setting and make the necessary changes.

Budget Exercise: In class students will receive and complete an automated monthly budget worksheet.

Embedded Assessment: Check on learning received during the face-to-face classroom time.

Part 4: Course Policies

Classroom Policy

Our goal is to build a respectful learning and work environment that allows for positive communication and teamwork. To promote this environment, all students must abide by academic policies related to attendance, behavior and professional conduct as published in the current institutional catalog. Punctuality is an important function in everyday life. Because this class requires active participation in class discussion, “hands-on” experiences, and some cooperative group learning, on-time attendance is essential and mandatory for starting training and as applicable to scheduled break times.

Online Netiquette Rules

Rules for interacting with others online:

- Unless directed otherwise by your instructor, you should write email and discussion board postings in standard written English (the kind of language you would expect to find in a workplace). Messages should be short and to the point.
- Make sure that you use a meaningful subject line for email and discussion messages so that your readers will have a clear idea of who sent the message and what the message contains.
 - Good example - "Subject: XXX 000, J Smith, My feedback on the Taylor article."
 - Poor example - "Subject: Interesting Stuff."
- Use all capital letters sparingly. Capitalize words only to highlight an important point or to distinguish a title or heading. Capitalizing whole words that are not titles is generally seen as SHOUTING and is often offensive to the reader.
- Be courteous about what you say about others in an electronic format. Never say anything in an email or on a discussion board that you would not want to see printed in the newspaper.
- When reacting to someone else's message, address the ideas, not the person.
- Be careful when using sarcasm and humor. Without face-to-face communications your joke may be viewed as criticism.
- Be respectful of other, diverse opinions. Don't assume that everyone shares the same views or background.



- Don't share copyrighted materials. Most things on the Internet are NOT "fair use." Instead of copying a relevant article or web page, provide a link to the material along with a short description of its significance.
(Netiquette rules based on materials developed by World Campus, Penn State)

Technology Accessibility Statements

Blackboard is fully committed to ensuring that the platform contains no barriers for users with disabilities and is both usable and accessible by everyone, regardless of age, ability, or situation. Blackboard measures and evaluates accessibility using two sets of standards: the WCAG 2.0 standards issued by the World Wide Web Consortium (W3C) and Section 508 of the Rehabilitation Act issued in the United States federal government. For full Blackboard accessibility information, visit https://help.blackboard.com/en-us/Learn/9.1_2014_04/Administrator/030_Accessibility.

Technology Privacy Statements

This course requires students to create accounts on external websites. Below are links to the privacy policy for each external website used in this course that requires a username and password. Please read and use the privacy information to safeguard your accounts.

Blackboard Privacy Statement: <http://www.blackboard.com/Footer/Privacy-Policy.aspx>