

Term Information

Effective Term Autumn 2022
Previous Value Summer 2013

Course Change Information

What change is being proposed? (If more than one, what changes are being proposed?)

The purpose of this request is two-fold. First, I would like to submit a request to change the name of the course to: Healthy Finances and Economic Wellbeing for Individuals and Families

Second, I would like to submit this course to be a GE Foundations course for the Social and Behavioral Sciences.

What is the rationale for the proposed change(s)?

The CFFS faculty believe that the new name is more attractive to students and is a better representation of the content of the course. In addition, the faculty consider this course as providing an excellent foundation in financial literacy and exposure to current topics including financial disparities in society.

What are the programmatic implications of the proposed change(s)?

(e.g. program requirements to be added or removed, changes to be made in available resources, effect on other programs that use the course)?

None.

Is approval of the request contingent upon the approval of other course or curricular program request? No

Is this a request to withdraw the course? No

General Information

Course Bulletin Listing/Subject Area	Consumer Sci: Con&Fam Fin Serv
Fiscal Unit/Academic Org	Department of Human Sciences - D1251
College/Academic Group	Education & Human Ecology
Level/Career	Undergraduate
Course Number/Catalog	2260
Course Title	Healthy Finances and Economic Wellbeing for Individuals and Families
<i>Previous Value</i>	<i>Family Financial Management</i>
Transcript Abbreviation	Fm Fin Mgt
Course Description	The management of family financial resources; topics include financial planning and budgeting, insurance, credit, and savings and investments.
Semester Credit Hours/Units	Fixed: 3

Offering Information

Length Of Course	14 Week, 12 Week, 8 Week, 7 Week, 6 Week, 4 Week
Flexibly Scheduled Course	Never
Does any section of this course have a distance education component?	Yes
Is any section of the course offered	100% at a distance Greater or equal to 50% at a distance Less than 50% at a distance
Grading Basis	Letter Grade
Repeatable	No

COURSE CHANGE REQUEST
2260 - Status: PENDING

Last Updated: Vankeerbergen, Bernadette
Chantal
09/08/2021

Course Components	Lecture
Grade Roster Component	Lecture
Credit Available by Exam	No
Admission Condition Course	No
Off Campus	Never
Campus of Offering	Columbus, Lima, Mansfield, Marion, Newark, Wooster
<i>Previous Value</i>	<i>Columbus, Lima</i>

Prerequisites and Exclusions

Prerequisites/Corequisites

Exclusions

Previous Value

Not open to students with credit for CSCFmFnS 260.

Electronically Enforced

No

Cross-Listings

Cross-Listings

Subject/CIP Code

Subject/CIP Code

19.0201

Subsidy Level

Baccalaureate Course

Intended Rank

Freshman, Sophomore

Requirement/Elective Designation

Required for this unit's degrees, majors, and/or minors

General Education course:

Social and Behavioral Sciences

Previous Value

Required for this unit's degrees, majors, and/or minors

Course Details

Course goals or learning objectives/outcomes

- The course objectives for CSCFFS 2260 include assisting students to develop skills in:
 - 1) Applying basic economic theory to financial decisions, performing time value of money calculations, and utilizing fundamental concepts of probability theory, insuring against risk, and risk/return trade-offs.
 - 2) Analyzing disparities in economic wellbeing and access to credit across different demographic groups.
 - 3) Securing future financial success through use of budgeting, saving, borrowing, investing, and retirement and estate planning,
 - 4) Understanding cognitive and emotional biases that affect financial decisions, and recognizing the keys to achieve financial success,
 - 5) Protecting income and assets through an effective understanding of insurance, the Affordable Care Act (ACA), tax policies, Social Security, and financial institutions and regulations.
- CSCFFS 2260 fulfills the GE Foundations: Social and Behavioral Sciences requirement. CSCFFS 2260 accomplishes the Specific Goals of Social and Behavioral Sciences GE requirement as follows:
 - GOAL 1: Successful students will critically analyze and apply theoretical and empirical approaches within the social and behavioral sciences, including modern principles, theories, methods, and modes of inquiry.
 - Expected Learning Outcome 1.1 is addressed by CSCFFS 2260 course objectives 1 and 4.
 - Expected Learning Outcome 1.2 is addressed by CSCFFS 2260 course objectives 2, 3, and 4.
 - GOAL 2: Successful students will recognize the implications of social and behavioral scientific findings and their potential impacts
 - Expected Learning Outcome 2.1 is addressed by CSCFFS 2260 course objectives 1, 2, 3, 4 and 5.
 - Expected Learning Outcome 2.2 is addressed by CSCFFS 2260 course objectives 1, 2, and 3.
 - Expected Learning Outcome 2.3 is addressed by CSCFFS 2260 course objectives 1, and 4.
- *The successful student in this course will develop skills in:*
 - 1) *Setting specific and attainable financial goals and monitoring progression toward these goals.*
 - 2) *Making efficient major consumption decisions such as purchasing an automobile or a home.*
 - 3) *Income and asset protection through the effective use of record keeping, budgeting, credit, insurance, investing and the tax laws.*
 - 4) *Retirement planning.*
 - 5) *Acquiring current information to assist in financial decision making throughout the life cycle.*

Previous Value

Content Topic List

- The financial planning process; Personal financial statement and ratio analysis
- Time value of money; Budgeting
- Maintaining good credit
- Credit cards and consumer loans
- Vehicle and other major purchases
- Buying your home
- Personal income tax planning
- Managing property and liability risks
- Life and health insurance
- Investment fundamentals
- Investing in stocks, bonds, and mutual funds
- Investing in high-risk investments and real estate
- Retirement planning
- Estate planning

