

Financial Literacy and Capabilities Module

CSLO 2: Identify factors that impact learning and apply techniques and strategies to achieve personal, **financial**, academic, and career success.

2.3 Expand financial capabilities by gaining and exercising financial knowledge

Purpose: The purpose of this module is to increase students' knowledge and capabilities to make financial decisions that can affect their academic careers.

Topics:

Cost of Living Factors

Financial Aid & Paying for College

Credit & Predatory Lending

Budgeting & Saving (Liabilities & Assets)

Lesson 1: Cost of Living

Many students are unaware of the costs of living; utilize the following exercise to demonstrate. Students will visit the following link to determine how much it will cost to live their desired lifestyle. Students will also identify careers that will provide the earnings to maintain their desired lifestyles.

<http://www.cdr.state.tx.us/realitycheck/>

Closing: Students should discuss their earning needs and whether the careers they are interested in pursuing will meet those needs.

Lesson 2: Financial Aid & Paying for College

View the Paying for College power point during class. Elaborate on the types of loans and where to apply for scholarships at HCC and nationally. Utilize college tuition information to estimate the total cost of completing students' educational programs.

Lesson 3: Credit & Predatory Lending

Allow students to work in pairs to answer the Credit Quiz. View Smart Credit power point during class. Elaborate on ways to help and destroy your credit score. Explain the impact of credit scores on future plans (career, apartments, etc.).

Lesson 4: Budgeting & Saving

Allow students to visit & complete the SPENT poverty simulation website <http://playspent.org> View the Budgeting power point and discuss how to make a budget. Require students to record their spending over a one week period to determine their spending habits. Utilize the power point, analyze spending habits, and find areas to reduce spending. Create a savings plan and report savings at the end of the semester.

Final Survey

After completing all of the content in the financial literacy and capabilities module, please direct students to take the survey at the link below.

<https://www.surveymonkey.com/s/6QH6QFZ>



Course Name: Student Success I
 Course Number: SS-101-H1
 Academic Year: Fall 2013

INSTRUCTOR INFORMATION:

Instructor: Deborah Gentry
Office Location: T&I Room 120A

Meeting Time & Place: M/1:00-1:50;
 RM: A110

Office Phone #: (870) 338-6474 ext1081

Prerequisites: n/a

Email Address: dgentry @pccua.edu

Required Laboratories: n/a

Office Hours: M-F 8am-10am/T,Th,F 2pm-4pm

COURSE DESCRIPTION

SS 101 Student Success I: This course is designed to help students develop skills, knowledge and habits which will maximize their academic performance, improve personal interactions, explore and target career goals, and improve personal skills which impact scholastic achievement.

EXPECTED LEARNING OUTCOMES

As a result of the study of course SS 101 Student Success I, the students will be able to demonstrate the following core competencies:	
Communication	Communicate effectively in a written or oral manner in the business environment.
Cultural Awareness	Acknowledge diverse groups of individuals possessing different beliefs, values, attitudes, and customs.
Social and Civic Responsibility	Demonstrate a legal/ethical behavior that is appropriate for the business professional in today's society.
Critical Thinking	Analyze, interpret and evaluate data necessary to solve problems and support business decisions.
Mathematical Reasoning	Perform computational skills and financial analysis appropriate to the business environment.
Technology Utilization	Demonstrate the ability to use computer technology.

