



COUN *** (650?) SEC **

Money Management for Academic Success

Fall 2013

Time: TBD

Location: TBD

Units: 2 units, CSU Transferable

Instructor: Melanie Espinueva, MS

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Office Hours: TBD

COURSE DESCRIPTION:

An introduction to the basics of personal money management principles as they relate to budgeting, savings, credit establishment, credit improvement and debt reduction. Students will gain tools to implement and practice positive financial behaviors and explore how one's own personal relationship with finances directly relates to academic and career success. A focus on goal setting strategies will be emphasized and personal academic and financial goals will be explored. Transfer: CSU

STUDENT LEARNING OUTCOMES:

Upon successful completion of the course the student will be able to:

1. Demonstrate the ability to express their financial goals with clarity and purpose when developing positive financial behaviors.
2. Demonstrate increased awareness and knowledge of personal financial behaviors and ability to evaluate personal money management practices and goals.
3. Evaluate their personal level of responsibility and motivation and make appropriate changes to support their financial self-sufficiency and personal confidence.

COURSE OBJECTIVES:

1. Learn goal setting strategies and identify action steps.
2. Practice setting techniques and progress evaluation.
3. Implement and evaluate positive financial behaviors.
4. Explore various student service programs.
5. Develop critical thinking skills in problem solving.
6. Develop writing, oral communication and analytical skills

TEXTBOOK AND OTHER MATERIALS:

Course Reader and Class Handouts

CONTENT OUTLINE:

1. Learn goal setting strategies and identify action steps.
 - Knowledge of goal setting strategies such as SMART and DAPPS
 - Understand the relationship between personal life goals and financial goals
 - Identify personal financial goals
 - Utilize goal setting strategies to identify short-term goals as they relate to longer term goals
2. Practice goal setting techniques and progress evaluation.
 - Assess personal financial behaviors
 - Measure effect of financial behaviors by evaluating results of daily disciplines.
3. Implement and evaluate positive financial behaviors
 - Implement identified daily disciplines toward financial goals
 - Administer self-assessment: Baseline data of personal financial information to include income, expenses, assets, credit score, debt.
 - Administer self-reassessment Follow-up data of personal financial information after personal financial behaviors and daily disciplines are implemented.
4. Explore various student service programs.
 - Understand the value of increased access of resources
 - Explore College student resources, especially those that provide financial support services such as Financial Aid, TRiO, EOPS, SparkPoint, etc.
5. Develop critical thinking skills in problem solving.
 - Analyze results of implemented financial daily disciplines
 - Gain awareness about personal financial habits
 - Understand the value of decisions made regarding personal money management
 - Employ interdependence in problem solving
6. Develop writing, oral communication and analytical skills
 - Journal entries that involve personal reflection on money management practices
 - Reflection essays that interpret personal financial assessment and reassessment data and evaluate personal development of information learned

COURSE REQUIREMENTS and POLICIES:

Course Format:

The course will be conducted in the format of workshops, presentations, class discussions, examinations, group projects and a final cumulative reflection paper. WebAccess will be utilized for this course and all students are responsible for accessing posted assignments and materials.

Assignments / Journal Entries:

Homework will be assigned at the end of each class and must be submitted at the beginning of the next class meeting unless otherwise stated by instructor. Journal entries must be **typed** in black ink using Times New Roman 12 pt. font and double-spaced on 8.5" x 11" white paper with 1" margins. Each homework/journal entry assignment will be worth 3 points.

- 3 = Excellent: student exemplifies reflective and thought provoking work
- 2 = Good: student completed work satisfactorily
- 1 = Incomplete: student did not complete work or needs improvement
- 0 = Not received

Assignments that earn less than 2 points can be revised and resubmitted for a re-grade if resubmitted within one week. If you are absent, it is your responsibility to find out what the assignment is for that day.

Homework is due at the same time for all students. Students have the option of turning in homework in class or electronically. Assignments submitted electronically must be received by start of class time of the due date as a Word or PDF file format via WebAccess (<https://smccd.mrooms.net>) or via email (espinuevam@smccd.edu) as an attachment. Do not submit assignments in the body of an email and do not assume that your email was received until you receive a reply from the instructor.

Late submissions:

Homework must be received by the beginning of class on the due date. Late submission of homework will result in a 1 point deduction from total earned points and late assignments will only be accepted up to 1 week past original due date.

- Homework submitted late = -1 point
- Homework not submitted at all = 0 points

Quizzes:

Quizzes given throughout the semester will cover assigned readings and all material covered in class. If you are absent, quizzes and in-class assignments can be made up during the instructor's office hours of the same week or as arranged with instructor.

Student Services Requirement:

Attend 2 events of any chosen Skyline College Student Service Program during the semester. Students will write a 1-page reflection paper about each event attended (worth 10 points). Volunteering at events will gain 5 extra credit points on reflection paper. Instructor will announce applicable events in class.

Midterm and Final:

Midterm and Final reflection papers will need to be typed, Times New Roman 12pt. font, and will range between 3-5 pages in length. Detailed requirements will be distributed in class when paper topics are assigned. Reflection papers will require evaluation of money management strategies that have been put into practice. Midterm and Final reflection papers will not be accepted past the due date.

Participation/Attendance:

This class will involve a lot of in-class assignments and activities. It is imperative that you are in attendance and participating in order to keep up with the course work and to complete the course successfully. More than 3 unexcused absences will result in a mandatory conference with the instructor and will negatively affect your overall grade for the course. Students will only be excused for absences that involve a documented family or medical emergency. More than 6 absences, excused or unexcused, is unacceptable and will result in a failing grade for participation and attendance.