Sought Concurrence

No

Attachments

- CSCFFS 2260 GE Foundations Complete.pdf: Syllabus with name change and rationale for GE
(Syllabus. Owner: Hanks, Andrew Stephen)
- Faculty Support for 2260 as a GE.pdf: Letter of support for GE course
(Cover Letter. Owner: Hanks, Andrew Stephen)
- distance_approval_cover_sheet_1 for CSCFFS 2260.docx: DL Course Cover Sheet
(Other Supporting Documentation. Owner: Hanks, Andrew Stephen)

Comments

- Change "Off Campus" from always to never (unless your course requires students to go off-campus) and select each campus since all need to be checked due to the new GE rules *(by Tackett, Kimberly Ann on 09/08/2021 10:24 AM)*
- I checked the course for AU22 and for all campuses. I also loaded the DL cover sheet. *(by Hanks, Andrew Stephen on 09/03/2021 04:56 PM)*
- - The new GE will be launched in AU 2022. Please change the effective term to AU 2022 (instead of AU 2021).
-Per OAA, courses in the new GE need to be checked off for all campuses. (Or provide rationale why not.)
-Please upload the filled out Distance Learning Cover Sheet <https://ascas.osu.edu/curriculum/distance-courses> (and the in-person syllabus if applicable). *(by Vankeerbergen, Bernadette Chantal on 07/17/2021 03:59 PM)*
- Please add the documentation requesting GE status. And check the box above to make that request. *(by Folden Jr., H Eugene on 04/27/2021 01:57 PM)*

COURSE CHANGE REQUEST
2260 - Status: PENDING

Last Updated: Vankeerbergen, Bernadette
Chantal
09/08/2021

Workflow Information

Status	User(s)	Date/Time	Step
Submitted	Hanks, Andrew Stephen	03/30/2021 11:49 AM	Submitted for Approval
Approved	Sutherland, Susan Linda	04/12/2021 09:53 AM	Unit Approval
Revision Requested	Brown, Danielle Marie	04/13/2021 04:27 PM	College Approval
Submitted	Hanks, Andrew Stephen	04/13/2021 04:30 PM	Submitted for Approval
Revision Requested	Folden Jr., H Eugene	04/27/2021 01:57 PM	Unit Approval
Submitted	Hanks, Andrew Stephen	05/03/2021 11:18 PM	Submitted for Approval
Approved	Sutherland, Susan Linda	05/14/2021 08:51 AM	Unit Approval
Approved	Brown, Danielle Marie	05/24/2021 11:53 AM	College Approval
Approved	Reed, Kathryn Marie	05/24/2021 03:56 PM	OAA Approval
Revision Requested	Vankeerbergen, Bernadette Chantal	07/17/2021 04:00 PM	Ad-Hoc Approval
Submitted	Hanks, Andrew Stephen	09/03/2021 04:56 PM	Submitted for Approval
Revision Requested	Tackett, Kimberly Ann	09/08/2021 10:25 AM	Unit Approval
Submitted	Hanks, Andrew Stephen	09/08/2021 10:27 AM	Submitted for Approval
Approved	Tackett, Kimberly Ann	09/08/2021 10:30 AM	Unit Approval
Approved	Brown, Danielle Marie	09/08/2021 12:38 PM	College Approval
Pending Approval	Cody, Emily Kathryn Jenkins, Mary Ellen Bigler Hanlin, Deborah Kay Hilty, Michael Vankeerbergen, Bernadette Chantal Steele, Rachel Lea	09/08/2021 12:38 PM	ASCCAO Approval



PAES Building, First Floor
305 Annie & John Glenn Avenue
Columbus, OH 43210

614-688-1444 Phone
614-292-7229 Fax

go.osu.edu/HS

Consumer Sciences
262 Campbell Hall
1787 Neil Avenue
614-292-4389 Phone
614-688-8133 Fax

**Human Development
and Family Science**
135 Campbell Hall
1787 Neil Avenue

Human Nutrition
325 Campbell Hall
1787 Neil Avenue

Kinesiology
PAES Building, First Floor
305 Annie & John Glenn Ave

April 27, 2021

To whom it may concern:

The faculty in Consumer and Family Financial Services discussed the proposal to submit CSCFFS 2260, Healthy Finances and Economic Wellbeing for Individuals and Families as a General Education course, and all support this. The CFFS faculty consider this course to be an appropriate and appealing GE Foundations course option for students for the following reasons:

1. Students will analyze and develop an understanding of the disparities and differences in wellbeing across various demographic categories. This will increase students' awareness of these societal challenges that they can apply in other courses they take.
2. In this course, students will learn basic concepts that enhance their financial literacy. While many, if not most, students who take this course will not pursue a finance or personal finance degree, the skills and knowledge gained in this course will benefit them as they create their own budgets and make their own personal decisions about saving, investing, and insurance.
3. As students learn about cognitive biases that impede proper financial decisions, they will gain an appreciation for how these biases affect other aspects of life, such as in relationships, on the job, in school, and in forming opinions about societal issues. For example, their awareness of these biases can help them improve their study skills for all of their coursework and how they interact with other students and faculty.

If you need additional information, please feel free to contact me.

