

# WDYKA Financial Decis- Making

## XIDS-2002

Fall 2021 Section E02 2 Credits 08/11/2021 to 12/10/2021 Modified 08/17/2021

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.

There are no prerequisites for this course.

## Description

Selected topics and themes posing a question addressed using the tools and assumptions of a variety of disciplines.

### Requisites

Prerequisites:

Corequisites:

## Contact Information

### Kim Holder

Email: [kholder@westga.edu](mailto:kholder@westga.edu)

Office: Richards Hall - 3rd Floor

Phone: 678-839-5423

Communication Preference: The quickest way to ask for help is via email or by scheduling an appointment during office hours. General class questions and overall discussions are answered quickly by using the alternative communication tools available for this course: (<https://www.facebook.com/groups/UWGPFIn/>) or (<https://www.facebook.com/groups/UWGPFIn/>) or (<https://www.remind.com/join/uwgpfin>).

Since my office does not allow adequate space for social distancing, all office hours will be maintained virtually in both group settings and individual appointments. Please check your UWG email and CourseDen for links to connect during scheduled office hours.

## Meeting Times

### Delivery Method Details

This course is delivered as fully at distance instruction. This means that 100% of this course instruction is required to be conducted online using UWG's CourseDen (D2L) platform.

A complete class schedule will be distributed in CourseDen. It is the student's responsibility to stay up to date with each class using the tools that have been provided.

Please consult the course planner for details about what will be covered each week and how to access all class materials.

## Materials

---

### I Will Teach You To Be Rich

Author: Ramit Sethi

Edition: 1st

ISBN: 0761147489

Ch 1-3 are posted online so you do not get behind while you are waiting for your book to come in. This book is required.

## Outcomes

---

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.

## Evaluation

---

Grading is calculated based on your performance and participation in the form of quizzes, assignments, and discussion activities (70%) and a comprehensive final exam (30%).

Final grades are calculated by adding up all earned points and utilize a 10-point scale. This means that 90.00 earned points and above is an "A", 80.00 earned points up to 89.99 earned points is a "B", and so on. There is absolutely no rounding of grades.

Assignment and discussion posts grades are updated throughout the course. Most quizzes are graded automatically in CourseDen and should show immediately after the deadline has passed.

### Criteria

### Breakdown

## Assignments

---

### Exams and Assignment Information

The exams, quizzes, discussions, and assignments are based on the assigned readings, CourseDen notes, handouts, and other course content. There are NO make-up tests, except for university-approved excuses, such as UWG Health Center verified 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. All testing will be completed using CourseDen and missed deadlines CANNOT be made up without prior permission and appropriate documentation. All deadlines are stated as Eastern Standard Time (EST).

All exams, quizzes, discussions, and assignments will be delivered fully online. This includes the final examination.

## 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 may require random, collaborative graded assignments, and other group activities that are 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!

Any assigned group work will be coordinated and conducted online through the use of discussion forums or other technology.

## Extra Credit

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. There is no guarantee of extra credit being offered during this semester and since this is a hybrid class, any extra credit opportunities will be offered online 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, such as extra credit options...don't let this happen to you!

## Schedule

---

The approximate pace of the course is one reading, discussion, and/or assignment each week. A checklist/calendar is posted in CourseDen and all relevant deadlines are set 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.

Note that extenuating circumstances for which an absence may be excused include, but are not limited to, participation in university-sponsored activities, hazardous weather conditions, personal hardship, extended illness or hospitalization, family emergencies, or death in the immediate family. Please be ready to document any of the above, upon request, for verification purposes so that appropriate accommodations can be made.

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.

## Course Policies and Resources

---

### Wolf Pact

Having read the Honor Code for the University of West Georgia, I understand and accept my responsibility to uphold the values described therein and to conduct myself in a manner that will reflect the values of UWG and the Richards College of Business so as to respect the rights of all UWG community members. As a UWG student, I will represent myself truthfully and complete all academic assignments honestly and within the parameters set by my instructor.

I understand and accept that if I am found guilty of violations (through processes due me as a UWG student and outlined in the UWG Student Handbook), penalties will be imposed.

I also recognize that my responsibility includes a willingness to confront members of the UWG community if I feel there has been a violation of the Honor Code.

Ultimately, I will conduct myself in a manner that promotes UWG as the best place to work, learn, and succeed for my generation, and those to come!

## About the Richards College of Business

### Vision

To become a globally recognized college of business preparing forward-thinking, responsible leaders.

### Mission

We are in the business of transforming lives through education, engagement, and experiences.

