

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, Spring 2020
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.

Course Overview

Not Applicable.

Course Delivery Method

This course will be delivered online via Blackboard. This class integrates WileyPlus right into your Blackboard account. 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 by or before January 21, 2020.

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.

Expectations

Course Week:

- Log-in Frequency:

Students must actively check the course on 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.

- A weekly announcement will be made available every Monday by 12pm. **You are expected to check this announcement every Monday.** This announcement will provide an update of what is due for the week and any changes.
- 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.** Your instructor will not be able to assist with any technical issues. Please make sure you contact Blackboard or WileyPlus concerning your technical issues.
- Late Work: Student will lose 2 base points for each late submission and an additional 1 point for each additional day late.
- 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 ensure accessibility must be registered with George Mason University Disability Services. Please email me your letter for accommodations by the end of the first week of classes.

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

An eBook version of your textbook will be given to you at no charge. We are beta testing this version of the class. The book we will use this semester is listed below. You do not need to purchase this book. If you are interested in purchasing a hard copy, information will be provided on how to make this purchase.

Grable, J. E. & Palmer, L. (2019). Introduction to Personal Finance: Beginning Your Financial Journey.

Suggested Texts

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

Required Purchases

While a purchase is not required for the text student will be asked to make any needed purchases for the spending less projects. Students should not expect to spend more than \$20.

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, adaptative practices, homework assignments, quizzes, and papers. All items are due **Sunday night by 11:59pm**. All the relevant course material will also be available in the format of power point presentations, additional readings, videos, webinars, and other financial tools. 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 accordingly.

- I. Discussion Posts on BB (Each Discussion post is worth 10 points)

Entries will be graded based on thoughtfulness, responding to all the questions in the prompt, and quality of writing. All students are expected to contribute to this discussion. To earn full credit, all entries must meet the following requirements: (1) the original post must be at least 250 words and posted by the due date and (2) the response to at least one other

student's posting must be at least 150 words and should include thoughtful suggestions or questions posed to assist your fellow classmates. Short phrases such as "Great job" will not be considered as an adequate response. Appropriate response could include sharing similar experiences or suggested steps forward. Postings will be graded on APA format, spelling, grammar, clarity, critical thinking and incorporation of course material.

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. 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.

II. Quiz (Total: 10 points each)

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 with screen shots of your technical issues.

III. Wiley Homework Assignments (15 points each)

Wiley Homework Assignments will be related to your reading for that week. Please make sure you complete the reading before attempting the assignments. These assignments are not timed.

IV. Spending Less Projects (15 points each).

Student will be asked to substitute a common product that they buy from the store with a homemade product. Examples of this would include toothpaste, detergent, deodorant, facewash, etc. Students will report on their experience and provide photos on the class platform.

V. Mid-Term and Final (30 points each).

The mid-term will cover modules 1-6 and the Final will only cover modules 9-15.

V. Extra Credit (5 Points)

Student that sign up for SAVERLIFE and show proof of consistent savings by the end of the term will receive an additional 5 points. Students will have to show proof of regular savings for a minimum of 3 months.

- **Other Requirements**

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	WEEK: 1, 2, 15	30 (10 POINTS EACH)
WILEY HW X	WEEK	90 (15 POINTS EACH)
QUIZZES X 2	WEEK: 3 & 11	20 (10 POINTS EACH)
SL PROJECTS X 2	WEEK: 6 & 10	30 (15 POINTS EACH)
MIDTERM	WEEK: 7 MAR 2	30
FINAL EXAM	WEEK: 16 MAY 10TH	30
TOTAL		230

- **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

The course syllabus is a general plan for the course; deviations announced to the class by the instructor may be necessary. It is the student's responsibility to make himself or herself aware of any changes to this outline.

Week	Topic	Item	Assignment
Week 1 Jan 21	Welcome	WELCOME TO YOUR WILEY COURSE	REVIEW SYLLABUS WILEY MODULE DISCUSSION
Week 2 Jan 27	Debt	VIDEO	DISCUSSION
Week 3 Feb 3	Community Taxes	VITA FOLDER	QUIZ
Week 4 Feb 10	Introducing Your Financial Journey	INTERIOR FINANCE 1.1-1.5	HOMEWORK
Week 5 Feb 17	Tools for your Financial Journey	BUDGETS AND BALANCE SHEETS 2.4, 2.5 ,2.6	HOMEWORK
Week 6 Feb 24	Spending less Project	MODULE	PROJECT
Week 7 Mar 2	Mid-Term	WEEKS 1-6	MID-TERM
Week 8 Mar 9	SPRING BREAK	SPRING BREAK	SPRING BREAK
Week 9 Mar 16	Earnings and Income	EARNING MONEY 3.1, 3.2	HOMEWORK
Week 10 Mar 23	Spending less Project	MODULE	PROJECT
Week 11 Mar 30	Checking Accounts, Credit Scores & Credit Cards	MONEY MANAGEMENT TOOLS 5.1, 5.2, 5.3 CREDIT VIDEO	CREDIT QUIZ
Week 12 Apr 6	Loans and Housing Decisions	AUTO & HOUSING 6.1- 6.6	HOMEWORK
Week 13 Apr 13	The Foundation of Savings	SAVING CONCEPTS 7.1-7.3	HOMEWORK
Week 14 Apr 20	The Foundation of Savings	RETIREMENT AND IRS 10.1, 10.2, 7.4	HOMEWORK
Week 15 Apr 27	Investing	INVESTMENT VIDEO	DISCUSSION
Week 16 May 4	Exam Week	REVIEW ALL MODULES	FINAL EXAM WEEKS 9-14 DUE: BY MAY 10TH

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 <http://oai.gmu.edu/the-mason-honor-code/>).
- 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 <https://ds.gmu.edu/>).
- Students must silence all sound emitting devices 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>.
- Questions or concerns regarding use of Blackboard, see <https://its.gmu.edu/knowledge-base/blackboard-instructional-technology-support-for-students/>

Notice of Mandatory Reporting of Sexual Assault, Interpersonal Violence, and Stalking

As a faculty member, I am designated as a “Responsible Employee” and must report all disclosures of sexual assault, interpersonal violence, and stalking to Mason’s Title IX Coordinator per University Policy 1202. If you wish to speak with someone confidentially, please contact one of Mason’s confidential resources, such as the Student Support and Advocacy Center (SSAC) at 703-380-1434 or Counseling and Psychology Services (CAPS) at 703-993-2380. You may also seek assistance from Mason’s Title IX Coordinator by calling 703-993-8730 or emailing titleix@gmu.edu.

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