

Term Information

Effective Term Autumn 2023

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 3250
Course Title Fintech Investing, Robinhood, and Financial Health
Transcript Abbreviation FintcRhood FinHlth
Course Description Interested in trading & investing? Want to understand the role of investing for financial health? This course is built around the trading app Robinhood, the leading investment app for young investors. Robinhood provides an ideal context for a deeper understanding of how the retail investor market, app-based investing, investor behavior & their biases, & investment philosophies affect fin. health.
Semester Credit Hours/Units Fixed: 3

Offering Information

Length Of Course 14 Week
Flexibly Scheduled Course Never
Does any section of this course have a distance education component? No
Grading Basis Letter Grade
Repeatable No
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

Prerequisites and Exclusions

Prerequisites/Corequisites
Exclusions
Electronically Enforced No

Cross-Listings

Cross-Listings

Subject/CIP Code

Subject/CIP Code 19.0403
Subsidy Level General Studies Course
Intended Rank Junior, Senior

Requirement/Elective Designation

Health and Well-being

Course Details

Course goals or learning objectives/outcomes

- 1. Critically assess retail financial markets and their importance for the financial health of individuals and families.
- 2. Recognize how consumer-focused financial technology has influenced and continues to influence consumer financial decision making.
- 3. Analyze financial and mental health from the perspective of investment biases of investors using financial technology.
- 4. Know how different investment philosophies relate to financial health from socio-economic, technological, policy, and personal perspectives.

Content Topic List

- Financial Market
- Retail investor market
- Apps in the retail investor market
- Financial technology companies
- Consumer-focused financial apps
- Using fintech apps
- Investor profiles
- Fintech apps targeting students
- Investor behavior
- Investment philosophies
- Financial Planning
- Investing for the longer term

Sought Concurrence

No

Attachments

- CL CSCFFS 3250.pdf
(Cover Letter. Owner: Tackett, Kimberly Ann)
- Syllabus CSCFFS 3250.pdf
(Syllabus. Owner: Tackett, Kimberly Ann)
- GE Submission Form CSCFFS 3250.pdf
(Other Supporting Documentation. Owner: Tackett, Kimberly Ann)

Comments

COURSE REQUEST
3250 - Status: PENDING

Last Updated: Bagent,Aaron Michael
03/06/2023

Workflow Information

Status	User(s)	Date/Time	Step
Submitted	Tackett, Kimberly Ann	12/08/2022 10:52 AM	Submitted for Approval
Approved	Tackett, Kimberly Ann	01/31/2023 07:42 PM	Unit Approval
Approved	Bagent, Aaron Michael	03/06/2023 07:16 AM	College Approval
Pending Approval	Cody, Emily Kathryn Jenkins, Mary Ellen Bigler Hanlin, Deborah Kay Hilty, Michael Vankeerbergen, Bernadette Chantal Steele, Rachel Lea	03/06/2023 07:16 AM	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

December 5, 2022

Dr. Sue Sutherland
Chair, Undergraduate Studies Committee
Department of Human Sciences, College of Education and Human Ecology
A266 PAES Building, 305 Annie & John Glenn Avenue
Columbus, OH 43210

Dear Sue,

The CFFS faculty would like to seek approval of a new course entitled “Fintech Investing, Robinhood, and Financial Health.” This course aims to provide a better understanding of the role of investing for financial wellbeing. It is built around the trading app Robinhood, the leading investment app for young investors. Robinhood provides an ideal context for a deeper understanding of how the retail investor market, app-based investing, investor behavior and their biases, and investment philosophies affect financial health.

The attached course syllabus is prepared by Dr. Loibl. The CFFS faculty would also like to seek GE approval (Theme: Health and Wellbeing) for this course. The proposal has been reviewed and approved by the CS faculty. This course will be added to Group A electives on the CSCFFS program sheet.

I would appreciate if you could add this new course (CSCFFS 3250) on the agenda for the next DHS curriculum meeting. Thank you for your time and consideration. If you have any questions or comments, please don’t hesitate to contact me at yilmazer.2@osu.edu.

