
XIDS 2002: WDYRKA Financial Decision-Making

Kim Holder, Economics

UWG Summer 2016

COURSE/SECTION/TIME:

XIDS2002-E02, CRN 50551

LOCATION:

Final Exam Meeting on July 27th
Miller Hall 1201 (8:30 am)
Proctoring options are available

REQUIRED TEXTS:

I Will Teach You to Be Rich by Ramit Sethi
ISBN: 0761147489
The 1st chapter is posted in CourseDen

CONTACT INFO:

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☎ 678-839-5423
😊 Miller Hall 1316

PREREQUISITES: None

OFFICE HOURS:

Online M-F from ~8-10 am
Email for an individual meeting

COURSE 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.

COURSE LEARNING OBJECTIVES:

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.

IMPORTANT GRADING INFORMATION

Grading is calculated based on your performance on a personal finance assignment (1), class attendance/participation in the form of online quizzes/discussion activities (7), and a final exam.

Exam (1)	20%	20 points
Quizzes/Discussions (7)	70%	60 points
Personal Finance Assignment (1)	10%	10 points
TOTAL:	100%	100 points

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

All deadlines are announced in advance on CourseDen. Some testing will be completed using CourseDen and if you miss the deadline it CANNOT be made up without prior permission and appropriate documentation. The personal finance assignment may be completed individually or within groups of no more than 2 students. All deadlines are stated as Eastern Standard Time (EST).

Any extra credit opportunities will be announced on CourseDen along with their corresponding deadlines and will be offered to the class as a whole. The pursuit of extra credit is optional and is offered at the discretion of the instructor.

My overall goal is to help you find a way to succeed in the best way possible, while keeping in mind that each person learns in his or her own unique way. I try to offer a variety of ways for you to earn points towards your final grade in this class and most students are very successful. However, each semester there are a handful of students who wish they had taken advantage of earlier opportunities to earn points....don't let this happen to you!!

Any and all changes to the dates on the syllabus will be posted on CourseDen and via the communication tools/social media sites used for the class. If you have conflicts with the date, time or location of the required face-to-face final exam date (7/27/2016), you must sign-up to take a proctored exam instead within the final exam window (7/25 – 7/26/2016). You must be in the classroom prior to the start of your final exam - late entry will not be allowed and you will forfeit your right to earn points towards the scheduled final. Please allocate plenty of time for handling technology issues, parking problems or traffic delays.

NOTE: It is the student's responsibility to withdraw from the class by contacting the Registrar's Office directly. On July 7th, I will check to see that you have attended class (i.e. logged in on CourseDen and completed the required syllabus quiz) prior to this date. If these conditions are not satisfied, you will be reported to the Registrar for non-attendance who will then remove you from the course in order to conform to institutional requirements! The last day to withdraw with a grade of "W" is July 15th.

Please be aware that UWG has an institution-wide limited withdrawal policy as of the Fall Semester 2013, information is available here: <http://www.westga.edu/registrar/1560.php>

ATTENDANCE: This is an online class where work is completed independently with scheduled deadlines for quizzes and tests. Students who miss these deadlines will forfeit those points. All deadlines are scheduled in advance. It is the responsibility of the student to make adjustments to their own personal and professional schedules to fit the requirements of the course.

This is not an independent study or self-paced course, but instead is 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 still 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 classes.

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: http://www.westga.edu/police/index_5102.php. If severe weather occurs, particularly those affecting your ability to complete assignments deadlines will be adjusted accordingly. We will also be using Remind 101 this semester, register here <http://www.remind101.com>

CELLPHONES/COMPUTERS: On final exam day, phones, music devices, calculators and any other electronic device or auxiliary devices (ex: headphones, Bluetooth headsets, calculator watches, smart watches, cameras, etc.) are not allowed at your desk or in your clothing. These items should be left at home, otherwise they will be required to be placed at the front of the classroom for the duration of your final exam. Hats, hoods, caps of any kind, visors, sunglasses, drink and food must all be left at home or at the front of the class. Failure to follow this exam day procedure will result in action in accordance with the academic dishonesty policy stated below.