INSTRUCTIONAL GOALS, OBJECTIVES & MEASURES

COURSE OBJECTIVES/OVERVIEWS BY CHAPTER	
<p>The chapters and units covered during this course are designed to enhance student success and to promote student engagement in learning with interactive assignments based on the following objectives and overviews. By completing the assignments within each unit, students will develop stronger study skills, techniques, and strategies and have a greater understanding of financial literacy that will help them to be more successful in college, in work, and in life.</p>	
<p>Chapter 1</p> <p>Understanding you college culture and your campus</p>	<ul style="list-style-type: none"> Utilize e-mail for communication Become knowledgeable about campus resources Locate and understand information using the college catalog, website, student handbook/planner and course syllabi
<p>Chapter 2</p> <p>Understanding yourself and how you learn</p>	<ul style="list-style-type: none"> Set goals and develop action plans Complete the VARK Learning Styles Inventory
<p>Chapter 3</p> <p>Understanding others in College and Diversity</p>	<ul style="list-style-type: none"> Know and communicate with advisors Identify roles of the instructor, learning support staff and peers Understanding the importance of engagement with instructors, advisors, support staff and classmates
<p>Chapter 4</p> <p>Managing your time</p>	<ul style="list-style-type: none"> Develop a Time Management Plan
<p>Chapter 5</p> <p>Handling Stress and Making Healthy Choices</p>	<ul style="list-style-type: none"> Define Stress and determine how to minimize its negative effects Identify methods to make better choices about their health
<h3>Financial Literacy</h3>	
<p>Unit 1</p> <p>Money Management – Financial Planning</p>	<p>Students will learn to recognize and plan for their financial future by knowing the difference between wants and needs and how to start living within their means</p>
<p>Unit 2</p> <p>Goal Setting – Building a path to your Dreams</p>	<p>Student will develop short, medium, and long term goals that will help them plan and achieve a strong financial future.</p>
<p>Unit 3</p> <p>Budgeting 101 – Managing Your Cash</p>	<p>Student will track their expenses to help them answer – “Where is all my money going?” and create a budget to develop a spending plan.</p>

Daily Work and Homework

Students are expected to complete each assignment by the **DUE** date. Assignments will be checked and graded. Completing homework assignments and participating in class will help to prepare the students for College Success. Students who do not complete assignments and participate in class will have a difficult time understanding the concepts of this course and therefore will have a difficult time completing this course successfully.

ATTENDANCE POLICY/ PARTICIPATION

CLASS ATTENDANCE POLICY:

This class attendance policy is in effect for all courses taught by *Mrs. D. Gentry*. Please read the following information carefully. The instructor places high value on punctuality, class attendance, and the importance of the student attending and being prepared for each class meeting. If you must be absent and you know ahead of time, please inform the instructor so that your work can be handed in early. Excessive absences will result in loss of credit for the course concerned. See the PCCUA 2009– 2010 Catalog page 23.

Class meeting 1 time a week:

Students are permitted two (3) absences. When you have missed five (5) classes you will receive an EW or F and you may not return to class.

Roll will be checked each class period. Attending class, arriving on time, and being prepared for class with all homework assignments is an important part of successfully completing this course.

Three late arrivals to class will equal one absence. Some work is taken up for the purpose of grading attendance and cannot be made up if the student is not in class that day. If a student must miss a class, it is that student's responsibility to find out what they missed and make up the work before their next class time.

Class attendance and punctuality are necessary and expected of all students. See Class Attendance Policy for specific guidelines. Exceptions to this attendance rule may be made based on individual circumstances and the instructor's assessment of the student's ability to finish course requirements. The final decision concerning absences is left to the instructor's discretion. A student's attendance will affect their grade in this course.

If you are unable to adhere to this attendance policy, you should withdraw from this class or you will receive a grade of "F" at the end of the semester. It is the student's responsibility to withdraw from the course.

Class Participation

Class Participation and Attendance is very important. Students should be on time for class and come prepared with book, paper, writing instrument and any assignments for that class period. Make up assignments will be given at the Instructors discretion based on individual student circumstances. If you know ahead of time that you will be absent, it is the student's responsibility to inform the instructor and make arrangements to for assignments. The instructor reserves the right to allow make up work and will give permission based on each student's situation.

When you know you will miss class, please let the instructor know and make arrangements to make up any work missed. It is the student's responsibility to initiate these arrangements. Assignments missed must be made up on your own time and any assignments not turned in will be recorded as a **ZERO**.

MISSED OR LATE ASSIGNMENTS AND EXAMS

Assignments must be made up on the student's time and not during the class time and during a time that is convenient for the instructor or proctor. Before a student is allowed to make up any work missed, they must discuss their individual situation with the instructor first. The instructor reserves the right to allow make up work and will give permission based on each student's situation. **It is the student's responsibility to contact the Instructor about assignments they missed and arranging a time to make up the work.**

ACTS – Arkansas Course Transfer System

The Arkansas Course Transfer System (ACTS) contains information about the transferability of courses within Arkansas Public Colleges and Universities. Students are guaranteed the transfer of applicable credits and the equitable treatment in the application of credits for the admission and degree requirements. Course transferability is not guaranteed for courses listed in ACTS as "No Comparable Course." Additionally, courses with a "D" frequently do not transfer and institutional policies may vary. ACTS may be accessed on the Internet by going to the ADHE website and selecting Course Transfer. www.adhe.edu

STUDENT'S RESPONSIBILITIES

It is the student's responsibility to attend class regularly and be prepared for each class meeting. If the student misses a class or classes, it is the student's responsibility to contact the Instructor and check their PCCUA student email account for assignments and materials covered in class. If no contact is made with the Instructor - the student may receive an "EW" for excessive absences and no class participation.

