

BUS 210 - Financial Literacy
Syllabus Summer
Professor: Dr. Carol Williams
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Sunday 6-8 p.m. Online

Textbook: Personal Financial Literacy
Author: Joan S. Ryan
Edition: 2nd
Publisher: South-Western Cengage Learning
ISBN – 13:978-0-8400-5829-4
ISBN – 0-8400-5829-2

Course Description

This course is a comprehensive study of personal financial literacy designed for the college-bound and career-oriented student. Students learn how to make informed financial decisions related to budgeting, banking, credit, insurance, taxes, and career exploration. An integral component of the financial literacy curriculum is the application of decision-making skills that enables students to become more responsible consumers for lifetime success.

Objectives:

Upon completion of the course the student will be able to discuss major areas of Financial Literacy such as:

- Evaluate decisions by systematically considering alternatives and consequences.
- Identify the steps of the decision-making process.
- Explain how investing builds wealth and helps meet financial goals.
- Develop a career plan for personal income potential.
- Identify the influences marketing strategies have on consumer decisions.
- Apply consumer skills to individual and family financial decisions.
- Identify available resources consumers can access to accomplish goals.
- Summarize major consumer protection laws.
- Develop a personal financial plan for spending and saving.
- Describe ways to avoid or correct debt problems.
- Explain the purpose of a credit record and identify borrower's credit report rights.
- Explain the purpose of various types of insurance.
- Conduct an analysis of benefits/risks of home ownership versus rent.
- Find and evaluate financial information from a variety of sources.

Learning Outcomes:

The intent of personal financial literacy education is to inform students how individual choices directly influence occupational goals and future earnings potential. This systematic way of making personal financial decisions will provide students a foundational understanding for making informed and successful personal financial decisions. These decisions involve the following:

- Earning an income
- Understanding state and federal taxes
- Banking and financial services
- Balancing a checkbook
- Savings and investing
- Planning for retirement

- Understanding loans and borrowing money, including predatory
- Lending and payday loans
- Understanding interest, credit card debt, and online commerce
- Identity fraud and theft
- Rights and responsibilities of renting or buying a home
- Understanding insurance
- Understanding the financial impact and consequences of gambling
- Bankruptcy and charitable giving

Modes of Instructions

1. Frequent homework and class work based upon the textbook
2. Library and Internet research assignments
3. Instructor commentary on written assignments and in-class tutorial
4. Unit Tests
5. Interaction with work sites for major project
6. Individual conferences
7. On-line discussion board on Canvas

AMERICANS WITH DISABILITIES ACT

If you have special needs to be addressed under the Americans with Disabilities Act, please identify yourself to Student Support Services personnel as directed so that we can work with the ADA coordinator to find reasonable accommodation

Class attendance policy

See the Stillman attendance policy

Instructional delivery: hybrid (online and traditional classroom (lecture and blackboard))

A **hybrid course** (sometimes referred to as a *blended course*) is a course that has both traditional classroom-based face-to-face meetings and also uses the Internet or the Web to deliver a portion of its content in lieu of traditional classroom hours. The online component of a hybrid course is facilitated via the current Blackboard course management system. In other words, hybrid courses follow the online delivery standards in that the online component of the course is delivered within the Blackboard course management system. . Blackboard provides Web-based tools that help students manage documents take tests and communicate with their instructors through discussion boards, and e-mail.

On-line Class Policy

You are still expected to complete assignments on time as indicated in the schedule of readings and due dates. All assignments are to be posted on Canvas. Make sure you check the announcements on blackboard daily for any changes in the syllabus or for any changes in the due dates. I will communicate with you on blackboard and on email so keep your email cleaned out. It is the only way I will be able to contact you. Also, check for discussion board questions, as these will be your class participation assignments.

Methods of Evaluation

Grades will be based upon the following course components:

See the course outline/schedule for this class

Assignments	Due dates	Points	Test	Due Dates	Points
Introduction (Post on discussion board)	July 5	5			
Chapters 1 and 2 assignment	July 31 before 10 pm	40	Chapters 1 and 2	July 31 before 10 pm	100
Chapters 3 and 4 assignment	July 31 before 10 pm	40	Chapters 2 and 3	July 31 before 10 pm	100
Chapters 5 and 6 assignment	July 31 before 10 pm	40	Chapters 4 and 5	July 31 before 10 pm	100
Final Exam (chapters 1-6)				August 1-2	100

Total points for class 620

625-525=A

524-425=B

424-325=C

324-225=D

Below 225=F

Note: Every effort will be made to follow the scheduled outline as printed, however it is subject to change at my discretion. I will do my best to provide notification of any necessary changes