Sincerely,

Tansel Yilmazer
Associate Professor
CFFS Undergraduate Curriculum Chair



CSCFFS 3250 Fintech Investing, Robinhood, and Financial Health

AUTUMN 2023, 3 CREDIT HOURS, Undergraduate
General Education Course for the Theme "Health and Wellbeing" (as of 1/26/2023)

Course Information

Instructor: Căzilia Loibl
Email: loibl.3@osu.edu
Course times: Two weekdays, late afternoon/early evening
Course location: Columbus main campus
Drop-in help: Directly after class (1 hour)

Mode of delivery: In person

Preferred means of communication:

- Preferred method of communication for questions is email
- Class-wide communications will be sent through the email tool in Carmen Canvas

Course Overview

Are you interested in trading and investing? Do you want to better understand the role of investing for financial health? This course is built around the trading app Robinhood, the leading investment app for young investors. Robinhood provides an ideal context for a deeper understanding of how the retail investor market, app-based investing, investor behavior and their biases, and investment philosophies affect financial health.

Rationale

This course is a GE course under the "Health and Wellbeing" Theme. It meets the learning outcome for this theme through its focus on two dimensions of wellbeing: financial and mental wellbeing. The course presents an advanced study of financial investing for the health and wellbeing of individuals and families. Students are expected to develop their critical thinking, research and writing skills, and learn about the role of investing for financial and mental health.

Relation to Other Courses

Related Courses: This course is connected to the GE course CSCFFS 2260 Healthy Finances and Economic Wellbeing for Individuals and Families. We recommend to take both GE courses in a bundle. This GE course is also part of the "Financial planning" track in the Consumer and Family Financial Services major. This track prepares students for a career in financial planning and the Certified Financial Planner™ (CFP®) exam.

Prerequisites: None

Prerequisite Knowledge: None

Course Learning Outcomes

By the end of this course, students should successfully be able to:

1. Critically assess retail financial markets and their importance for the financial health of individuals and families. (*Goal 1, ELO 1.1, 1.2, 2.1*)
2. Recognize how consumer-focused financial technology has influenced and continues to influence consumer financial decision making. (*Goal 2, ELO 1.2, 2.1, 2.2*)
3. Analyze financial and mental health from the perspective of investment biases of investors using financial technology. (*Goal 3, ELO 2.1, ELO H&W 3.1, 3.2*)
4. Know how different investment philosophies relate to financial health from socio-economic, technological, policy, and personal perspectives. (*Goal 3, ELO H&W 3.1, 3.2*)

Course Goals

Goal #1: Describe the retail investor market

Students engage in a critical assessment of financial markets and their importance for the financial health of individuals and families. Students then examine the retail investor market, its definition, scope, and significance for financial health and identify how online trading apps like Robinhood reshaped the retail investor market.

Goal #2: Understand consumer-focused financial technology

Students describe the history of popular consumer-focused financial technology applications, including the company Robinhood Markets, Inc. Students demonstrate their familiarity with online financial technology applications by exploring Robinhood and other fintech apps for achieving financial health.

Goal #3: Analyze investor behavior

Students describe and synthesize profiles of online investors. They explore and analyze financial health from the perspective of investment biases, using the example of Robinhood investors. Finally, students identify and apply strategies for promoting financial and mental health for individual investors.

Goal #4: Practice investing as part of a financial plan

Students explore and analyze different investment philosophies and how they relate to financial health from socio-economic, technological, policy, and personal perspectives. Students identify, reflect on, and apply strategies for promoting financial and mental health of young adults using technology-based investment tools.

GE Theme Goals: Health & Wellbeing

Goal #1: Successful students will analyze an important topic or idea at a more advanced and in-depth level than the foundations. In this context, “advanced” refers to courses that are e.g., synthetic, rely on research or cutting-edge findings, or deeply engage with the subject matter, among other possibilities.

- ELO 1.1 Engage in critical and logical thinking.
- ELO 1.2 Engage in an advanced, in-depth, scholarly exploration of the topic or ideas within this theme.

Goal #2: Successful students will integrate approaches to the theme by making connections to out-of-classroom experiences with academic knowledge or across disciplines and/or to work they have done in previous classes and that they anticipate doing in future.