Best regards,

Sherman D. Hanna
Professor and Program Chair
Consumer Sciences



The Ohio State University – College of Education and Human Ecology
Department of Human Sciences

CSCFFS 2260: Healthy Finances and Economic Wellbeing for Individuals and Families (3 credit)

Autumn Term 2021 – Distance Offering

Instructor: Dr. Tansel Yilmazer, PhD, CFP®
E-mail: Yilmazer.2@osu.edu
Office Hours: T 2:00-3:00 (see the zoom link on Carmen)

Course Description

This course provides students the tools necessary to gain financial literacy. In particular, this course integrates basic theories of economics and psychology into the exploration of personal finance concepts such as saving, investing and debt. The course provides practical applications to help students understand the complexities of financial decision-making. Students who complete the course will be in a position to perform time value of money calculations, evaluate disparities in economic wellbeing across different demographic groups, assess economic indicators and the future direction of the economy, understand cognitive and emotional biases that affect financial decisions, and exhibit an effective understanding of insurance, tax laws, and financial institutions.

Prerequisites: No Prerequisites. CSCFFS 2260 is a prerequisite for CSCFFS 3260.

The course objectives for CSCFFS 2260 include assisting students to develop skills in:

- 1) Applying basic economic theory to financial decisions, performing time value of money calculations, and utilizing fundamental concepts of probability theory, insuring against risk, and risk/return trade-offs.
- 2) Analyzing disparities in economic wellbeing and access to credit across different demographic groups.
- 3) Securing future financial success through use of budgeting, saving, borrowing, investing, and retirement and estate planning,
- 4) Understanding cognitive and emotional biases that affect financial decisions, and recognizing the keys to achieve financial success,
- 5) Protecting income and assets through an effective understanding of insurance, the Affordable Care Act (ACA), tax policies, Social Security, and financial institutions and regulations.

GE Foundation course

CSCFFS 2260 fulfills the GE Foundations: Social and Behavioral Sciences requirement. CSCFFS 2260 accomplishes the Specific Goals of Social and Behavioral Sciences GE requirement as follows:

GOAL 1: Successful students will critically analyze and apply theoretical and empirical approaches within the social and behavioral sciences, including modern principles, theories, methods, and modes of inquiry.

Expected Learning Outcome 1.1: Successful students are able to explain basic facts, principles, theories and methods of social and behavioral science.

This learning outcome is addressed by CSCFFS 2260 course objectives 1 and 4.

Expected Learning Outcome 1.2: Successful students are able to explain and evaluate differences,

similarities, and disparities among institutions, organizations, cultures, societies, and/or individuals using social and behavioral science.

This learning outcome is addressed by CSCFFS 2260 course objectives 2, 3, and 4.

GOAL 2: Successful students will recognize the implications of social and behavioral scientific findings and their potential impacts

Expected Learning Outcome 2.1: Successful students are able to analyze how political, economic, individual, or social factors and values impact social structures, policies, and/or decisions

This learning outcome is addressed by CSCFFS 2260 course objectives 1, 2, 3, 4 and 5.

Expected Learning Outcome 2.2: Successful students are able to evaluate social and ethical implications of social scientific and behavioral research.

This learning outcome is addressed by CSCFFS 2260 course objectives 1, 2, and 3.

Expected Learning Outcome 2.3: Successful students are able to critically evaluate and responsibly use information from the social and behavioral sciences.

This learning outcome is addressed by CSCFFS 2260 course objectives 1, and 4.

How this course works

This section of CSCFFS 2260 is an online course and there are no face-to-face class sessions. The course website provides the platform for dissemination of course instructional material including video lectures. The lectures are not synchronized. The required textbook for the course is available in hardback and electronic formats. Additional required readings are posted on the course website. All learning activities and examinations are administered online.

Pace of online activities: I divided this course into **weekly modules**. Carmen website contains syllabus, weekly homework assignments, weekly quizzes, weekly discussion forums, course notes, online course materials, and the grade roster. Please login to Carmen and watch the introduction video posted in Contents. Please remember that Carmen is now a new learning system CANVAS, but link is the same:

Course Expectations

Some of you have taken online courses previously, while for others this is your first experience in an online course. Expectations for performance in an online course are the same as for a traditional course; in fact, online courses require a degree of self-motivation, self-discipline, and technological skill that can make them more demanding for some students. Students and the instructor share mutual responsibility for a successful learning experience.

Students are expected to

- review the course syllabus and the course website and ask for any clarification needed
- log onto the course website regularly to access course material and announcements
- read all assigned material and review all information required for each week's course material
- complete the assignments by the corresponding deadlines
- review grades posted to the course website and notify the instructor immediately of any errors; the deadline for communicating all grade related issues to the instructor is 5:00 PM on the last day of regularly scheduled semester classes (Official Academic Calendar <http://registrar.osu.edu/staff/bigcal.asp>)
- notify the instructor immediately if extenuating circumstances interfere with participation in the course
- have an active OSU e-mail account and check the account daily for course related email

Students can expect the instructor to

- develop and provide instructional material to facilitate student learning



- provide clear guidance on the course expectations and requirements
- provide criteria for evaluation of the learning activities
- respond to email within one business day, excluding weekends
- meet with students during scheduled appointments (use OSU email to schedule appointments)
- post grades for learning activities within two weeks of the due date

Credit hours and work expectations: This is a **3-credit-hour course**. According to [Ohio State policy](#), students should expect around 3 hours per week of time spent on direct instruction (instructor content and Carmen activities, for example) in addition to 6 hours of homework (reading and assignment preparation, for example) to receive a grade of (C) average.

Course technology

For help with your password, university email, Carmen, or any other technology issues, questions, or requests, contact the Ohio State IT Service Desk. Standard support hours are available at ocio.osu.edu/help/hours, and support for urgent issues is available 24/7.

