

XIDS 2002-N01/E01 WDYKA FINANCIAL DECISION-MAKING

SUMMER 2020, 2 CREDIT HOURS, JUNE 1ST – JUNE 25TH

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INSTRUCTOR INFORMATION

NAME:

Kim Holder

OFFICE LOCATION:

Miller Hall 2203

OFFICE HOURS:

Use the email below to schedule an online or face-to-face appointment. Or click [HERE](#) for an appointment slot.

CONTACT INFORMATION:

Phone: 678-839-5423

Email: kholder@westga.edu

Communication Preference: The quickest way to ask for help is via email or by scheduling an appointment during office hours. General class questions and overall discussions are answered quickly by using the alternative communication tools available for this course:

(<http://facebook.com/groups/UWGPFin> or <https://www.remind.com/join/uwgpfin>).

COURSE INFORMATION

DESCRIPTION

This interdisciplinary course is designed to introduce the basics of good financial decision-making by improving student's financial literacy, encouraging the growth of smart money management skills, and developing an understanding of their role in the economy. By incorporating lessons from psychology research in behavioral economics and finance, along with interdisciplinary insights from the fields of economic sociology and behavioral science, students will be equipped to solve everyday consumer issues.

PREREQUISITES

There are no prerequisites for this course.

DELIVERY METHODS

This course is delivered via 100% online instruction and will utilize CourseDen (D2L), UWG's learning management system. A class calendar is included within the syllabus and distributed on CourseDen. It is the student's responsibility to stay up to date with the progress of this course in a timely manner using the university's online tools.

LEARNING GOALS

Upon completion, students will:

1. Be able to determine the market value of their labor, predict their expected future income and job opportunities, and identify alternative sources of increasing personal assets.
2. Demonstrate an understanding of the economic choices faced by the consumer, the tradeoffs associated with spending vs. saving, and the ability to improve their economic well-being by making informed spending decisions alongside a monthly budget.
3. Develop an understanding of how time, interest rates and inflation can affect the value of saving and the importance of planning for their financial future.
4. Be able to describe the key components of how borrowing works and demonstrate an understanding of the different costs associated with different borrowing methods.
5. Develop an understanding of financial investment basics and risk management for long-term success.
6. Understand the role of taxes and insurance in the real world and explore options available to improve their financial literacy throughout their college career.

TEXTBOOKS AND MATERIALS

I WILL TEACH YOU TO BE RICH

This textbook by Ramit Sethi (2009) ISBN: 0761147489 is required and is the first edition, yellow cover version. The 1st chapter is posted on CourseDen and the cost is approximately \$6.99 used.

COURSE POLICIES

ATTENDANCE/LATE POLICY

This is an online class where work will be completed independently with scheduled deadlines. Students who miss these deadlines will forfeit those points. All deadlines are scheduled in advance and students will be made aware of them on CourseDen and via the communication tools used for this course. It is the responsibility of the student to adjust their own personal and professional schedules to fit the requirements of the course and to complete work on time. NOTE: All University of West Georgia students taking online classes that visit the Carrollton campus must have their vehicle registered and display a current University of West Georgia hangtag and follow the UWG parking code.

Online classes are delivered as asynchronous instruction, which means that you can access the material you need without time/place constraints (attending a regular class). This allows you the flexibility you need, but there are firm deadlines and a set “pace” to the course. To be successful in the course, you will need to be comfortable interacting and collaborating with your classmates in an online setting. If this does not suit your learning style or fit your academic needs, check the UWG Class Bulletin for alternative XIDS 2002 classes.

What’s the secret to success in this course? “Attend” all classes! This means checking in on CourseDen and complete your assigned work each and every day, without exception.

CLASS CANCELLATION

In the event that class is cancelled, any relevant assignments or course announcements will be posted on CourseDen. Please review UWG’s Emergency Closing Policy for inclement weather located here: <https://www.westga.edu/alert>. If severe weather occurs, particularly those affecting your ability to complete assignments (ex: power outages), I will adjust deadlines accordingly. I will also be using Remind 101 this semester, register here (<https://www.remind.com/join/uwgpfin>).

