Course Information

Course Description

This course introduces students to the intellectual and cultural environment of the university. The course incorporates elements in order to facilitate first-year students’ transition from high school to college-level learning. Emphasis will be on communication, critical thinking, and information literacy.

This specific section involves Managing Finances. Students will develop a personal budget, investigate financial services, and create an investment portfolio. Students will also learn basic skills needed to be successful in college such as using Blackboard, the Library, Microsoft office, and the Writing Center.

Prerequisite and Co-requisite Courses

None

Prerequisite Skills

Accessing Internet websites, using ASU Library resources, and proficiency with Microsoft Word, PowerPoint, and Excel are expectations of Smart Money

Student Learning Outcomes

Upon completion of this course, students will be able to:

- **Critical Thinking:** Gather, analyze, evaluate, and synthesize information relevant to a question or issue.
• **Communication Skills**: Develop, interpret, and express ideas through effective written communication.

• **Personal Responsibility**: Demonstrate the ability to evaluate choices, actions and consequences as related to ethical decision-making.

**Course Delivery**

This is a hybrid face-to-face and online course with learning resources and supplemental materials posted in Blackboard. Each student will be required to participate for each of the thirteen class meetings.

To maintain social distancing we will have a Blue and a Gold group. On Mondays, the Blue group will meet face-to-face and the Gold group will join virtually through Blackboard Collaborate. On Wednesdays, The Gold group will meet face-to-face and the Blue group will join virtually through Blackboard Collaborate.

**Statement for Synchronous Remote Sessions**

To maintain academic quality while accommodating social distancing needs this semester, this course will use a split delivery model that combines face-to-face teaching with remote instruction.

The goal is to provide face-to-face instruction to students who want to return to campus, while also allowing students who may need to learn remotely to participate via virtual class sessions.

**How Does It Work?**

Your class will be divided and you will be placed into a smaller group of students to maintain physical distancing requirements in our assigned classroom space.

Your assigned group will receive a schedule of in-person class meetings. This schedule is not flexible. For instance, if you are supposed to attend class on a Monday, you cannot elect to go on Wednesday with another class group instead.

When you are not in the physical class, you will attend live remote sessions at the same time as our scheduled course. You will also be expected to complete coursework via Blackboard.¹

Please refer to this Health and Safety web page² for updated information about campus guidelines as they relate to the COVID-19 pandemic.

**Required Texts and Materials**

None

**Technology Requirements**

Smartphone, computer access with Microsoft Office.
Respondus LockDown Browser and Monitor
This course requires the use of LockDown Browser and a webcam for online exams. The webcam can be the type that's built into your computer or one that plugs in with a USB cable. This brief video will give you a basic understanding:

Download and install LockDown Browser from this link:
https://download.respondus.com/lockdown/download.php?id=384131921

Once Installed
Start LockDown Browser
Log into Blackboard Learn
Navigate to the test
Note: You won't be able to access tests with a standard web browser. If this is tried, an error message will indicate that the test requires the use of LockDown Browser. Simply start LockDown Browser and navigate back to the exam to continue.

When taking an online test, follow these guidelines:
• Have a picture ID such as your student ID card available.
• Ensure you’re in a location where you won't be interrupted
• Turn off all other devices (e.g. tablets, phones, second computers) and place them outside of your reach
• Before starting the test, know how much time is available for it, and also that you’ve allotted sufficient time to complete it
• Clear your desk or workspace of all external materials not permitted - books, papers, other devices
• Remain at your computer for the duration of the test
• If the computer, Wi-Fi, or location is different than what was used previously with the "Webcam Check" and "System & Network Check" in LockDown Browser, run the checks again prior to the exam
• To produce a good webcam video, do the following:
  o Avoid wearing baseball caps or hats with brims
  o Ensure your computer or device is on a firm surface (a desk or table). Do NOT have the computer on your lap, a bed, or other surface where the device (or you) are likely to move
  o If using a built-in webcam, avoid readjusting the tilt of the screen after the webcam setup is complete
  o Take the exam in a well-lit room, but avoid backlighting (such as sitting with your back to a window)
o Remember that LockDown Browser will prevent you from accessing other websites or applications; you will be unable to exit the test until all questions are completed and submitted

Several resources are available if you encounter problems:

- The Windows and Mac versions of LockDown Browser have a "Help Center" button located on the toolbar. Use the "System & Network Check" to troubleshoot issues. If an exam requires you to use a webcam, also run the "Webcam Check" from this area.
- Respondus has a Knowledge Base available from www.support.respondus.com. Select the "Knowledge Base" link and then select "Respondus LockDown Browser" as the product. If your problem is with a webcam, select "Respondus Monitor" as your product.

If you're still unable to resolve a technical issue with LockDown Browser, go to www.support.respondus.com and select "Submit a Ticket". Provide detailed information about your problem and what steps you took to resolve it.

Communication

Faculty will respond to email and/or telephone messages within 24 hours during working hours Monday through Friday. Weekend messages may not be returned until Monday.