- **Self-Service and Chat support:** ocio.osu.edu/help
- **Phone:** 614-688-4357(HELP)
- **Email:** servicedesk@osu.edu
- **TDD:** 614-688-8743

Baseline technical skills for online courses

- Basic computer and web-browsing skills
- Navigating Canvas: for questions about specific functionality, see the [Canvas Student Guide](#).

Required Technology skills specific to this course

- [CarmenZoom virtual meetings for office hours](#)
- [Take quizzes, upload discussion questions on Canvas](#)

Required equipment

- Computer: current Mac (OS X) or PC (Windows 7+) with high-speed internet connection
- Webcam: built-in or external webcam, fully installed and tested
- Microphone: built-in laptop or tablet mic or external microphone
- Other: a mobile device (smartphone or tablet) or landline to use for BuckeyePass authentication

Required software

- [Microsoft Office 365](#): All Ohio State students are now eligible for free Microsoft Office 365 ProPlus through Microsoft's Student Advantage program. Full instructions for downloading and installation can be found [at go.osu.edu/office365help](https://go.osu.edu/office365help).

Carmen access

You will need to use [BuckeyePass](#) multi-factor authentication to access your courses in Carmen. To ensure that you are able to connect to Carmen at all times, it is recommended that you take the following

steps:

- Register multiple devices in case something happens to your primary device. Visit the [BuckeyePass - Adding a Device](#) help article for step-by-step instructions.
- Request passcodes to keep as a backup authentication option. When you see the Duo login screen on your computer, click **Enter a Passcode** and then click the **Text me new codes** button that appears. This will text you ten passcodes good for 365 days that can each be used once.
- Download the [Duo Mobile application](#) to all of your registered devices for the ability to generate one-time codes in the event that you lose cell, data, or Wi-Fi service.

If none of these options will meet the needs of your situation, you can contact the IT Service Desk at 614-688-4357 (HELP) and IT support staff will work out a solution with you.

Required Text

Garman, E. Thomas, and Raymond E. Forgue, [Personal Finance, 13th edition](#), Mason, OH: Cengage Learning, 2018 (listed as G&F in the class schedule). Additional required course readings are available on the course website. There is no optional reading material.

Please make sure that you have the 13th edition of the book. We are using the 13th edition. So, 11th, 10th or 12th editions are not good. The questions vary across the editions.

Course Requirements

The learning outcomes are satisfied through the content covered in readings, lectures and discussions. Proficiency is evaluated through homework assignments, quizzes and the midterm and end of term exam.

	Number of each	Points for each	Total	% of total grade
Discussion questions	11 out of 13	5	55	3%
Homework assignments	11 out of 13	50	550	33%
Quizzes	11 out of 13	60	660	40%
Midterm and the end of term exam	2	200	400	24%
Total			1,665	100%

Grading Scale

The course final grade will be determined according to the following scale:

A 93-100%	B+ 87-89%	C+ 77-79%	D+ 67-69%
A- 90-92%	B 83-86%	C 73-76%	D 60-66%
	B- 80-82%	C- 70-72%	E 0-59%

Netiquette

Netiquette refers to the guidelines to follow while communicating online. Specifically, in this course, netiquette covers the guidelines for posting to group discussions and writing email. We all know that it is important to be polite when talking to someone in person. Similarly, it is important to be polite when communicating electronically.

Writing email:

- Use your OSU Buckeyemail account for all correspondence with the course instructor.
- Put “**CSCFFS 2260**” in the subject line when emailing the instructor.
- Carefully read your email message for correct grammar, spelling, punctuation, and capitalization before sending.
- Be clear and specific so that I am able to understand your message and to respond appropriately.
- Use the academic credential addressing the instructor. i.e., Dr. Last name, or Professor Last name.



The University Center for the Advancement of Teaching provides a more extensive list of recommendations for netiquette in electronic class discussions (<http://ucat.osu.edu/Old-Files/Publications/elecdisc/pages/netiq.htm>) from which the guidelines for this course have been adopted.

Lectures

The lectures corresponding to each week's materials are provided on Canvas (previously Carmen) at 8am on Wednesdays. If you download the slides, and start the slideshow you will be able to hear my voice, or you can read the slides and the notes below. The chapters in the book are lengthy, the slides I prepared summarize the important points. There are Concept check at the end of each section. I tried to summarize the answers to these questions in my lecture. I also go through "do in class: problems" in a separate file.

Video or audio recording of classes without the explicit written permission of the instructor/professor is a violation of the Code of Student Conduct or Students who wish to record their classes must first obtain written permission of the instructor/professor. Otherwise, such recording constitutes a violation of the Code of Student Conduct.

Description of Assignments

Discussion questions (5 points each; 11 out of 13 count for 55 points)

- There will be one discussion question related to each week's material. The goal of the discussion questions is to encourage you to think about your own finances and future financial success. Both the discussion questions and the accompanied popular press readings are posted on Carmen site. The classroom is divided into multiple groups, and you will only see the posts in your group. Your thoughtful responses are appreciated.
- Your responses to 11 discussion questions worth 5 points each. Discussion questions account for 3% of your course grade. In order to receive credit, you will need to post your response to that week's discussion question by 11:59 PM of the due date, which is same as the due date for quiz and homework.
- Prepare appropriately for your participation in the discussions by reading the instructions and all required materials carefully. Post well-written information that follows the instructions and is relevant to the discussion topic. Carefully proof read your message before posting. Choose words carefully so that your point is expressed clearly. Always be constructive and tactful when responding to other posts. Remember that posts to a discussion are read by everyone in the class. Do not say anything in a post that you wouldn't say in public. Don't share confidential information in your posts. While there is no need to participate in class discussions as if you were writing a research paper, you should remember to write using good grammar, spelling, and punctuation. A more conversational tone is fine for non-academic topics. Maintain a supportive learning community where everyone feels safe and where people can disagree amicably.

