

George Mason University
College of Education and Human Development
College of Humanities and Social Sciences
Human Development and Family Science

HDFS 250.DL1 - Family Financial Literacy and Resource Management
3 Credits, Fall 2018
Fully Online

Faculty

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Prerequisites/Corequisites

None.

University Catalog Course Description

Introduces personal and family financial planning and resource management throughout the lifespan. Integrates theories of family finance and resource management using a multidisciplinary approach. Emphasizes role of contextual factors in contemporary families' financial lives. Explores impact of gender, socioeconomics, race, ethnicity, and culture on family finance and resource management. Offered by Graduate School of Education. May not be repeated for credit.

Course Overview

Not Applicable.

Course Delivery Method

This course will be delivered online via the Blackboard learning management system (LMS) housed in the MyMason portal. You will log in to the Blackboard course site using your Mason email name (everything before @masonlive.gmu.edu) and email password. The course site will be available on August 20, 2018.

Technical Requirements

To participate in this course, students will need to satisfy the following technical requirements:

- High-speed Internet access with a standard up-to-date browser, either Internet Explorer or Mozilla Firefox is required (note: Opera and Safari are not compatible with Blackboard).
- Students must maintain consistent and reliable access to their GMU email and Blackboard, as these are the official methods of communication for this course.
- Students may be asked to create logins and passwords on supplemental websites and/or to download trial software to their computer or tablet as part of course requirements.

Expectations

Course Week:

- Log-in Frequency:
Students must actively check the course Blackboard site and their GMU email for communications from the instructor, class discussions, and/or access to course materials at least 5 times per week.
- Participation: Students are expected to actively engage in all course activities throughout the semester, which includes viewing all course materials, completing course activities and assignments, and participating in course discussions and group interactions.
- Technical Competence: Students are expected to demonstrate competence in the use of all course technology. Students who are struggling with technical components of the course are expected to seek assistance from the instructor and/or College or University technical services.
- Technical Issues: Students should anticipate some technical difficulties during the semester and should, therefore, budget their time accordingly. Late work will not be accepted based on individual technical issues.
- Workload: Please be aware that this course is not self-paced. Students are expected to meet specific deadlines and due dates listed in the Class Schedule section of this syllabus. It is the student's responsibility to keep track of the weekly course schedule of topics, readings, activities and assignments due.
- Instructor Support: Students may schedule a one-on-one meeting to discuss course requirements, content or other course-related issues. You can meet with the instructor via telephone or web conference. Students should email the instructor to schedule a one-on-one session, including their preferred meeting method and suggested dates/times.
- Netiquette: The course environment is a collaborative space. Experience shows that even an innocent remark typed in the online environment can be misconstrued. Students must always re-read their responses carefully before posting them, so as others do not consider them as personal offenses. Be positive in your approach with others and diplomatic in selecting your words. Remember that you are not competing with classmates, but sharing information and learning from others. All faculty are similarly expected to be respectful in all communications.
- Accommodations: Online learners who require effective accommodations to insure accessibility must be registered with George Mason University Disability Services.

Learner Outcomes or Objectives

This course is designed to enable students to do the following:

Develop knowledge and skills about family financial decisions and resource management

1. Understand at an introductory level theory, research, practices and policies relevant to family finance and resource management
2. Understand current information in planning financial security for an individual or family throughout the life cycle
3. Engage in personal growth and development that will enhance students' personal and family literacy and resource management

Professional Standards (National Council on Family Relations)

Upon completion of this course, students will have met the following professional standards:

This course is aligned with the standards established by the National Council on Family Relations, focusing specifically on the “Family Resource Management” content area, to include “An understanding of the decisions individuals and families make about developing and allocating resources including time, money, material assets, energy, friends, neighbors, and space, to meet their goals”.

Required Texts

No Required Text but a one-time purchase of your money habitudes online is required. (Full Instructions will be found on Discussion Post 1)

<https://online.moneyhabitudes.com/#/subscription?option=individual>

Suggested Texts

American Psychological Association. (2010). Publication manual of the American Psychological Association (6th ed.). Washington, DC: Author.

Course Performance Evaluation

Students are expected to submit all assignments on time on blackboard. Assignments will not be graded if submitted through email.

- **Assignments and/or Examinations**

This course will utilize discussions posts, quizzes, and exams. All quizzes and discussions are due Sunday night at 11:59pm. All the relevant course material will also be available in the format of power point presentations, additional readings, videos, webinars, sample Excel documents, and other financial tools. This content will be incorporated into discussions, quizzes, and projects. It is critical for students to review all content in a timely manner. It is imperative that you are active on blackboard, review the material and prepare for class discussions and quizzes.

