

GS1181.F47

Dumb Money

FALL 2021, VIN160, MW 12p



Instructor: Trey Holik

Email: eddie.holik@angelo.edu

Phone: 325-486-5452

Office: VIN121

Online Office Hours: MTWRF 9a-9:30a; MWF 9:30a-10a; TR 11a-12p

Online Office: <https://tinyurl.com/DrHolikOnlineOffice>

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 face-to-face course with learning resources and supplemental materials posted in Blackboard. Each student will be required to participate for each of the fifteen class meetings.

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:

<https://www.respondus.com/products/lockdown-browser/student-movie.shtml>

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:
 - Avoid wearing baseball caps or hats with brims
 - 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
 - If using a built-in webcam, avoid readjusting the tilt of the screen after the webcam setup is complete
 - Take the exam in a well-lit room, but avoid backlighting (such as sitting with your back to a window)
 - 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 60%:** Each class will have some sort of activity or sign-in sheet. In total we have fifteen 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 4%:** Roughly fifty minutes of videos and questions through the library website for instructing how to locate, evaluate, and use information.
6. **Group University Activity 4%:** Attend any ASU event 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 4%:** Attend another ASU activity by yourself, take a selfie or snapshot of your name card at the event, and upload into blackboard.
8. **Investment Thesis 8%:** You will be given \$100,000 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 8%:** 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-four 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

Day:	Activity
23-Aug	Welcome to College. Syllabus.
25-Aug	Get to know your team.
30-Aug	Investing – Paper Account
1-Sep	Investing – Stocks and Bonds
6-Sep	Labor Day Holiday
8-Sep	Let's make a budget!!!
13-Sep	Investing – Options
15-Sep	Investing – Retirement / Compound Interest
20-Sep	Investing – Investment Thesis / Group Project
22-Sep	Two minute investment updates
27-Sep	Investing – Yourself

29-Sep	Financial Services – Banks
4-Oct	Financial Services – Credit Cards
6-Oct	Taxes
11-Oct	Group Presentation
13-Oct	Group Presentation

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](#)¹
- [Angelo State University Catalog](#)²

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](#).³

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](#).⁴ 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](#)⁵ for more information.

Plagiarism

Plagiarism is a serious topic covered in ASU's [Academic Integrity policy](#)⁶ 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](#).⁷

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](#)⁸ 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://www.angelo.edu/student-handbook/>

² <https://www.angelo.edu/catalogs/>

³ <https://www.angelo.edu/student-handbook/community-policies/academic-integrity.php>

⁴ <https://www.angelo.edu/services/disability-services/>

⁵ <https://www.angelo.edu/content/files/14197-op-1011-grading-procedures>

⁶ <https://www.angelo.edu/student-handbook/community-policies/academic-integrity.php>

⁷ https://www.angelo.edu/dept/writing_center/academic_honesty.php

⁸ <https://www.angelo.edu/content/files/14206-op-1019-student-absence-for-observance-of>