I encourage the use of technology in our 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 as a way to build your own personal learning network and any extra credit opportunities are designed to provide you with a positive incentive to put forth effort in this area.

ACADEMIC DISHONESTY: Cheating on any test (midterm/final) 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 quiz will result in a zero on the quiz, 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 Student Handbook and Undergraduate Catalog:
<http://www.westga.edu/undergrad/1762.htm>

COMMON LANGUAGE FOR COURSE SYLLABI: 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. http://www.westga.edu/assetsDept/vpaa/Common_Language_for_Course_Syllabi.pdf

ACCESS TO TECHNOLOGY: This course is delivered 95% 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/iclicker. From time to time we will answer questions interactively using cellphones or computers and a free program called Poll Everywhere or an online survey tool such as Survey Monkey.

COURSEDEN (D2L) HELPFUL INFORMATION: 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.

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

Problems? E-mail: online@westga.edu or call: 678-839-6248 (M-F 8am-5pm)

24 Hour Helpline: 1-855-772-0423 (toll free) or 800-892-4315 (hearing impaired)

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

Tutorials and News: <http://uwgonline.westga.edu/students.php>

For help logging in to CourseDen via UWG ID (the universal username/password system), contact the ITS helpdesk: <https://selfservice.westga.edu/> or call 678-839-6587

PARKING SERVICES: 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 or follow the visitor parking code. http://www.westga.edu/parking/index_4289.php

UWG STUDENT IDENTIFICATION (UWG ID): You must show your current UWG ID card in order to take your final exam. Student ID cards are made in the University Community Center (UCC), Top Floor from 8 am –7 pm Monday through Thursday, and from 8 am-4:30 pm Friday. UWG students registered only in online courses are eligible to obtain their student ID Wolves Card via mail using:
http://www.westga.edu/assetsDept/wolvesCard/UWG_ID_Card_Distance_Learning_Form.pdf

IMPORTANT TESTING INFORMATION: Please note that this course requires a face-to-face final exam which is scheduled to take place on Wednesday, 7/27/2016 at 8:30 am in Miller Hall Room 1201. If you require a proctored test in an alternative location, you must complete the steps required as explained in CourseDen by July 10th. There are multiple steps in the test proctoring process to allow us to coordinate across multiple departments and universities, therefore last minute proctoring requests cannot be granted. Please note, proctored tests generally carry an additional fee from the testing center that must be paid by the student and the proctoring window for this course is 7/25 – 7/26/2016.

I AM LOOKING FORWARD TO A GREAT SEMESTER WITH EACH OF YOU! I have found that most things in life are easier when we are able to work with others who share the same goals. My goal (and hopefully yours) is to make this learning experience a success. With this in mind, I encourage each of you to reach out to your fellow classmates (and me) by posting questions on the class Facebook page, tweeting about class, watching helpful tutorial videos or old video projects on YouTube, viewing econ projects on Pinterest, or increasing your future business network on LinkedIn. If any additional extra credit opportunities are offered they will likely utilize social media, so I have listed my information below. My belief is that together we can make this a class one that you look forward to “attending” in the virtual classroom!

COLLABORATE/CONNECT WITH YOUR CLASS!



facebook.com/groups/UWGPFin



youtube.com/cubegrl



@cubegrl #UWGPFin

K. Holder would like you to join
UWGPFin!



To receive messages via text, text
@uwgpfm to 81010. You can opt-
out of messages at anytime by
replying, 'unsubscribe @uwgpfm'.

Trouble using 81010? Try texting
@uwgpfm to (928) 379-6260
instead.



Enter this number

Text this message

*Standard text message rates apply.

Or to receive messages via email, send
an email to **uwgpfm@mail.remind.com**.
To unsubscribe, reply with 'unsubscribe' in
the subject line.



WHAT IS REMIND AND WHY IS IT SAFE?

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