I. Discussion Posts on BB (Each Discussion post is worth 10 points: 50 points Total)

I will post a series of discussion questions. You are asked to participate in these “class discussions” by addressing the question and expanding upon a classmate’s posting.

Requirements of Posts: To earn full credit, you will need to answer each question posted by the instructor for each discussion session as well as post at least one additional response to a classmate’s post. This means that you must complete at least 2 posts (within the one-week period allotted for posts and responses.) Each post should include references to your readings and other sources to enrich the discussion.

Evaluation of Discussion Posts: I consider three categories that are important for building a learning community through group discussions: 1) promptness and initiative, 2) quality of posting in terms of relevance and contribution to the learning community, and 3) quality of response to your classmate.

- Promptness and initiative: Student responds in a timely manner to the discussion questions posted, leaving adequate time for fellow students to reply and engage in a meaningful dialogue about the questions and responses. Please be kind to your group-mates and do not wait until the last minute to participate in the discussions.

- Quality of posting: Responses to the instructor’s question should be at least 3 paragraphs in length (remember a paragraph must be no less than 3 sentences long) and must directly reference either module notes or readings in the formulation of your response. Skimpy responses or responses that do not cite course resources will not receive full credit.
- Quantity of postings: Students engaged in discussions will likely post multiple times throughout the open discussion as they dialogue with group-mates to delve deeply into course materials and explore relevant course constructs and research findings. Quantity of postings is considered in relation to quality of postings. In other words, all postings should be meaningful and thoughtful.

Discussions are asynchronous, which means that you will have time to read and respond at any time during the 1-week window that the discussions are available. You do not have to respond at the same exact time as everyone else in class. Discussion windows will close the Sunday evening at 11:59pm. Refer to the course calendar for “due by” dates. You will NOT be able to make up any missed discussion post except under extraordinary circumstances (as previously defined in this syllabus).

Because active participation and engagement are imperative for optimal learning, preparation for and participation in online-class activities will be evaluated based on the following criteria:

- Students complete readings and prepare for class discussions prior posting a response evidenced by their ability to discuss and write about the concepts presented and examined in the texts.
- Students are actively involved in online learning experiences as is evidenced by (1) participating in all activities in a professional and respectful manner, (2) engaging in online discussions with responses that invoke further discussion (3) supporting the participation and learning of classmates.
- Students show evidence of critical reflective thinking through online discussions, activities, and written reflections. Go to mymason, <http://mymason.gmu.edu>, to login to Blackboard 9.1.

II. Mid-Term and Final Exams (Total: 95 points)

Mid-Term and Final will be Cumulative. Exams will include multiple choice, true/false, multiple answer, fill in the blank, short response, and essay style questions.

III. Quizzes (Each quiz is worth 15 points; Total: 105 points)

There will be five quizzes that will cover class powerpoints, discussions, and readings. Quizzes may be accessed on Blackboard under Assessments. You are required to complete the quiz during the 1-week window. All quizzes will be timed, meaning that once you begin the quiz you will have a set amount of time (typically 30 minutes) in which to complete the quiz. Therefore, it is imperative that once you begin the quiz you have enough time to finish it in one sitting. You will not be able to re-enter the quiz once you have completed it. If you run into difficulties while taking the quiz, contact me immediately.

IV. Homework (Each Assignment is worth 30 points; Total 60 points).

- **Other Requirements**

Attendance and Participation

Because active participation and engagement are imperative for optimal learning, preparation for and participation in in-class activities will be evaluated based on the following criteria:

- Students complete readings and prepare for class activities prior to class as is evidenced by their ability to discuss and write about the concepts presented and examined in the texts as well as participate fully in related activities.
- Students are actively involved in online learning experiences as is evidenced by participating in all activities and completing written work related to the activities
- Students show evidence of critical reflective thinking through online discussions, activities, and written reflections.

Note: To determine whether the campus is closed due to inclement weather, call 703-993-1000 or go to www.gmu.edu.

Written Assignments

All formal written assignments will be evaluated for content and presentation. **The American Psychological Association, Sixth Edition (APA) style will be followed for all written work.** All written work unless otherwise noted must be completed on a word processor and should be proofread carefully. (Use spell check!) If students are not confident of their own ability to catch errors, they should have another person proofread their work. When in doubt, they should check the APA manual. Portions of the APA manual appear at the Style Manuals link on the Mason library web at <http://infoguides.gmu.edu/content.php?pid=39979>. Students may consult the Writing Center for additional writing support.