- ELO 2.1 Identify, describe, and synthesize approaches or experiences.
- ELO 2.2 Demonstrate a developing sense of self as a learner through reflection, self-assessment, and creative work, building on prior experiences to respond to new and challenging contexts.

Goal #3: Students will explore and analyze health and wellbeing through attention to at least two dimensions of wellbeing. (Ex: physical, mental, emotional, career, environmental, spiritual, intellectual, creative, financial, etc.).

- ELO 3.1 Explore and analyze health and wellbeing from theoretical, socio-economic, scientific, historical, cultural, technological, policy, and/or personal perspectives.
- ELO 3.2 Identify, reflect on, or apply strategies for promoting health and well-being.

Course Schedule

Week	Topic	Activities & Reading	Assessment	Course goals & ELO
1. Describe the retail investor market				
1	1.1 Financial markets	Lecture: Introduction to the definition of financial markets; its importance for financial health of individuals and families Active learning: Set-up a Robinhood account led by student organization "The Common Cents Investment Group"; "minute paper" reflection at end of class Readings: van der Beck and Jaunin (2021); Ovide (2021)	1. Knowledge quiz	Goal 1 ELO 1.1
2	1.2 Retail investor market	Lecture: In-depth exploration of the retail investor market; its definition, scope, significance for financial health Active learning: Small group activity to chart scope of retail investor market; "minute paper" reflection at end of class Readings: Ingrassia (2021); Carey (2021)	1. Knowledge quiz 2. Robinhood investment performance of the past week	Goal 1 ELO 1.2
3	1.3 Apps in the retail investor market	Lecture: Analysis of how Robinhood reshaped the retail investor market Active learning: Panel discussion of financial regulatory experts; "minute paper" reflection at end of class Readings: Welch (2020); Molla (2021); Tenev (2021a)	1. Knowledge quiz 2. Robinhood investment performance of the past week 3. Homework: Initial personal investment policy statement, 1,000 words	Goal 1 ELO 2.1
2. Understand consumer-focused financial technology				
4	2.1 Financial technology companies	Lectures: History of the company Robinhood in the context of the growth in consumer-focused financial technology Active learning: Small group examination of SEC filings of Robinhood; "minute paper" reflection at end of class Readings: Robinhood (2022)	1. Knowledge quiz 2. Blog post of investment performance of the past week	Goal 2 ELO 2.1

Week	Topic	Activities & Reading	Assessment	Course goals & ELO
5	2.2 Consumer-focused financial apps	Lectures: Advanced exploration of the Robinhood app in the context of consumer-focused financial technology Active learning: Students document their user experiences with the Robinhood app through mental models; “minute paper” reflection at end of class Readings: Barber et al. (2021); Jakab (2022)	1. Knowledge quiz 2. Blog post of investment performance of the past week	Goal 2 ELO 1.2
6	2.3 Using fintech apps	Lecture: Reflection and assessment of how consumer-focused financial technology, such as a trading app, compare to other fintech apps for achieving financial health. Active learning: Panel discussion of day traders; “minute paper” reflection at end of class Readings: Zweig (2020a); Zweig (2020b); Zweig (2020c)	1. Knowledge quiz 2. Blog post of investment performance of the past week 3. Homework: 1,000-word research-focused news blog on retail investor markets	Goal 2 ELO 2.2
7	Midterm exam	Midterm exam	Midterm exam	
8	SPRING BREAK			
3. Analyze investor behavior				
9	3.1 Investor profiles	Lecture: Introduction to profiles of online investors Active learning: Small group activity to summarize key investor profiles; “minute paper” reflection at end of class Readings: Ardia et al. (2022), Eaton et al. (2021)	1. Knowledge quiz 2. Blog post of investment performance of the past week	Goal 3 ELO 2.1
10	3.2 Fintech apps targeting students	Lecture: Financial and mental health from the perspective of college students' investment behaviors and biases Active learning: Small group activity to develop Robinhood information flyer for students; “minute paper” reflection at end of class Readings: Lieber (2021)	1. Knowledge quiz 2. Blog post of investment performance of the past week	Goal 3 ELO H&W 3.1
11	3.3 Investor behavior	Lecture: Strategies for promoting financial health for online investors Active learning: Panel discussion of behavioral finance experts; “minute paper” reflection at end of class Readings: Medina et al. (2021) Jackson (2021); Tenev (2021b)	1. Knowledge quiz 2. Blog post of investment performance of the past week 3. Homework: Updated personal investment policy statement, 1,000 words	Goal 3 ELO H&W 3.2
4. Practice investing as part of a financial plan				
12	4.1 Investment philosophies	Lecture: Investment philosophies and how they related to financial health from socio-economic, technological, policy, and personal perspectives Active learning: Small group analysis of recommendations by thought leaders in the financial markets; “minute paper” reflection at end of class Readings: Malkiel (2019); Aziz (2016)	1. Knowledge quiz 2. Blog post of investment performance of the past week	Goal 3 ELO H&W 3.1