A student is considered tardy if they enter the classroom after roll has been called. Three

(3) tardies is equivalent to one (1) absence. Attendance earns points toward your participation grade as follows:

- 2 = On time and participating
- 1 = Tardy
- 0 = Absent

Computer / Phone Use Policy:

Students are allowed to use computers in class for the purpose of taking notes or conducting research during in-class assignments. Use of internet and/or social media (i.e. twitter, facebook, e-mail, instagram, chat, etc.) during class time is otherwise prohibited. Breach of this policy will result in the loss of 2 participation points for the class period.

GRADING POLICY:

Grades for class components below will be determined by dividing total points *earned* by total points *possible*.

Overall grades will be weighted as noted below:

Journal Entries and	
Assignments:	25%
Quizzes:	15%
Midterm Presentation:	15%
Final Exam:	15%
Student Services Events:	5%
<u>Participation/Attendance:</u>	<u>25%</u>
	100%

Letter Grades:

A	=	90% - 100%
B	=	80% - 89%
C	=	70% - 79%
D	=	60% - 69%
F	=	0% - 59%

Extra Credit:

There will be opportunities to gain extra credit points. Assignments for extra credit will be determined and announced by the instructor.

IMPORTANT DATES:

Last day to ADD a semester length course	TBA
Last day to DROP for partial refund	TBA
Last day to DROP without appearing on record	TBA
Last day to WITHDRAW (“W”)	TBA

Declared Holidays (aka: NO CLASS days):

Labor Day Holiday	TBA
Veterans Day Holiday	TBA

ACCOMMODATIONS:

If you require any accommodations due to a physical and/or learning disability, please notify the instructor so that accommodations can be made.

Resource: Disability Resource Center (DRC): is designed to equalize the educational opportunities for students with disabilities. Further information may be obtained from the DRC office, Bldg. 5, Room 5132. The telephone number is 650-738-4280 and Fax number is 650-738-4228.

SYLLABUS CHANGES:

The instructor reserves the right to change, add or delete terms, assignments and lectures outlined in this syllabus with adequate notice and rationale.

ACADEMIC INTEGRITY:

Students are to adhere to the Skyline College Policies and Procedures of Academic Integrity outlined in the Student Handbook, with special emphasis on the responsibility of knowing what constitutes academic dishonesty. Students who portray academic dishonesty will be accountable for the consequences as outlined in the Student Handbook. A copy of the Student Handbook is available on the Skyline College website.

ACTION ITEMS:

This course will cover the topics stated in the course description along with other topics that the class sees fit. In order to support your success as a student, the following actions are imperative from both the instructor and students:

- 1) Show up!
- 2) Do the work and work together!
- 3) Participate actively!
- 4) Have Fun!

As with any course, you get as much out of this class as you put into it. I encourage you to put in your best effort in order to gain the richest experience from this and future semesters!

COURSE CONTENT & OUTLINE:

Below is an outlined schedule of the topics and corresponding lessons to be covered in COUN *** Section **.

Week 1: Course Introduction

- Course overview and classroom community building
- Exploring the college student experience with finances (i.e. resources and expenses)

Week 2: Understanding Our Relationship with Money

- Explore our personal history with money management
- Assess current financial situation

Week 3: Introduction to Goal Setting

- Learn strategies for goal setting
- Identify financial goals as they relate to personal, academic and career goals
- Identify next steps towards financial goals for implementation

Week 4: Banking Products

- Understand the differences of banking institutions and products
- Learn about the advantages and disadvantages of bank accounts

Week 5: Spending Habits

- Explore personal spending habits
- Track spending activity utilizing financial tools both online and offline

Week 6: Creating a Budget

- Analyze spending habits and utilize data to create a monthly budget

Week 7: Building Your Savings

- Explore strategies on developing financial savings

Week 8: Credit Basics

- Learn about what credit is and the different types of credit
- Explore advantages and disadvantages of credit
- Learn strategies of managing debt
- Learn how to read credit offer terms and conditions

Week 9: Credit History and Reports

- Learn about what a credit score is and how it is calculated
- Understand what a credit report is and how to read it
- Learn strategies of improving credit

Week 10: *Midterm Reflection Paper*

Group work to practice interdependence

Personal evaluations of implemented financial behaviors and goal progress

Week 11: *Reassessing Goals*

Understand the value of revisiting goals and making adjustments as needed

Identify next steps toward financial goals (for implementation or continuation)

Week 12: *Benefits Access*

Learn about public benefits and resources

Benefits Access for College Completion (BACC) program workshop

Week 13: *Financial Resources for Students*

Resource presentation from Financial Aid and asset building organizations

Informational workshop regarding scholarship resources and preparation of scholarship applications

Week 14: *Financial Resources for Students*

Explore college resources that provide financial support through student services such as SparkPoint, Career Center, TRiO, EOPS, CalWORKS,

Career Advancement Academy (CAA), Youth Entrepreneurship Program (YEP)

Week 15: *Predatory Lending and Identity Theft*

Raise awareness of predatory lending practices

Learn different strategies of personal identity protection

Week 16: *Financial Management Online Tools*

Explore online tools for money management – i.e. budgeting

Explore online resources for accessing credit score updates

Week 17: *Semester Review*

Money Management Planners

Comprehensive review of financial goals, monthly budget and course content

Week 18: *Written Final Exam and Final Reflection Paper*

Evaluation of course content learned via Final Exam

Personal evaluations of implemented financial behaviors and goal progress