### Strategic Goals and Values

#### *Student Success*

Admit quality students and provide them with an education that is rich in experiences and engagement opportunities to prepare them to be effective and ethical professionals.

#### *Academic Success*

Recruit, retain and develop faculty and staff by providing sufficient resources to support dynamic and up-to-date bachelor and master-level curricula, to conduct research and other professional activities, and to support engagement with all stakeholders.

#### *Operational Success*

Recruit, retain and develop administrative management and staff personnel to manage, develop and support infrastructure and those activities that build internal and external partnerships while working in an ever-changing environment.

#### *Ethical Values*

The Richards College of Business community (administrators, faculty, staff, students, and business partners) share a commitment to the principles of honesty and integrity in interactions and undertakings, accountability for personal behavior, and respect for the rights, differences, and dignity of others. In addition, we strive to continuously improve our abilities to recognize unethical behavior and to make ethical and moral decisions.

## Institutional Policies

---

### Academic Support

**Accessibility Services:** Students with a documented disability may work with UWG Accessibility Services to receive essential services specific to their disability. All entitlements to accommodations are based on documentation and USG Board of Regents standards. If a student needs course adaptations or accommodations because of a disability or chronic illness, or if he/she needs to make special arrangements in case the building must be evacuated, the student should notify his/her instructor in writing and provide a copy of his/her Student Accommodations Report (SAR), which is available only from Accessibility Services. Faculty cannot offer accommodations without timely receipt of the SAR; further, no retroactive accommodations will be given. For more information, please contact [Accessibility Services \(https://www.westga.edu/student-services/counseling/accessibility-services.php\)](https://www.westga.edu/student-services/counseling/accessibility-services.php).

**Center for Academic Success:** The [Center for Academic Success \(http://www.westga.edu/cas/\)](http://www.westga.edu/cas/) provides services, programs, and opportunities to help all undergraduate students succeed academically. For more information, contact them: 678-839-6280 or [cas@westga.edu](mailto:cas@westga.edu).

**University Writing Center:** The [University Writing Center \(https://www.westga.edu/writing/\)](https://www.westga.edu/writing/) assists students with all areas of the writing process. For more information, contact them: 678-839-6513 or [writing@westga.edu](mailto:writing@westga.edu).

### Online Courses

UWG takes students' privacy concerns seriously: technology-enhanced and partially and fully online courses use sites and entities beyond UWG and students have the right to know the privacy policies of these entities. For more information on privacy and accessibility for the most commonly used sites, as well as technology requirements visit the [UWG Online](#)

[\(https://uwgonline.westga.edu/\)](https://uwgonline.westga.edu/) site.

Students enrolled in online courses can find answers to many of their questions in the [Online/Off-Campus Student Guide \(http://uwgonline.westga.edu/online-student-guide.php\)](http://uwgonline.westga.edu/online-student-guide.php).

If a student is experiencing distress and needs help, please see the resources available at the [UWG Cares \(http://www.westga.edu/UWGCares/\)](http://www.westga.edu/UWGCares/) site. [Online counseling \(https://www.westga.edu/student-services/counseling/index.php\)](https://www.westga.edu/student-services/counseling/index.php) is also available for online students.

## Honor Code

At the University of West Georgia, we believe that academic and personal integrity are based upon honesty, trust, fairness, respect, and responsibility. Students at West Georgia assume responsibility for upholding the honor code. West Georgia students pledge to refrain from engaging in acts that do not maintain academic and personal integrity. These include, but are not limited to, plagiarism, cheating, fabrication, aid of academic dishonesty, lying, bribery or threats, and stealing.

The University of West Georgia maintains and monitors a confidential Academic Dishonesty Tracking System. This database collects and reports patterns of repeated student violations across all the Colleges, the Ingram Library, and the School of Nursing. Each incidence of academic dishonesty is subject to review and consideration by the instructor, and is subject to a range of academic penalties including, but not limited to, failing the assignment and/or failing the course. Student conduct sanctions range from verbal warning to suspension or expulsion depending on the magnitude of the offense and/or number of offenses. The incident becomes part of the student's conduct record at UWG.

Additionally, the student is responsible for safeguarding his/her computer account. The student's account and network connection are for his/her individual use. A computer account is to be used only by the person to whom it has been issued. The student is responsible for all actions originating through his/her account or network connection. Students must not impersonate others or misrepresent or conceal their identities in electronic messages and actions. For more information on the University of West Georgia Honor Code, please visit the [Office of Community Standards \(https://www.westga.edu/administration/vpsa/ocs/index.php\)](https://www.westga.edu/administration/vpsa/ocs/index.php) site.