Week	Topic	Activities & Reading	Assessment	Course goals & ELO
13	4.2 Financial planning	Lecture: Role of investing as a part of a financial plan Active learning: Small group analysis of approaches to financial planning; “minute paper” reflection at end of class Reading: CFP Board (2022)	1. Knowledge quiz 2. Blog post of investment performance of the past week	Goal 3 ELO H&W 3.1
14	4.3 Investing for the longer term	Lecture: Strategies for promoting financial and mental health of young adults using financial technology-based investment tools Active learning: Panel discussion of financial planning experts; “minute paper” reflection at end of class Reading: Kobliner (2017)	1. Knowledge quiz 2. Blog post of investment performance of the past week 3. Homework: 1,000-word research-focused news blog on financial planning	Goal 3 ELO H&W 3.2
15	Final exam	Final exam	Final exam	

The schedule above is subject to change based on course and participant needs. Any changes in schedule will be posted in Carmen (or in class).

Readings:

- Ardia, D., Aymard, C., & Cenesizoglu, T. (2022). *Fast and Furious: An Intraday Analysis of Robinhood Users’ Trading Behavior*. Rochester: Social Sciences Research Network (SSRN).
- Aziz, A. (2016). *How to Day Trade for a Living : A Beginner's Guide to Trading Tools and Tactics, Money Management, Discipline and Trading Psychology*. Lexington: Bear Bull Traders.
- Barber, B. M., Huang, X., Odean, T., & Schwarz, C. (2021). Attention Induced Trading and Returns: Evidence from Robinhood Users. *Journal of Finance* (forthcoming).
- Carey, T. W. (2021). *Payment for Order Flow (Pfof)*: Investopedia.
- CFP Board. (2022). *What Is Financial Planning?* Washington: Certified Financial Planner Board of Standards.
- Eaton, G. W., Green, T. C., Roseman, B., & Wu, Y. (2021). *Retail Trader Sophistication and Stock Market Quality: Evidence from Brokerage Outages*. Rochester: Social Sciences Reserach Network (SSRN).
- Ingrassia, P. J. (2021). How Robinhood Has Revolutionize Online Trading and Dramatically Upended the Traditional Model for Payment for Order Flow (Pfof). *Virginia Law and Business Review*, 16(1), 183-216.
- Jackson, A.-L. (2021). *You Love a Brand. Should You Buy Its Stock?* : Ad Practitioners.
- Jakab, S. (2022). Robinhood Investors Robbed Themselves: The Party Is over and It Was Predictable *Wall Street Journal*, 1/24/2022, B10.
- Kobliner, B. (2017). *Get a Financial Life: Personal Finance in Your Twenties and Thirties*. New York: Simon & Schuster.
- Lieber, R. (2021). Robinhood Goes Fishing on Campus. *New York Times*, 9/25/2021, B1.
- Malkiel, B. G. (2019). *A Random Walk Down Wall Street: The Time-Tested Strategy for Successful Investing* W. W. Norton & Company.
- Medina, P. C., Mittal, V., & Pagel, M. (2021). *The Effect of Stock Ownership on Individual Spending and Loyalty*. Cambridge: National Bureau of Economic Research.
- Molla, R. (2021). *How to Avoid Losing All Your Money on Investing Apps. Financial Advisers Suggest Better Ways to Invest Your Money Than Day Trading on Robinhood.*: VOX Media.
- Ovide, S. (2021). What to Know About Robinhood. *New York Times*, 7/30/2021, A2.
- Robinhood. (2022). *Sec Filings*. Menlo Park.

