GS1181:  
“BAD CREDIT? NO CREDIT? NO PROBLEM…”:

LESSONS IN  
PERSONAL FINANCE  
FALL 2017

12:00 – 12:50 MW RAS 225 (PC Lab)  
Instructor: Dr. Kara  Office: RAS 253  
Phone: 486 6458  e-mail: mkara@angelo.edu

Office Hours: M - W 1:00 – 2:00, TUE. 11:00 – 1:00.  
THR: 12:00 – 4:00 (Thursday is BY APPOINTMENT ONLY).

OVERVIEW: This course will introduce the fundamental elements of financial literacy and will demonstrate common errors in managing individuals’ finances. Financial literacy has been shown to play a significant role for financial success in later life. Awareness of financial pitfalls could help avoiding costly errors. Topics will include, but are not limited to, banking, savings and credit, basic investment vehicles (stocks, bonds, mutual funds), risk and return, employee benefits and retirement, and investing psychology.

COURSE OBJECTIVES:
By the end of the course, successful students should be able to:
1. Understand the fundamental elements of personal finance;
2. Understand the common pitfalls in personal finance;
3. Apply the acquired knowledge to real world financial situations;

SPECIFICALLY, FROM THE IDEA COURSE EVALUATION FORM
- 8. Developing skill in expression oneself orally or in writing (CS1 and CS2)
- 9. Learning how to find and use resources for answering questions or solving problems (University Resources)
- 11. Learning to analyze and critically evaluate ideas, arguments, and points of view (CT1)
**Core Student Learning Outcomes:**

As strictly stipulated by the core curriculum committee, the core student learning outcomes for this course are:

- (CT1) Gather, analyze, evaluate, and synthesize information relevant to per. fin. question or issue.
- (CM1) Develop, interpret, and express ideas relevant to per. fin. through effective written communication.
- (PR1) Demonstrate the ability to evaluate choices, actions and consequences to ethical decision making.

**Evaluation:**

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<th>Component</th>
<th>Weight</th>
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<tr>
<td>Short report (newspaper / journal article)</td>
<td>50%</td>
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<tr>
<td>Blackboard assignments</td>
<td>40%</td>
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<tr>
<td>Campus Activity Report</td>
<td>10%</td>
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<td><strong>Total</strong></td>
<td><strong>100%</strong></td>
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- **Short report (newspaper / journal article) (50%):**
  
  You will submit a one to two page written report summarizing a newspaper / journal article on any topic in personal finance. Obviously, you cannot write a two page summary of an article that is half a page long, so you must select accordingly. Detailed information about this is given on the guidelines.

- **Blackboard assignments (40%):**
  
  This course has a Blackboard page. You will complete on-line assignments for each module on the free websites that link from Blackboard such Cash Course. You are also required to finish all the modules on the Information Literacy Blackboard course. Online assignments will consist of worksheets, simulations, and simple quizzes like the ones you see on the Info. Lit. course. Your average score on those assignments will make up 40% of the course grade.

- **Campus Activity Report (10%):**
  
  You will attend a campus event and make a short report about it. It could be a conference, guest speaker, Study Abroad presentation, concert, play, debate etc. Of course, you should attend as many of those as you can in order to become part of the cultural and intellectual life of the university. But, for our class, you must attend at least one such event.
  
  You must document your attendance with a signature from the person in charge of the event. The report should be about one to two pages long, double spaced, 12 pt. font. As with all of your work, it must not contain any grammatical errors or typos. In the report, you describe the event, why you chose to attend it, what you gained from it.
POLICIES:
• Attendance will be taken in each class. Each class missed will reduce the grade by 5 point out of 100. Miss two and you are down to 90 etc.
• No late submission will be accepted. Any item after a deadline is a zero.
• No make-up will be given because there is no exam, per se.

UNIVERSITY RESOURCES
Students will be informed about the learning resources and support available to them such as Academic Support Services and Student Support Resource Guide. They will be strongly encouraged to attend university events to feel like an integral part of the ASU community.

TENTATIVE SCHEDULE:

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<tr>
<th>Week</th>
<th>Topics</th>
<th>Assignments</th>
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| 1    | • Introduction,  
      • Library Info Session, Guest speaker | Blackboard |
| 2    | • Labor Day Holiday  
      • Film: “Your money, your life” | Labor Day Holiday  
Blackboard |
| 3    | • Basics of banking,  
      • Film: “Maxed Out” (skip govt. parts) | Blackboard  
Blackboard |
| 4    | • Using credit, types of loans,  
      • Fin. Aid. Guest Speaker  
      • Film: “Retirement Gamble” | Blackboard  
Article selected (9/20) |
| 5    | • Savings  
      • Investments (stocks, bonds, mutual funds etc.) | Blackboard  
Blackboard |
| 6    | • Employee benefits and retirement  
      • The Financial Crisis of 2008 | Blackboard  
Blackboard |
| 7    | • Film: “Inside Job”  
      • “Inside Job” cont’d. | Blackboard  
Campus Activity Report due (10/11) |
| 8    | • Film: “Margin Call”  
      • Looking ahead | Blackboard  
Article Summary due (10/18) |
Special Needs:
Persons with special needs which may warrant academic accommodations must contact the Student Life Office, Room 112 University Center, in order to request such accommodations prior to any accommodations being implemented. You are encouraged to make this request early in the semester so that appropriate arrangements can be made.

Academic Honesty:
Angelo State University expects its students to maintain complete honesty and integrity in their academic pursuits.
Students are responsible for understanding the Academic Honor Code, which is contained in both print and web versions of the Student Handbook.