COURSEDEN/ACCESS TO TECHNOLOGY

This course is delivered 100% online. You must have reliable access to technology to be successful in this course. You can complete course assignments that utilize technology by using the student computer labs on campus or on your own equipment. Keep in mind that technology problems often seem to occur at the worst possible times. I encourage every student to have a back-up plan and complete their work well in advance of deadlines in case their technology fails.

Unreliable internet access or inability to login to CourseDen will result in missed deadlines and forfeited points. This course does not require the purchase or use of a clicker. However, from time to time we may answer questions interactively using cellphones or computers and a free program called Poll Everywhere or an online survey tool such as Survey Monkey.

We will use CourseDen extensively for this course. Please make sure you are comfortable with UWG’s course management system and seek help before assignment or quiz deadlines. Make certain you are aware of the USG D2L/CourseDen maintenance schedule and plan in advance!

CourseDen Direct Link: <http://westga.view.usg.edu>

D2L Online Help: <http://D2Lhelp.view.usg.edu>

CELLPHONE/COMMUNICATION TOOLS

I encourage the use of technology in our face-to-face and virtual classroom as a tool to enhance learning. Tweeting using the class hashtag or interacting using the class Facebook group are all great ways to interact with your classmates. I highly recommend using technology to build your

own personal learning network and any extra credit opportunities (if offered) are designed to provide you with a positive incentive to put forth effort in this area.

WITHDRAWAL POLICY

It is the student's responsibility to withdraw from the class by contacting the registrar's office directly. Students should be familiar with the UWG Office of the Registrar guidelines in order to protect your GPA and conform to institutional requirements for attendance. Access the official Academic Calendar here: <https://www.westga.edu/academics/academic-calendar.php>.

UWG instituted a limited withdrawal policy effective Fall Semester 2013, information is available here: <https://www.westga.edu/student-services/registrar/drop-add-and-withdrawal.php>.

ACADEMIC DISHONESTY

Cheating on any test will result in a zero on the test, an F in the course and will be reported to Student Services for appropriate disciplinary action by the University. Cheating on any other graded work will result in a zero on the submitted work, the lowering of the student's final grade in the course by one letter grade, and will be reported to Student Services for appropriate disciplinary action by the University. Examples of cheating include turning in work that is not your own or having another student complete an online quiz for you with or without compensation. Students not familiar with what constitutes academic dishonesty should refer to the University's Student Handbook and the Undergraduate Catalog's Student Code of Conduct: <https://www.westga.edu/administration/vpsa/assets/docs/2019-2020-student-handbook.pdf>

ASSIGNMENTS

EXAMS AND ASSIGNMENT INFORMATION

The exam, quizzes/discussions and assignment are based on the assigned readings, lecture notes, handouts and other course content. There are NO make-up tests, except for university approved excuses, such as UWG Health Center verified severe/contagious illnesses, death in the family, hospitalization, jury duty, or university sanctioned events where you are a required participant. You must provide appropriate documentation and make alternative arrangements well in advance of any required coursework.

All deadlines are announced in advance on CourseDen. All testing will be completed using CourseDen and missed deadlines CANNOT be made up without prior permission and appropriate documentation. A personal finance assignment will be completed within groups of your own choosing, choose wisely. All deadlines are stated as Eastern Standard Time (EST).

The final exam will be delivered online and instructions about access to the final exam will be distributed in mid-June. It is imperative that you plan your personal or business travel absences around the official dates for this course so that you can meet all posted deadlines.

GROUP ASSIGNMENTS

Collaboration with others is a key to success, particularly in the business world. Even if you someday want to be the CEO of your own company, you eventually will need to learn to manage your ability to interact with others. In that spirit, this course requires collaborative graded assignments and activities that are designed to help build and enhance this “soft skill”.

With today’s technology, it is easier than ever to coordinate work across time and space using a variety of methods and time is provided within the course to accommodate this requirement - do NOT let this be a stumbling block to a successful semester! More information about the group assignment will be distributed throughout the course.

EXTRA CREDIT

Extra credit opportunities are not offered due to the tight timeline of summer courses. Be sure to make note of the deadlines for the “regular credit” within the course and be diligent in your efforts to earn the points needed for the final grade you desire.