Tenev, V. (2021a). *Robinhood Ceo: Becoming an Investor Is the New American Dream, Just Like Home Ownership Was Before*: CNBC.

Tenev, V. (2021b). Robinhood Users Come under Attack. *Wall Street Journal*, 9/28/2021, A17.

van der Beck, P., & Jaunin, C. (2021). *The Equity Market Implications of the Retail Investment Boom*. Lausanne: Swiss Finance Institute.

Welch, I. (2020). *The Wisdom of the Robinhood Crowd*. Cambridge: National Bureau of Economic Research.

Zweig, J. (2020a). My Wild Ride on Robinhood. *Wall Street Journal*, 12/5/2020, B1.

Zweig, J. (2020b). Robinhood Is Steering Investors toward Risky Behaviors That Could Go Wrong. *Wall Street Journal*, 12/12/2020, B5.

Zweig, J. (2020c). When the Stock Market Is Too Much Fun. *Wall Street Journal*, 12/11/2020, Online.

Course Materials

Required

All required readings will be available through Carmen.

Course Requirements/Evaluation

Grades

Assignment / Category	Points / %
1. Knowledge quizzes	100 points / 25%
2. Investment performance	100 points / 25%
3. Homework assignments	100 points / 25%
4. Mid-term and final exams	100 points / 25%
TOTAL	400 Points / 100%

Late Assignments

Late assignments, submitted within 2 days of the deadline, receive a 5-point penalty.

Grading Scale

93–100: A	87–89.9: B+	77–79.9: C+	67–69.9: D+
90–92.9: A-	83–86.9: B	73–76.9: C	60–66.9: D
	80–82.9: B-	70–72.9: C-	Below 60: E

Assignment Descriptions

1. Knowledge quiz (10 quizzes * 10 points = 100 points max)

- At the start of one class meeting per week, students complete a short, closed-book knowledge quiz that tests their mastery of the lecture content of the prior week.
- Each quiz earns 10 points. Ten of the 15 quizzes with the highest points count toward the final grade, for a total of 100 possible points.

2. Investment blog (10 blog posts * 10 points = 100 points max)

- At the first class meeting of the semester, each student opens a Robinhood account and deposits \$20.

- Once per week, students respond to specific questions in a 100-word blog post to the class about their investment performance on the Robinhood app over the past week, reflect on factors that influenced the investment performance, and explain their investment decision-making.
- The 10 blog posts with the most points count; 5 will be dropped, for a total of 100 points.

3. Homework assignments (4 assignments * 25 points = 100 points max)

- A homework assignment is given at the end of each of the four course segments. Homework assignments are research-focused short papers that develop a personal investment policy statement and examine in greater depth a topic within the four course segments (1,000 words each)
- Homework assignments are typed and submitted by the due date on the course website on Carmen.osu.edu.
- Each homework assignment is due 25 points, for a total of 100 possible points.

4. Mid-term and final exams (2 exams * 50 points = 100 points max)

- A mid-term and a final exam test students' knowledge and understanding of the course content. The exams are not cumulative.
- Both exams are taken in class on paper. Each is worth 50 points, for a total of 100 possible points.

Technology

Technology necessary for this course:

- The Robinhood software package will be presented to the class and accessed by the class. The software package has been vetted by the university.

Course Policies

Communication

The university's official mode of communication is via university email. Students should use their buckeyemail when emailing their professor, and faculty will use their OSU email when emailing students.

The following are my expectations for how we should communicate as a class. Above all, please remember to be respectful and thoughtful.

- **Writing style:** 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. Informality (including an occasional emoticon) is fine for non-academic topics.
- **Tone and civility:** Let's maintain a supportive learning community where everyone feels safe and where people can disagree amicably. Remember that sarcasm doesn't always come across online.
- **Citing your sources:** When we have academic discussions, please cite your sources to back up what you say. (For the textbook or other course materials, list at least the title and page numbers. For online sources, include a link.)
- **Backing up your work:** Consider composing your academic posts in a word processor, where you can save your work, and then copying into the Carmen discussion.

