
XIDS 2002: WDYRKA Financial Decision-Making

Kim Holder, Economics

UWG Fall 2016

COURSE/SECTION/TIME:

XIDS2002-01D, CRN 82468
XIDS2002-02D, CRN 82469




LOCATION:

Miller Hall 1201, 8 am
Hybrid Schedule Posted in CourseDen

REQUIRED TEXTS:

I Will Teach You to Be Rich by Ramit Sethi
ISBN: 0761147489
The 1st chapter distributed in class

CONTACT INFO:

 kholder@westga.edu
 678-839-5423
 Miller Hall 1316

OFFICE HOURS:

Fridays after class or schedule an individual appointment via email

PREREQUISITES: None

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 and participation in the form of quizzes and discussion activities, and a final exam.

Exam (1)	20%	20 points
Quizzes/Discussions	70%	70 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 tests, except for university approved excuses, such as 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. Some testing will be completed using CourseDen and missed deadlines CANNOT be made up without prior permission and appropriate documentation. The personal finance assignment will be completed within groups of your own choosing, choose wisely. All deadlines are stated as Eastern Standard Time (EST).

Any extra credit opportunities will be announced in class or 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 each of you find a path to success, recognizing that each person learns in their own unique way and at their own pace. A variety of ways for you to earn points towards your final grade are offered within this course 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!

The approximate pace of the course is one chapter each week. A checklist/calendar will be posted in CourseDen with all relevant deadlines once the class roster is finalized (after Roster Verification). 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 any assignments or other graded work, you must communicate these concerns in advance. If you need accommodations due to university approved travel, please submit your letter or other documentation via email during the first few weeks of this course. You must be in the classroom prior to the start of class - late entry will not be allowed and you will forfeit your right to earn points towards any scheduled work. Please allocate plenty of time for dealing with 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 8/22/2016 I will check to see that you have attended class (i.e. logged in on CourseDen, accessed class materials, and completed all assigned work) prior to this date. If this condition is not satisfied, I will report you as "non-attending" to the UWG Office of the Registrar in order to protect your GPA and conform to institutional requirements! The last day to withdraw with a grade of "W" is September 30th. See the full academic calendar here: <https://www.westga.edu/student-services/registrar/fall-2016-registrar-calendar.php>

Please be aware that 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>

ATTENDANCE: This is a hybrid class where some class days we will meet in person in our regularly scheduled class and during other weeks 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 make adjustments to their own personal and professional schedules to fit the requirements of the course.

Online class days 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 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: <https://www.westga.edu/police/emergency-closing-policy.php>. 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>) or see the last page for more information.

CELLPHONES/COMPUTERS: 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 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 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 Student Handbook and the Undergraduate Catalog’s Student Code of Conduct: http://www.westga.edu/assetsSA/handbook/2015-2016_Student-Code-of-Conduct_Rev062415.pdf

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 up to 50% 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. <https://www.westga.edu/campus-life/parking/index.php>

UWG STUDENT IDENTIFICATION (UWG ID): Your UWG Student Identification card serves as your official identification card for university purposes. For any face-to-face examinations, you must show your current UWG ID card – NO other form of identification will be accepted. UWG 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. FYI UWG students registered exclusively in online courses are eligible to obtain their student ID Wolves Card via mail using the forms and procedures found here: <https://uwgonline.westga.edu/uwg-id-cards.php>

IMPORTANT TESTING INFORMATION: Please note that this course requires an online final exam which has a scheduled deadline of 12/2 at 11:59 pm Eastern Standard Time. If you prefer a proctored test in an alternative location, you must contact me during the first few weeks of this course so that alternative arrangements can be made in advance. Some proctoring locations assess a testing fee which is the responsibility of the student.

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 a single collaborative assignment, designed to help you learn an essential real world business 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! The assignment choices will be (choose one):

Assignment Choice 1 – Rockonomix: Economics or Personal Finance Music Video Parody (preferred)
Assignment Choice 2 – PopEcon: In-depth Economics or Personal Finance Media Analysis Pop-up Style Video

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 we'll use #UWGPFIn

Tentative Class Schedule:

August 12, 19, 26

September 16

October 14, 21

November 11, 18



Sign up for important updates from K. Holder.

Get information for **University of West Georgia** right on your phone—not on handouts.


Pick a way to receive messages for **UWGPFIn**:

A If you have a smartphone, get push notifications.

On your iPhone or Android phone, open your web browser and go to the following link:

rmd.at/uwgpfm


Follow the instructions to sign up for Remind. You'll be prompted to download the mobile app.



B If you don't have a smartphone, get text notifications.

Text the message @uwgpfm to the number 81010.

If you're having trouble with 81010, try texting @uwgpfm to (928) 379-6260.



Don't have a mobile phone? Go to rmd.at/uwgpfm on a desktop computer to sign up for email notifications.