Homework Assignments (50 points each; 11 of 13 count for 550 points)

- Personal finance applications are at the heart of this course and make up most of the homework problems. Homework is assigned for each chapter and listed on Carmen site.
- You should do these problems and assignments after reading the chapters and reviewing the course notes, and before taking the quizzes.
- Strict due dates are listed in the course schedule. I do not change or extend the deadlines. Be sure to meet these due dates to receive full credit for your work. The submission deadline for the homework problems is 11:59 PM of the due date.
- The 13 assignments are worth 50 points each, and only your highest score on 11 assignments will

be included in your final grade calculation. Collectively the homework accounts for 550 points, or 33% of your course grade.

- Points will be earned if it is clear that you have made a good effort on each problem; points will be deducted for omitted problems and poor effort on individual problems. Assignments are graded right or wrong. However, grading for homework is more lenient compared to the grading for midterm and the end of term exam. Suggested answers to homework problems will become available through the course web page. I provide hints to the homework problems. However, I try not to provide the whole solution to the problems. Please look for the video hints on Canvas site. Consider composing your academic posts in a word processor, where you can save your work, and then copying into the Carmen discussion.

Quizzes (60 points each; 11 of 13 count for 660 points)

- There are 13 multiple choice and T/F question quizzes worth 60 points each. Only the highest scores for 11 of the 13 quizzes will count in your final grade (for a total of 660 points or 40% of your grade).
- Quizzes are online at our Carmen site and you may use all course materials when doing the quizzes. You are allowed two attempts at each quiz and only your highest score will be used in your final grade calculation. You are not required to use both attempts, but the second try is there to help you if you need it. The two quizzes you attempt for each chapter will not be the same but will be drawn from the same pool of questions.
- Time limits are enforced (45 minutes for 30 questions).
- You will need to complete one quiz each week by 11:59 of the due date.

Graded Problem Sets (200 points each; Midterm and end of term exam for a total of 400 points)

- There are two right-wrong graded problem sets roughly serving as a “take-home” Midterm and the end of term exam.
- The Midterm Graded Problem Set covers Chapters 1 to 8 (excluding Chapter 2) and is due **October 20** by 11:59 PM in the appropriate Carmen.osu.edu folder.
- The end of term Graded Problem set is due by **December 8** by 11:59 PM. It covers Chapters 9-13 and 17.
- The problems will be similar to the applied problems assigned in the homework assignments and the best way to study is to closely review the suggested answers for chapter covered in the “midterm” and “end of term exam.” No collaboration is allowed on these graded exercises. If you are approached by a classmate to collaborate on the graded problem sets, it is your responsibility to report this person to me as soon as possible. I will not provide hints on graded problem sets. Only one attempt per examination is allowed.
- These problems will be graded right or wrong (with partial credit in most cases where a good effort is shown). Both graded problem sets total 400 points accounting for 24% of your final grade.

Schedule for Course Topics, Readings and Assignments

Assignment details and due dates for homework assignments and quizzes are listed in the table below. It outlines the order of topics and pace of completion. Please take careful note of these due dates.

Dates	Topics	G&F Reading	Assignments and due dates	Course Objective
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Week 1	Understanding Personal Finance AND Time Value of Money	Chapter 1 Appendix A	HW#1, Quiz#1, Discussion #1 (<u>due September 1, at 11:59 PM</u>)	1, 2, and 5
Week 2	Financial Statements, Tools, and Budgets	Chapter 3	HW#2, Quiz#2, Discussion #2 (<u>due September 8, at 11:59 PM</u>)	1, 2, 3 and 4
Week 3	Managing Income Taxes	Chapter 4	HW#3, Quiz#3, Discussion #3 (<u>due September 15, at 11:59 PM</u>)	3 and 5
Week 4	Managing Checking and Savings Accounts	Chapter 5	HW#4, Quiz#4, Discussion #4 (<u>due September 22, at 11:59 PM</u>)	1, 2, 3, and 4
Week 5	Building and Maintaining Good Credit	Chapter 6	HW#5, Quiz#5, Discussion #5 (<u>due September 29, at 11:59 PM</u>)	1, 2, 3, 4, and 5
Week 6	Credit Cards and Consumer Loans	Chapter 7	HW#6, Quiz#6, Discussion #6 (<u>due October 6, at 11:59 PM</u>)	1, 2, 3, 4, and 5
Week 7	Vehicle and Other Major Purchases	Chapter 8	HW#7, Quiz#7, Discussion #7 (<u>due October 13, at 11:59 PM</u>)	1, 2, 3, 4, and 5
<i>Midterm graded problem set available on Carmen.osu.edu. The midterm covers problems in Chapters 1 to 8 (excluding Chapter 2).</i> Midterm graded problem set due October 20 by 11:59 PM				
Week 8	Obtaining Affordable Housing	Chapter 9	HW#8, Quiz#8, Discussion #8 (<u>due October 27, at 11:59 PM</u>)	1, 2, 3, 4, and 5
Week 9	Managing Property and Liability Risk	Chapter 10	HW#9, Quiz#9, Discussion #9 (<u>due November 3, at 11:59 PM</u>)	1, 2, 3, 4, and 5
Week 10	Planning for Health Care Expenses	Chapter 11	HW#10, Quiz#10, Discussion #10 (<u>due November 10, at 11:59 PM</u>)	1, 2, 3, 4, and 5
Week 11	Life Insurance Planning	Chapter 12	HW#11, Quiz #11, Discussion #11 (<u>due November 17, at 11:59 PM</u>)	1, 3, 4, and 5
Week 12	Investment Fundamentals	Chapter 13	HW#12, Quiz #12, Discussion #12 (<u>due November 24, at 11:59 PM</u>)	1, 2, 3, 4, and 5
Week 13	Retirement and Estate Planning	Chapter 17	HW#13, Quiz #13, Discussion #13 (<u>due December 1, at 11:59 PM</u>)	1, 2, 3, 4, and 5
<i>End of term graded problem set available on Carmen.osu.edu. The final covers problems in Chapters 9-13 and 17.</i> Final graded problem set due December 8 by 11:59 PM				