Response Times: I am providing the following list to give you an idea of my intended availability throughout the course. (Remember that you can call **614-688-HELP** or use 8help@osu.edu at any time if you have a technical problem.)

- **Grading and feedback:** For large weekly assignments, you can generally expect feedback within **7 days**.
- **E-mail:** I will reply to e-mails within **24 hours on school days**.

Netiquette

As a member of a community of learners, it is your responsibility to exhibit professional behavior and decorum in all modes of communication. Following the rules of etiquette on the Internet (netiquette) helps improve the readability of your messages, keeps conversations focused, increases trust, and creates a more positive experience for all participants. Netiquette includes, but is not limited to, the following guidelines:

- Honor people's rights to their opinions; respect the right for people to disagree.
- Be professional; use language that is not considered foul or abusive.
- Respond to peers honestly but thoughtfully, respectfully, and constructively.
- Avoid writing in all caps – it conveys shouting and anger.
- Avoid font styles, colors like yellow and green, and sizes that are difficult to read for accessibility reasons.
- Address the ideas, not the person, when responding to messages or discussions.
- Be careful when using sarcasm or humor – without social cues like facial expressions or body language, a remark meant to be humorous could come across as offensive or hurtful.
- Don't distribute copyrighted materials, such as articles and images (most things online are not licensed as "fair use"). Share links to those materials instead and be sure to properly cite all sources to avoid unintentional plagiarism.

Technology

For help with your password, university e-mail, Carmen, or any other technology issues, questions, or requests, contact the OSU IT Service Desk. Standard support hours are available at <https://ocio.osu.edu/help/hours>, and support for urgent issues is available 24x7.

- **Self-Service and Chat support:** <http://ocio.osu.edu/selfservice>
- **Phone:** 614-688-HELP (4357)
- **Email:** 8help@osu.edu
- **TTY:** 614-688-8743

Baseline technical skills necessary for this course

- Basic computer and web-browsing skills
- Navigating Carmen (Canvas)

Student Resources

Technology:

[EHE Tech Help](#)

[OSU Tech Support](#)

Academics:

[EHE Homepage](#)

[OSU Advising](#)

[Dennis Learning Center](#)

[OSU Office of Research](#)

[EHE Advising](#)

[OSU Library](#)

[EHE Office of Research](#)

Student Life:

[OSU Student Health Services](#)

[OSU Student Life](#)

[OSU Student Financial Aid](#)

[OSU Career Counseling and Support Services](#)

[EHE Office of Diversity, Inclusion, and Community](#)

[Engagement](#)

[EHE Undergraduate Student Services](#)

[OSU Student Advocacy Center](#)

[EHE Career Services](#)

[OSU Office of Diversity and Inclusion](#)

Institutional Policies

Academic Integrity

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)

Accessibility Accommodations

The University strives to make all learning experiences as accessible as possible. 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. You are also welcome to register with Student Life Disability Services to establish reasonable accommodations. 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 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. [Carmen \(Canvas\) accessibility documentation](#).

Grievances

According to University Policies, available from the Division of Student Affairs, if you have a problem with this class, "You should seek to resolve a grievance concerning a grade or academic practice by **speaking first with the instructor or professor**. Then, if necessary, with the department chairperson, college dean, and provost, in that order. Specific procedures are outlined in Faculty Rule 3335-7-23, which is available from the Office of Student Life, 208 Ohio Union."

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.

- **Course Audio and Video Recording:** 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.
- **Student Generated materials:** Any materials generated by a student(s) is copyrighted. Permission must be obtained to use these materials other than the intended purpose inside the course.
- **Course materials:** These materials are copyrighted and are owned by the author. Copyrights have been secured or they are considered fair use inside/for the course but this does not apply to uses outside of the course.