ACADEMIC HONESTY POLICY

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Cheating Policy

Students are expected to uphold the school's standard of conduct relating to academic honesty. Students assume full responsibility for the content and integrity of the academic work they submit. The guiding principle of academic integrity shall be that a student's submitted work, examinations, reports, and projects must be that of the student's own work. Students shall be guilty of violating the honor code if they:

1. Represent the work of others as their own.
2. Use or obtain unauthorized assistance in any academic work.
3. Give unauthorized assistance to other students.
4. Modify, without instructor approval, an examination, paper, record, or report for the purpose of obtaining additional credit.
5. Misrepresent the content of submitted work.

Administrative Procedure Number: 404.05

Cheating in any form (including using unauthorized materials, information, or study aids in any academic exercise; plagiarism; falsification of records; unauthorized possession of examinations; any and all other actions that may improperly affect the evaluation of a student's academic performance or achievement; and assisting others in any such act) is forbidden. An instructor who has proof that a student is guilty of cheating may take appropriate action up to and including assigning the student a grade of "F" for the course and suspending the student from class. A description of the incident and the action taken will be reported through the dean to the Vice Chancellor for Instruction and placed in the student's file in the Office of Admissions and Records. The student may appeal either the finding of cheating or the penalty, or both, as described in Administrative Procedure No. 404.06, Academic Appeal Procedure.

Cheating in this class:

Cheating will not be tolerated. If you are cheating on one occasion, you will receive an "F" for the whole project's work (not limited to that one assignment). If found cheating on a second occasion, you will be asked to drop the class. If the cheating occurs after the drop date, or if you choose not to drop, you will receive an "F" for this class. All work must be in your notebook unless the instructor directs you to destroy them or turn it in for a grade.

DISCIPLINE POLICY

A new discipline policy has been adopted by PCCUA. A copy of this policy can be found in the student handbook as well as on the College website. Be sure to read this policy carefully. If you have any questions, please be sure to let the Instructor know, because this policy will be followed for this class.

CHILDREN IN THE CLASSROOM

As per the student Handbook, a student may not have unauthorized persons (children or adults) on campus. Children are permitted on campus for youth activities. However, children are not permitted to attend college classes unless specifically invited by an instructor for instructional purposes. Please see the instructor for any specific questions concerning this matter.

CAMPUS SUPPORT SERVICES

Phillips Community College of the University of Arkansas provides student support services that assist students in achieving their educational objective. Those services include advising, financial aid, counseling and guidance, and safety and security.

ADA POLICY:

Scott Post is the Vice Chancellor for Student Services and serves as the ADA Compliance Officer. If you have a disability please contact the Student Disabilities Coordinator for your campus. (insert the appropriate Disabilities Coordinator for the student's campus.

DeWitt-Phyllis Fullerton (870) 946-3506 ext. 1610

Helena-George White (870) 338-6474 ext. 1135

Stuttgart-Terry Simpson (870) 673-4201 ext. 1809

The process of student referral under the Americans with Disabilities Act can be found in the Student Handbook.

FERPA POLICY

Phillips Community College of the University of Arkansas complies with the Family Educational Rights and Privacy Act (FERPA) of 1974. A student has the right to inspect and review all of his/her records that meet the definition of educational records. No third party has the right to review student records.

INSURANCE

Phillips Community College of the University of Arkansas does not provide insurance for its students. The college does encourage each student to secure his/her own insurance, and for that reason, the college has contacted United Healthcare Student Resources. Forms for this insurance are available in the Registrar's office.

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http://www.adhe.edu/divisions/academicaffairs/Pages/aa_acts.aspx

The syllabus and the policies, guidelines, and dates included are subject to change at the instructor's discretion.