POLICIES RELATED TO ALL COURSE WORK

Academic integrity: You are expected to complete all course work with fairness and integrity. You are

encouraged to review “Ten Suggestions for Preserving Academic Integrity” <http://oaa.osu.edu/coamtensuggestions.html>. In particular, acknowledge the sources that you use when completing assignments, do not fabricate information, do your own work, and protect your work and the work of others. If you have any questions, please ask!

Due dates: Due dates for all learning activities are listed in the course syllabus and on the course website. Any necessary changes in due dates will be posted on the course homepage and each student is responsible for receiving such information. No late work is accepted and a grade of zero will be given.

Grade posting and feedback on assignments: All grades will be posted to the course website. Students wishing to review midterm or the end of the term exams should schedule an appointment with the instructor.

Questions about grades: Students wishing to appeal the grading of any course work, including exams, must make the appeal in writing to the instructor within seven calendar days after the grade is posted to the course website. The request must include a clear description of why the student believes the work was incorrectly graded.

Ohio State’s academic integrity policy

Academic integrity is essential to maintaining an environment that fosters excellence in teaching, research, and other educational and scholarly activities. Thus, The Ohio State University and the Committee on Academic Misconduct (COAM) expect that all students have read and understand the university’s *Code of Student Conduct*, and that all students will complete all academic and scholarly assignments with fairness and honesty. Students must recognize that failure to follow the rules and guidelines established in the university’s *Code of Student Conduct* and this syllabus may constitute “Academic Misconduct.”

The Ohio State University’s *Code of Student Conduct* (Section 3335-23-04) defines academic misconduct as: “Any activity that tends to compromise the academic integrity of the university or subvert the educational process.” Examples of academic misconduct include (but are not limited to) plagiarism, collusion (unauthorized collaboration), copying the work of another student, and possession of unauthorized materials during an examination. Ignorance of the university’s *Code of Student Conduct* is never considered an excuse for academic misconduct, so I recommend that you review the *Code of Student Conduct* and, specifically, the sections dealing with academic misconduct.

If I suspect that a student has committed academic misconduct in this course, I am obligated by university rules to report my suspicions to the Committee on Academic Misconduct. If COAM determines that you have violated the university’s *Code of Student Conduct* (i.e., committed academic misconduct), the sanctions for the misconduct could include a failing grade in this course and suspension or dismissal from the university.

If you have any questions about the above policy or what constitutes academic misconduct in this course, please contact me.

Other sources of information on academic misconduct (integrity) to which you can refer include:

- The Committee on Academic Misconduct web pages ([COAM Home](#))
- *Ten Suggestions for Preserving Academic Integrity* ([Ten Suggestions](#))
- *Eight Cardinal Rules of Academic Integrity* (www.northwestern.edu/uacc/8cards.htm)
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Copyright disclaimer

The materials used in connection with this course may be subject to copyright protection and are only for the use of students officially enrolled in the course for the educational purposes associated with the course. Copyright law must be considered before copying, retaining, or disseminating materials outside of the course.



Statement on Title IX

All students and employees at Ohio State have the right to work and learn in an environment free from harassment and discrimination based on sex or gender, and the university can arrange interim measures, provide support resources, and explain investigation options, including referral to confidential resources. If you or someone you know has been harassed or discriminated against based on your sex or gender, including sexual harassment, sexual assault, relationship violence, stalking, or sexual exploitation, you may find information about your rights and options at titleix.osu.edu or by contacting the Ohio State Title IX Coordinator at titleix@osu.edu. Title IX is part of the Office of Institutional Equity (OIE) at Ohio State, which responds to all bias-motivated incidents of harassment and discrimination, such as race, religion, national origin and disability. For more information on OIE, visit equity.osu.edu or email equity@osu.edu.

Your mental health

College students can experience mental health concerns impacted by a variety of factors. As a result, it is important for students to keep in mind that there are supports available. While individual counseling, group counseling, and psychiatric care are good options, it is important for students to consider all of the resources available based on the situation/need, timeliness, and availability. More information about university support may be found here <https://ccs.osu.edu/mental-health-support-options/>

At the College of Nursing, a mental health counselor is available for individual counseling appointments. More information may be found on the website (<https://nursing.osu.edu/students/student-resources/counseling-services>) or reach out to schedule an appointment via email woith.3@osu.edu or phone [614-292-6952](tel:614-292-6952).

Students are also welcome to use Ohio State's primary counseling center, Counseling Consultation Services (CCS), which offers appointments 8:00 a.m. – 8:00 p.m. Monday-Thursday and 8:00 a.m. – 5:00 p.m. on Fridays. Students can schedule an appointment with CCS by calling [614-292-5766](tel:614-292-5766).