Mental Health Statement

As a student you may experience a range of issues that can cause barriers to learning, such as strained relationships, increased anxiety, alcohol/drug problems, feeling down, difficulty concentrating and/or lack of motivation. These mental health concerns or stressful events may lead to diminished academic performance or reduce a student's ability to participate in daily activities. The Ohio State University offers services to assist you with addressing these and other concerns you may be experiencing. If you or someone you know are suffering from any of the aforementioned conditions, you can learn more about the broad range of confidential mental health services available on campus via the Office of Student Life's Counseling and Consultation Service (CCS) by visiting ccs.osu.edu or calling 614-292-5766. CCS is located on the 4th Floor of the Younkin Success Center and 10th Floor of Lincoln Tower. **You can reach an on-call counselor when CCS is closed at 614-292-5766 and 24-hour emergency help is also available through the 24/7 National Suicide Prevention Hotline at 1-800-273-TALK or at suicidepreventionlifeline.org.**

Diversity Statement

The College of Education and Human Ecology affirms the importance and value of diversity in the student body. Our programs and curricula reflect our multicultural society and global economy and seek to provide opportunities for students to learn more about persons who are different, as discrimination on the basis of age, color, disability, gender identity or expression, national origin, race, religion, sex, sexual orientation, or veteran status, is prohibited.

The College of Education and Human Ecology is committed to maintaining a community that recognizes and values the inherent worth and dignity of every person; fosters sensitivity, understanding, and mutual respect among its members; and encourages each individual to strive to reach his or her own potential. In pursuit of its goal of academic excellence, the College seeks to develop and nurture diversity, believing that it strengthens the organization, stimulates creativity, promotes the exchange of ideas, and enriches the University's community on the basis of race, religion, color, sex, age, national origin or ancestry, marital status, parental status, gender identity, sexual orientation, ability status, health status, health status, or veteran status.

Statement on Title IX: Title IX makes it clear that violence and harassment based on sex and gender are Civil Rights offenses subject to the same kinds of accountability and the same kinds of support applied to offenses against other protected categories (e.g., race). If you or someone you know has been sexually harassed or assaulted, you may find the appropriate resources at <http://titleix.osu.edu> or by contacting the Ohio State Title IX Coordinator at titleix@osu.edu.

The Office of Diversity and Inclusion provides holistic support for qualifying student parents enrolled at Ohio State. To learn more, contact the "Child Care Access Means Parents in School" (CCAMPIS) Program at 614-247-7092/ lewis.40@osu.edu or visit odi.osu.edu/ccampis

GE Theme course submission worksheet: Health & Wellbeing

Overview

Courses in the GE Themes aim to provide students with opportunities to explore big picture ideas and problems within the specific practice and expertise of a discipline or department. Although many Theme courses serve within disciplinary majors or minors, by requesting inclusion in the General Education, programs are committing to the incorporation of the goals of the focal theme and the success and participation of students from outside of their program.

Each category of the GE has specific learning goals and Expected Learning Outcomes (ELOs) that connect to the big picture goals of the program. ELOs describe the knowledge or skills students should have by the end of the course. Courses in the GE Themes must meet the ELOs common for **all** GE Themes and those specific to the Theme, in addition to any ELOs the instructor has developed specific to that course. All courses in the GE must indicate that they are part of the GE and include the Goals and ELOs of their GE category on their syllabus.

The prompts in this form elicit information about how this course meets the expectations of the GE Themes. The form will be reviewed by a group of content experts (the Theme Advisory) and by a group of curriculum experts (the Theme Panel), with the latter having responsibility for the ELOs and Goals common to all themes (those things that make a course appropriate for the GE Themes) and the former having responsibility for the ELOs and Goals specific to the topic of **this** Theme.

Briefly describe how this course connects to or exemplifies the concept of this Theme (Health & Wellbeing)

In a sentence or two, explain how this class “fits” within the focal Theme. This will help reviewers understand the intended frame of reference for the course-specific activities described below.

This course is a GE course under the “Health and Wellbeing” Theme. It meets the learning outcome for this theme through its focus on two dimensions of wellbeing: financial and mental wellbeing. The course presents as advanced study of financial investing for the health and wellbeing of individuals and families. Students are expected to develop their critical thinking, research and writing skills, and learn about the role of investing for financial and mental health.