GRADING

Grading is calculated based on your performance on a personal finance assignment (10%), class attendance and participation in the form of quizzes and discussion activities (70%), and a final exam (20%).

Final grades are calculated by adding up all earned points and utilize a 10-point scale. This means that 90.00 earned points and above is an “A”, 80.00 earned points up to 89.99 earned points is a “B”, and so on. There is absolutely no rounding of grades.

Assignment and discussion posts grades are updated throughout the course. Most quizzes are graded automatically in CourseDen and should show immediately after the deadline has passed.

Exam (1)	20%	20 points
Quizzes/Discussions	70%	70 points
Personal Finance Assignment (1)	10%	10 points
TOTAL:	100%	100 points

COURSE CALENDAR

The pace of a summer session course is approximately one chapter every 1-2 days with an intense workload! Below is a checklist/calendar with all relevant deadlines. If changes are needed, they will be posted on CourseDen.

MONDAY, JUNE 1ST

- Update CourseDen Profile Pic
- Read Syllabus & Order Book
- Begin Wk 1 Expense Tracking

TUESDAY, JUNE 2ND

- Introduction Post DUE (5 pts)
- Benchmark Quiz DUE (5.25 pts)

WEDNESDAY, JUNE 3RD

- Read Ch 1
- Watch BBD Video
- BBD Quiz DUE (5 pts)

THURSDAY, JUNE 4TH

- Read Ch 2
- TED Talk partner discussion
- Choose/Watch TED Talk (5 pts)

FRIDAY, JUNE 5TH

- TED Talk Eval DUE (5 pts)
- TED Talk Flyer DUE (5 pts)
- Begin Wk 2 Expense Tracking

MONDAY, JUNE 8TH

- Read Ch 3
- Choose PFin Team/Topic (5 pts)

TUESDAY, JUNE 9TH

- Read Ch 4
- BLS Career Post DUE (5 pts)

WEDNESDAY, JUNE 10TH

- Read Index Card handout
- Index Card Post DUE (5 pts)

THURSDAY, JUNE 11TH

- Read Ch 5
- Read Ch 6

FRIDAY, JUNE 12TH

- End Expense Tracking
- Reading Check Quiz 1 (5 pts)

MONDAY, JUNE 15TH

- Read Building Wealth handout
- Expenses Eval DUE (5 pts)

TUESDAY, JUNE 16TH

- Read PFin Simplified handout
- Simple PFin Quiz (5 pts)

WEDNESDAY, JUNE 17TH

- Read Ch 7 and Ch 8
- Reading Check Quiz 2 (5.25 pts)

THURSDAY, JUNE 18TH

- Read Ch 9
- Budget DUE (5 pts)

FRIDAY, JUNE 19TH

- PFin Team Project DUE (10 pts)

MONDAY, JUNE 22ND

- Reflection EC DUE (3.83 pts)

TUESDAY, JUNE 23RD

- Final Exam DUE (20.67 pts)

UNIVERSITY-WIDE SYLLABUS INFORMATION:

Students, please carefully review the following information which contains important material pertaining to your rights and responsibilities in this class. These statements are updated as federal, state, university, and accreditation standards change; you should review the information each semester, even if you have read it before since the most current information is maintained at this site: <https://www.westga.edu/UWGSyllabusPolicies/>.

XIDS 2002

What Do **YOU**
Really **KNOW**
About Financial
Decision-Making?



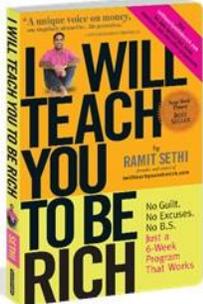
call me?
 yes
 no
 maybe

@cubegr!

Kim Holder
(Yep, call me Kim!)

BEST: facebook.com/groups/UWGPFin
BETTER: kholder@westga.edu
GOOD: 678.839.5423 or Miller 2203

start here!



1. Buy the book.
ISBN 0761147489

2. Come to class!

3. Sign up for Remind.

4. Handle your business.

5. Plan in advance.

6. Ask for help.

JUST DO IT.