Accessibility accommodations for students with disabilities

Requesting accommodations

The university strives to make all learning experiences as accessible as possible. In light of the current pandemic, students seeking to request COVID-related accommodations may do so through the university's [request process](#), managed by Student Life Disability Services. If you anticipate or experience academic barriers based on your disability (including mental health, chronic, or temporary medical conditions), please let me know immediately so that we can privately discuss options. To establish reasonable accommodations, I may request that you register with Student Life Disability Services. After registration, make arrangements with me as soon as possible to discuss your accommodations so that they may be implemented in a timely fashion. **SLDS contact information:** slds@osu.edu; 614-292-3307; slds.osu.edu; 098 Baker Hall, 113 W. 12th Avenue.

Accessibility of course technology

This online course requires use of Carmen (Ohio State's learning management system) and other online communication and multimedia tools. If you need additional services to use these technologies, please request accommodations with your instructor.

- [CarmenCanvas accessibility](#)
- Streaming audio and video
- [CarmenZoom accessibility](#)

- Collaborative course tools

Health and Safety Requirements

All students, faculty and staff are required to comply with and stay up to date on all university safety and health guidance (<https://safeandhealthy.osu.edu>), which includes wearing a face mask in any indoor space and maintaining a safe physical distance at all times. Non-compliance will result in a warning first, and disciplinary actions will be taken for repeated offenses.

Course Subject & Number: _____

Expected Learning Outcome 2.3: Successful students are able to describe how the categories of race, gender, and ethnicity influence the lived experiences of others. Please link this ELO to the course goals and topics and indicate *specific* activities/assignments through which it will be met.

GE Rationale: Foundations: Social and Behavioral Sciences (3 credits)

Requesting a GE category for a course implies that the course **all** expected learning outcomes (ELOs) of that GE category. To help the reviewing panel evaluate the appropriateness of your course for the Foundations: Social and Behavioral Sciences, please answer the following questions for each ELO.

A. Foundations

Please explain in 50-500 words why or how this course is introductory or foundational in the study of Social and Behavioral Sciences.

Course Subject & Number: _____

B. Specific Goals of Social and Behavioral Sciences

GOAL 1: Successful students will critically analyze and apply theoretical and empirical approaches within the social and behavioral sciences, including modern principles, theories, methods, and modes of inquiry.

Expected Learning Outcome 1.1: Successful students are able to explain basic facts, principles, theories and methods of social and behavioral science. Please link this ELO to the course goals and topics and indicate *specific* activities/assignments through which it will be met. (50-700 words)

Expected Learning Outcome 1.2: Successful students are able to explain and evaluate differences, similarities, and disparities among institutions, organizations, cultures, societies, and/or individuals using social and behavioral science. Please link this ELO to the course goals and topics and indicate *specific* activities/assignments through which it will be met. (50-700 words)

Course Subject & Number: _____

GOAL 2: Successful students will recognize the implications of social and behavioral scientific findings and their potential impacts.

Expected Learning Outcome 2.1: Successful students are able to analyze how political, economic, individual, or social factors and values impact social structures, policies, and/or decisions. Please link this ELO to the course goals and topics and indicate *specific* activities/assignments through which it will be met. (50-700 words)

Expected Learning Outcome 2.2: Successful students are able to evaluate social and ethical implications of social scientific and behavioral research. Please link this ELO to the course goals and topics and indicate *specific* activities/assignments through which it will be met. (50-700 words)

Course Subject & Number: _____

Expected Learning Outcome 2.3: Successful students are able to critically evaluate and responsibly use information from the social and behavioral sciences. Please link this ELO to the course goals and topics and indicate *specific* activities/assignments through which it will be met. (50-700 words)

GE Rationale: Foundations: Historical or Cultural Studies (3 credits)

Requesting a GE category for a course implies that the course fulfills the expected learning outcomes (ELOs) of that GE category. To help the reviewing panel evaluate the appropriateness of your course for the Foundations: Historical and Cultural Studies, please answer the following questions for each ELO. Note that for this Foundation, a course need satisfy either the ELOs for Historical Studies or the ELOs for Cultural Studies.

A. Foundations

Please explain in 50-500 words why or how this course is introductory or foundational in the study of History **or** Cultures.

Distance Approval Cover Sheet

For Permanent DL/DH Approval

Course Number and Title: Healthy Finances and Economic Wellbeing for Individuals and Families

Faculty Preparer Name and Email: Andrew Hanks, hanks.46@osu.edu

Carmen Use

For more on use of Carmen: <https://teaching.resources.osu.edu/teaching-topics/carmen-common-sense-best-practices>

A Carmen site will be created for the course, including a syllabus and gradebook at minimum. Yes

If no: Enter additional details if you responded no...

Syllabus

Proposed syllabus uses the ODEE distance learning syllabus template (or own college distance learning syllabus template based on ODEE model), includes boilerplate language where required, as well as a clear description of the technical and academic support services offered, and how learners can obtain them. Yes

Syllabus is consistent and is easy to understand from the student perspective. Yes

Syllabus includes a schedule with dates and/or a description of what constitutes the beginning and end of a week or module. Yes

If there are required synchronous sessions, the syllabus clearly states when they will happen and how to access them. Yes

Additional comments (optional):

Instructor Presence

For more on instructor presence: <https://teaching.resources.osu.edu/teaching-topics/online-instructor-presence>

Students should have opportunities for regular and substantive academic interactions with the course instructor. Some ways to achieve this objective:

- Regular instructor communications with the class via announcements or weekly check-ins
- Instructional content, such as video, audio, or interactive lessons, that is visibly created or mediated by the instructor



- Regular participation in class discussion, such as in Carmen discussions or synchronous sessions
- Regular opportunities for students to receive personal instructor feedback on assignments

Please comment on this dimension of the proposed course (or select/explain methods above):
 Students will complete a discussion question each week of the course and respond to questions as well.
 The course instructor will also provide feedback on the assignments students submit.