## UWG Email Policy

University of West Georgia students are provided a MyUWG e-mail account. The University considers this account to be an official means of communication between the University and the student. The purpose of the official use of the student e-mail account is to provide an effective means of communicating important university related information to UWG students in a timely manner. It is the student's responsibility to check his or her email.

## Credit Hour Policy

The University of West Georgia grants one semester hour of credit for work equivalent to a minimum of one hour (50 minutes) of in-class or other direct faculty instruction AND two hours of student work outside of class per week for approximately fifteen weeks. For each course, the course syllabus will document the amount of in-class (or other direct faculty instruction) and out-of-class work required to earn the credit hour(s) assigned to the course. Out-of-class work will include all forms of credit-bearing activity, including but not limited to assignments, readings, observations, and musical practice. Where available, the university grants academic credit for students who verify via competency-based testing, that they have accomplished the learning outcomes associated with a course that would normally meet the requirements outlined above (e.g. AP credit, CLEP, and departmental exams).

## HB 280 (Campus Carry)

UWG follows University System of Georgia (USG) guidance: [http://www.usg.edu/hb280/additional\\_information#](http://www.usg.edu/hb280/additional_information#) ([http://www.usg.edu/hb280/additional\\_information](http://www.usg.edu/hb280/additional_information))

You may also visit our website for help with USG Guidance: <https://www.westga.edu/police/campus-carry.php> (<https://www.westga.edu/police/campus-carry.php>)

## Mental Health Support

If you or another student find that you are experiencing a mental health issue, free confidential services are available on campus in the [Counseling Center](#). Students who have experienced sexual or domestic violence may receive confidential medical and

advocacy services with the Patient Advocates in [Health Services](#). To report a concern anonymously, please go to [UWGcares](#).

## ELL Resources

If you are a student having difficulty with English language skills, and / or U.S. culture is not your home culture, specialized resources are available to help you succeed. Please visit the [E.L.L. resource page](#) for more information.

## COVID-19

The health and safety of our students, faculty, and staff remain the University of West Georgia's top priority.

For the most recent information on coronavirus disease (COVID-19) visit:

- [UWG's Guidance on Face Coverings \(https://www.westga.edu/coronavirus-info/return-to-campus/faq/what-is-the-guidance-on-the-use-of-face-coverings.php\)](https://www.westga.edu/coronavirus-info/return-to-campus/faq/what-is-the-guidance-on-the-use-of-face-coverings.php)
- [Centers for Disease Control and Prevention FAQ \(https://www.cdc.gov/coronavirus/2019-ncov/faq.html\)](https://www.cdc.gov/coronavirus/2019-ncov/faq.html)
- [Georgia Department of Public Health \(https://dph.georgia.gov/\)](https://dph.georgia.gov/)

## Additional Items

---

### Attendance Policy

This is an online course. Attendance can be noted by the instructor by reports on access to materials in CourseDen.

### Class Cancellation

If our online class is cancelled for any reason, 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.

### CourseDen/Access to Technology

This course is delivered 100% 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. However, from time to time we may answer questions interactively using cellphones or computers and free programs (ex: SurveyMonkey, Google Forms, PollEverywhere, Kahoot).

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. Make certain you are aware of the USG D2L/CourseDen maintenance schedule and plan in advance!

CourseDen Direct Link: <http://westga.view.usg.edu>

D2L Online Help: <http://D2Lhelp.view.usg.edu>

### Cellphone/Communication Tools

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 (#UWGPFIn) 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.

# Withdrawal Policy

It is the student's responsibility to withdraw from the class by contacting the registrar's office directly. No later than **August 20th** I will check to see that you have attended class (i.e. logged in on CourseDen, accessed class materials, and completed all assigned work due prior to this date). If this condition is not satisfied, you will be reported as "non-attending" in accordance with the UWG Office of the Registrar guidelines in order to protect your GPA and conform to institutional requirements. The last day to withdraw with a grade of "W" is October 6th according to the UWG Office of the Registrar. You can verify this date directly: [https://www.westga.edu/student-services/registrar/term-fall\\_2021\\_sessions\\_calendar.php](https://www.westga.edu/student-services/registrar/term-fall_2021_sessions_calendar.php) ([https://www.westga.edu/student-services/registrar/term-fall\\_2021\\_sessions\\_calendar.php](https://www.westga.edu/student-services/registrar/term-fall_2021_sessions_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>.

# 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 University's Student Handbook and the Undergraduate Catalog's Student Code of Conduct.