Students will do the following:

1. Present ideas in a clear, concise, and organized manner. (Avoid wordiness and redundancy.)
2. Develop points coherently, definitively, and thoroughly.
3. Refer to appropriate authorities, studies, and examples to document where appropriate. (Avoid meaningless generalizations, unwarranted assumptions, and unsupported opinions.)
4. Use correct capitalization, punctuation, spelling, and grammar.
5. Type the paper with double spacing, indented paragraphs, 1-inch margins all around, and 12-point Times New Roman font.

Course Performance Evaluation Weighting

Item	Due Dates	Points
Discussions X 5	WEEK: 1, 2, 3, 12, 13	50 (10 POINTS EACH)
QUIZZES X 7	WEEK: 5, 6, 7, 9,10, 11,14	105 (15 POINTS EACH)

HOMEWORK	WEEK: 4 , 15 (SEPTEMBER 23 & DECEMBER 9)	60 (30 POINTS EACH)
MID-TERM	WEEK: 12 (OCTOBER 21)	45
FINAL EXAM	EXAM WEEK (DEC 16)	50
TOTAL		300

- **Grading**

97-100	A+	87-89	B+	77-79	C+	60-69	D	Below 60	F
93-96	A	83-86	B	73-76	C				
90-92	A-	80-82	B-	70-72	C-				

All CEHD undergraduate and graduate students are held to the university grading policies as described in the Academic Policies section of the current catalog, which can be accessed at <http://catalog.gmu.edu>. Those students enrolled in a CEHD Licensure Graduate Certificate program, however, must earn a B- or better in all licensure coursework. A degree-seeking graduate student will be dismissed after accumulating grades of F in two courses or 9 credits of unsatisfactory grades (C or F) in graduate courses. A 3.0 grade point average is required for completion of the graduate degree.

Professional Dispositions

Students are expected to exhibit professional behaviors and dispositions at all times.

See <https://cehd.gmu.edu/students/policies-procedures/>.

Class Schedule

Week/Date	Topic	Assignments
Intro to Money Basic		
Week 1 August 27	Introduction to Course: Money Habitudes	MONEY HABITUDES DISCUSSION POST 1
Week 2 September 3	Money Beliefs & Financial Socialization	DISCUSSION POST 2
Week 3 September 10	SMART Goals	DISCUSSION POST 3
Week 4 September 17	Financial Statements	HOMEWORK 1
Week 5 September 24	Credit	QUIZ 1
Week 6 October 1	Debt	QUIZ 2

Advanced Topics		
Week 7 October 8	Investing	QUIZ 3
Week 8 October 15	Mid-Term	MID-TERM
Week 9 October 22	Major Purchases	QUIZ 4
Week 10 October 29	Work Benefits	QUIZ 5
Week 11 November 5	Student Loans	QUIZ 6
Special Topics		
Week 12 November 12	Financial Professionals & Resources	DISCUSSION POST 4
Week 13 November 19	Financial Stress & Financial Help Seeking Behavior	DISCUSSION POST 5
Week 14 November 26	Consumer Protection & Your Money Your Goals	QUIZ 7
Week 15 December 3	Final Week of Class Financial Mentoring	HOMEWORK 2
Week 16 December 10-16	Exam Week	FINAL EXAM DUE DECEMBER 16

Note: Faculty reserves the right to alter the schedule as necessary, with notification to students.

Core Values Commitment

The College of Education and Human Development is committed to collaboration, ethical leadership, innovation, research-based practice, and social justice. Students are expected to adhere to these principles: <http://cehd.gmu.edu/values/>.

GMU Policies and Resources for Students

Policies

- Students must adhere to the guidelines of the Mason Honor Code (see <https://catalog.gmu.edu/policies/honor-code-system/>).
- Students must follow the university policy for Responsible Use of Computing (see <http://universitypolicy.gmu.edu/policies/responsible-use-of-computing/>).

- Students are responsible for the content of university communications sent to their Mason email account and are required to activate their account and check it regularly. All communication from the university, college, school, and program will be sent to students **solely** through their Mason email account.
- Students with disabilities who seek accommodations in a course must be registered with George Mason University Disability Services. Approved accommodations will begin at the time the written letter from Disability Services is received by the instructor (see <http://ods.gmu.edu/>).
- Students must follow the university policy stating that all sound emitting devices shall be silenced during class unless otherwise authorized by the instructor.

Campus Resources

- For information on student support resources on campus, see <https://ctfe.gmu.edu/teaching/student-support-resources-on-campus.>

For additional information on the College of Education and Human Development, please visit our website: <https://cehd.gmu.edu/students/>.

For the College of Humanities and Social Sciences, please visit the website <https://chss.gmu.edu/>.