Delivery Well-Suited to DL/DH Environment

Technology questions adapted from the [Quality Matters](#) rubric. For information about Ohio State learning technologies: <https://teaching.resources.osu.edu/toolsets>

The tools used in the course support the learning outcomes and competencies. **Yes**

Course tools promote learner engagement and active learning. **Yes**

Technologies required in the course are current and readily obtainable. **Yes**

Links are provided to privacy policies for all external tools required in the course. **Yes**

Additional technology comments:

The instructor will also provide video lectures and video hints for assignments.

Which components of this course are planned for synchronous delivery and which for asynchronous delivery? (For DH, address what is planned for in-person meetings as well.)

This class is fully asynchronous.

If you believe further explanation would be helpful, please comment on how course activities have been adjusted for distance learning:

This course was previously taught as an online course.

Workload Estimation

For more information about calculating online instruction time: [ODEE Credit Hour Estimation](#)

Course credit hours align with estimated average weekly time to complete the course successfully. **Yes**

Course includes direct (equivalent of “in-class”) and indirect (equivalent of “out-of-class”) instruction at a ratio of about 1:2. **Yes**

Provide a brief outline of a typical course week, categorizing course activities and estimating the approximate time to complete them or participate:

In a typical week, students will watch lecture videos, read the associated chapters in the text, submit discussion questions and answers, and work on their homework assignments. This work should take anywhere from 3-5 hours to complete.

In the case of course delivery change requests, the course demonstrates comparable rigor in meeting course learning outcomes. **Yes**

Accessibility

For tools and training on accessibility: [Digital Accessibility Services](#)

Instructor(s) teaching the course will have taken Digital Accessibility training (starting in 2022) and will ensure all course materials and activities meet requirements for diverse learners, including alternate means of accessing course materials when appropriate. **Yes**

Information is provided about the accessibility of all technologies required in the course. All third-party tools (tools without campus-wide license agreements) have their accessibility statements included. **Yes**

Description of any anticipated accommodation requests and how they have been/will be addressed. **Yes, the syllabus includes a description of accommodations for students with disabilities and for course technology in general.**

Additional comments:

Academic Integrity

For more information: <https://go.osu.edu/teaching-resources-academic-integrity>

The course syllabus includes online-specific policies about academic integrity, including specific parameters for each major assignment: **Yes**

Assignments are designed to deter cheating and plagiarism and/or course technologies such as online proctoring or plagiarism check or other strategies are in place to deter cheating: **Yes**

Additional comments:

The syllabus is very clear about academic integrity and the consequences of violating university policy.

Frequent, Varied Assignments/Assessments

For more information: <https://teaching.resources.osu.edu/teaching-topics/designing-assessments-student>

Student success in online courses is maximized when there are frequent, varied learning activities. Possible approaches:

- Opportunities for students to receive course information through a variety of different sources, including indirect sources, such as textbooks and lectures, and direct sources, such as scholarly resources and field observation
- Variety of assignment formats to provide students with multiple means of demonstrating learning
- Opportunities for students to apply course knowledge and skills to authentic, real-world tasks in assignments

Comment briefly on the frequency and variety of assignment types and assessment approaches used in this course (or select methods above):

Students will have multiple types of assessment. They will enter discussion questions and responses related to course content. They will also have the chance to take quizzes that have multiple choice questions and True/False questions. Their homework assignments and exams will include short-answer questions for which the instructor will provide feedback.

Community Building

For more information: <https://teaching.resources.osu.edu/teaching-topics/student-interaction-online>

Students engage more fully in courses when they have an opportunity to interact with their peers and feel they are part of a community of learners. Possible approaches:

- Opportunities for students to interact academically with classmates through regular class discussion or group assignments
- Opportunities for students to interact socially with classmates, such as through video conference sessions or a course Q&A forum
- Attention is paid to other ways to minimize transactional distance (psychological and communicative gaps between students and their peers, instructor, course content, and institution)

Please comment on this dimension of the proposed course (or select methods above):
Students will participate in online discussions by asking and answering questions.

Transparency and Metacognitive Explanations

For more information: <https://teaching.resources.osu.edu/teaching-topics/supporting-student-learning-your>

Students have successful, meaningful experiences when they understand how the components of a course connect together, when they have guidance on how to study, and when they are encouraged to take ownership of their learning. Possible approaches:

- Instructor explanations about the learning goals and overall design or organization of the course
- Context or rationale to explain the purpose and relevance of major tasks and assignments
- Guidance or resources for ancillary skills necessary to complete assignments, such as conducting library research or using technology tools
- Opportunities for students to take ownership or leadership in their learning, such as by choosing topics of interest for an assignment or leading a group discussion or meeting
- Opportunities for students to reflect on their learning process, including their goals, study strategies, and progress
- Opportunities for students to provide feedback on the course

Please comment on this dimension of the proposed course (or select methods above):
The syllabus includes descriptions of the course objectives and learning goals for the course. It also explains why students participate in the discussion groups, quizzes, homework assignments, and exams.

Additional Considerations

Comment on any other aspects of the online delivery not addressed above:
This course was previously approved for online instruction.