Written communication via email: All private communication will be done exclusively through your ASU email address. Check frequently for announcements and policy changes. In your emails to faculty, include the course name and section number in your subject line.

Virtual communication: Office hours and/or advising may be done with the assistance of the telephone, Collaborate, Skype, etc.

Grading

Evaluation and Grades

Writing assignments, group project, university activity, and course participation determine course success.

1. Attendance 52%: Each class will have some sort of activity or sign-in sheet. In total we have thirteen lectures which implies that every class period is four percent of your grade. Attending class is the easiest way to be successful in college.
2. **Blackboard Tools 4%**: You will learn how to use Blackboard Collaborate, Kaltura, Respondus LockDown Browser and Respondus Monitor.

3. **Faculty Interaction 4%**: Most students are enrolled in four or five classes. You are to visit the professors of your hardest two classes during office hours. Ask any well-informed question and write down your professor’s answer. Upload a picture or word document of your notes into blackboard. If your meeting is virtual, upload a screen shot.

4. **Degree Plan and Advising 4%**: This has two parts. First, download your degree plan and upload into blackboard. Second, schedule an appointment for academic advising through the Navigator Student APP and create a reminder or event in your calendar. Screenshot the appointment and upload into blackboard.

5. **Information Literacy Quizzes 6%**: Roughly fifty minutes of videos and questions through the library website for instructing how to locate, evaluate, and use information.

6. **Group University Activity 5%**: Attend a socially distanced activity WITH your group members. Take a selfie or snapshot of each of your name cards at the event and each of you upload into blackboard.

7. **Other University Activity 5%**: Attend another ASU activity, take a selfie or snapshot of your name card at the event, and upload into blackboard.

8. **Investment Thesis 10%**: You will be given $50,000 of pretend money to invest as you see fit (stocks, bonds, mutual funds, Exchange-traded funds, index funds, options, futures, savings, certificate of deposits, money markets, etcetera). You will type a one-page, single-space, 1” margin, 12-point, Times-New-Roman paper about what you invested in and why. At least one checked-out library book and one reputable full-text article should be used as cited sources.

9. **Group Project Presentation 10%**: The goal of making money is often a team effort. Each group will be given an additional $1,000,000 of pretend money to invest. Each group will present how and why they invested the money and how much was earned (or lost).

Please note that assessments one through eight are eighty percent of your grade and require very little work and thought. Show up, participate, do your homework, and succeed! These first assessments are not rigorous but carefully chosen to create successful habits. The last two assessments are engineered to introduce you to analytical, critical, and practical thinking; a key difference between the regurgitation of high school and the learning of University.

**Grading System**

Course grades will be dependent upon completing course requirements and meeting the student learning outcomes.
The following grading scale is in use for this course:
    A = 90.00-100 points
    B = 80.00-89.99 points
    C = 70.00-79.99 points
    D = 60.00-69.99 points
    F = 0-59.99 points (Grades are not rounded up)

**Assignment and Activity Descriptions**

Please see above.
## Course Schedule

<table>
<thead>
<tr>
<th>Day</th>
<th>Activity</th>
</tr>
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<tbody>
<tr>
<td>19-Aug</td>
<td>WEDNESDAY: GOLD face-to-face, BLUE Blackboard Collaborate: Get to know your team.</td>
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<tr>
<td>24-Aug</td>
<td>Lets make a budget!!!</td>
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<tr>
<td>26-Aug</td>
<td>Investing - Stocks &amp; Bonds</td>
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<tr>
<td>31-Aug</td>
<td>Investing – Paper Account</td>
</tr>
<tr>
<td>2-Sep</td>
<td>Investing – Options</td>
</tr>
<tr>
<td>7-Sep</td>
<td>Labor Day Holiday</td>
</tr>
<tr>
<td>9-Sep</td>
<td>Investing – Investment Thesis / Group Project</td>
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<tr>
<td>14-Sep</td>
<td>Investing – Retirement / Compound Interest</td>
</tr>
<tr>
<td>16-Sep</td>
<td>Financial Services – Banks</td>
</tr>
<tr>
<td>21-Sep</td>
<td>Financial Services – Credit Cards</td>
</tr>
<tr>
<td>23-Sep</td>
<td>Taxes</td>
</tr>
<tr>
<td>28-Sep</td>
<td>Group Presentation</td>
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<tr>
<td>30-Sep</td>
<td>Group Presentation</td>
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## General Policies Related to This Course

All students are required to follow the policies and procedures presented in these documents:

- Angelo State University Student Handbook
- Angelo State University Catalog

### Academic Integrity

Students are expected to maintain complete honesty and integrity in all work. Any student found guilty of any form of dishonesty in academic work is subject of disciplinary action and possible expulsion from ASU.

The College of Science and Engineering adheres to the university's Statement of Academic Integrity.

### Accommodations for Students with Disabilities

ASU is committed to the principle that no qualified individual with a disability shall, on the basis of disability, be excluded from participation in or be denied the benefits of
the services, programs or activities of the university, or be subjected to discrimination by
the university, as provided by the Americans with Disabilities Act of 1990 (ADA), the
Americans with Disabilities Act Amendments of 2008 (ADAAA) and subsequent
legislation.

Student Disability Services is located in the Office of Student Affairs, and is the
designated campus department charged with the responsibility of reviewing and
authorizing requests for reasonable accommodations based on a disability. It is the
student’s responsibility to initiate such a request by contacting an employee of the Office
of Student Affairs, in the Houston Harte University Center, Room 112, or contacting the
department via email at ADA@angelo.edu. For more information about the application
process and requirements, visit the Student Disability Services website. The employee
charged with the responsibility of reviewing and authorizing accommodation requests is:

Dallas Swafford
Director of Student Disability Services
Office of Student Affairs
325-942-2047
dallas.swafford@angelo.edu
Houston Harte University Center, Room 112

Incomplete Grade Policy

It is policy that incomplete grades be reserved for student illness or personal
misfortune. Please contact faculty if you have serious illness or a personal misfortune that
would keep you from completing course work. Documentation may be required. See ASU
Operating Policy 10.11 Grading Procedures for more information.

Masks and Facial Coverings

As a member of the Texas Tech University System, Angelo State University has
adopted the mandatory Facial Covering Policy to ensure a safe and healthy classroom
experience. Current research on the COVID-19 virus suggests there is a significant
reduction in the potential for transmission of the virus from person to person by wearing
a mask/facial covering that covers the nose and mouth areas. Therefore, in compliance
with the university policy students in this class are required to wear a mask/facial covering
before, during, and after class. Faculty members may also ask you to display your daily
screening badge as a prerequisite to enter the classroom. You are also asked to maintain
safe distancing practices to the best of your ability. For the safety of everyone, any student
not appropriately wearing a mask/facial covering will be asked to leave the classroom
immediately. The student will be responsible to make up any missed class content or
work. Continued non-compliance with the Texas Tech University System Policy may
result in disciplinary action through the Office of Student Conduct.
Plagiarism

Plagiarism is a serious topic covered in ASU’s Academic Integrity policy in the Student Handbook. Plagiarism is the action or practice of taking someone else’s work, idea, etc., and passing it off as one’s own. Plagiarism is literary theft.

In your discussions and/or your papers, it is unacceptable to copy word-for-word without quotation marks and the source of the quotation. It is expected that you will summarize or paraphrase ideas giving appropriate credit to the source both in the body of your paper and the reference list.

Papers are subject to be evaluated for originality. Resources to help you understand this policy better are available at the ASU Writing Center.

Student Absence for Observance of Religious Holy Days

A student who intends to observe a religious holy day should make that intention known in writing to the instructor prior to the absence. See ASU Operating Policy 10.19 Student Absence for Observance of Religious Holy Day for more information.

Title IX at Angelo State University

Angelo State University is committed to providing and strengthening an educational, working, and living environment where students, faculty, staff, and visitors are free from sex discrimination of any kind. In accordance with Title VII, Title IX, the Violence Against Women Act (VAWA), the Campus Sexual Violence Elimination Act (SaVE), and other federal and state laws, the University prohibits discrimination based on sex, which includes pregnancy, and other types of Sexual Misconduct. Sexual Misconduct is a broad term encompassing all forms of gender-based harassment or discrimination and unwelcome behavior of a sexual nature. The term includes sexual harassment, nonconsensual sexual contact, nonconsensual sexual intercourse, sexual assault, sexual exploitation, stalking, public indecency, interpersonal violence (domestic violence or dating violence), sexual violence, and any other misconduct based on sex.

You are encouraged to report any incidents involving sexual misconduct to the Office of Title IX Compliance and the Director of Title IX Compliance/Title IX Coordinator, Michelle Boone, J.D. You may submit reports in the following manner:

Online: www.angelo.edu/incident-form
Face to face: Mayer Administration Building, Room 210
Phone: 325-942-2022
Email:michelle.boone@angelo.edu

Note, as a faculty member at Angelo State, I am a mandatory reporter and must report incidents involving sexual misconduct to the Title IX Coordinator. Should you wish to speak to someone in confidence about an issue, you may contact the University...
Counseling Center (325-942-2371), the 24-Hour Crisis Helpline (325-486-6345), or the University Health Clinic (325-942-2171).

For more information about resources related to sexual misconduct, Title IX, or Angelo State’s policy please visit: www.angelo.edu/title-ix.

1 https://blackboard.angelo.edu/
2 https://www.angelo.edu/covid-19/returning-to-campus/health-and-safety.php
3 https://www.angelo.edu/student-handbook/
4 https://www.angelo.edu/catalogs/
5 https://www.angelo.edu/student-handbook/community-policies/academic-integrity.php
6 https://www.angelo.edu/services/disability-services/
7 https://www.angelo.edu/content/files/14197-op-1011-grading-procedures
8 https://www.angelo.edu/student-handbook/
9 https://www.angelo.edu/student-handbook/community-policies/academic-integrity.php
10 https://www.angelo.edu/dept/writing_center/academic_honesty.php
11 https://www.angelo.edu/content/files/14206-op-1019-student-absence-for-observance-of