Connect this course to the Goals and ELOs shared by *a//*Themes

Below are the Goals and ELOs common to all Themes. In the accompanying table, for each ELO, describe the activities (discussions, readings, lectures, assignments) that provide opportunities for students to achieve those outcomes. The answer should be concise and use language accessible to colleagues outside of the submitting department or discipline. The specifics of the activities matter—listing “readings” without a reference to the topic of those readings will not allow the reviewers to understand how the ELO will be met. However, the panel evaluating the fit of the course to the Theme will review this form in conjunction with the syllabus, so if readings, lecture/discussion topics, or other specifics are provided on the syllabus, it is not necessary to reiterate them within this form. The ELOs are expected to vary in their “coverage” in terms of number of activities or emphasis within the course. Examples from successful courses are shared on the next page.

Goal 1: Successful students will analyze an important topic or idea at a more advanced and in-depth level than the foundations. In this context, “advanced” refers to courses that are e.g., synthetic, rely on research or cutting-edge findings, or deeply engage with the subject matter, among other possibilities.

Goal 2: Successful students will integrate approaches to the theme by making connections to out-of-classroom experiences with academic knowledge or across disciplines and/or to work they have done in previous classes and that they anticipate doing in future.

ELO'S	Course activities and assignments to meet ELO's
ELO 1.1 Engage in critical and logical thinking.	<p>This course will build skills needed to engage in critical and logical thinking about financial markets through:</p> <ul style="list-style-type: none"> A. Readings that introduce and crucially reflect investor engagement in financial markets B. Lectures that introduce students to the definition of financial markets, its importance for financial health of individuals and families C. Active learning through the set-up of an investment account in collaboration with members of a student organization D. Weekly knowledge quizzes that test students understanding of key concepts
ELO 1.2 Engage in an advanced, in-depth, scholarly exploration of the topic or ideas within this theme.	<p>The course will engage students in advanced, in-depth, scholarly exploration of the retail investor market and consumer-focused financial apps through:</p> <ul style="list-style-type: none"> A. Readings from a range of business and law outlets that provide in-depth assessment of how Robinhood has revolutionized online trading and how consumers engaged in the online trading platforms B. Lectures that explore in-depth the retail investor market, its definition, scope, significance for financial health and the Robinhood app in the context of consumer-focused financial technology C. Active learning through small group activities that chart that scope of the retail investor market and use mental models to document students' user experiences with the Robinhood app, and D. Weekly knowledge quizzes that test students understanding of the content

<p>ELO 2.1 Identify, describe, and synthesize approaches or experiences.</p>	<p>This course will identify, describe and synthesize approaches and experiences using apps in the retail investor market, financial technology companies, and investor profiles through:</p> <ul style="list-style-type: none"> A. Readings from academic literature, industry reports, and newspapers in business and economics about the challenges of online investing, trader sophistication, and stock market outcomes B. Lectures that analyze how Robinhood reshaped the retail investor market, examine the history of the company Robinhood in the context of the growth in consumer-focused financial technology, and introduce students to profiles of online investors C. Active learning through student-led panel discussion of financial regulatory experts, small group examinations of SEC filings of Robinhood and key investor profiles D. Weekly knowledge quizzes that test students understanding of the content
<p>ELO 2.2 Demonstrate a developing sense of self as a learner through reflection, self-assessment, and creative work, building on prior experiences to respond to new and challenging contexts.</p>	<p>This course will assist students in demonstrating a developing sense of self as a learner about fintech apps through:</p> <ul style="list-style-type: none"> A. Readings in the Wall Street Journal that follow the up and down of online investment apps B. Lectures that reflect and assess how consumer-focused financial technology, such as a trading app, compare to other fintech apps for achieving financial health C. "Minute paper" at the end of each class section to recall and reflect on the content D. Active learning through a student-led panel discussion of day traders E. Weekly knowledge quizzes that test students understanding of the content

Goals and ELOs unique to Health & Wellbeing

Below are the Goals and ELOs specific to this Theme. As above, in the accompanying Table, for each ELO, describe the activities (discussions, readings, lectures, assignments) that provide opportunities for students to achieve those outcomes. The answer should be concise and use language accessible to colleagues outside of the submitting department or discipline. The ELOs are expected to vary in their "coverage" in terms of number of activities or emphasis within the course. Examples from successful courses are shared on the next page.

GOAL 3: Students will explore and analyze health and wellbeing through attention to at least two dimensions of wellbeing. (Ex: physical, mental, emotional, career, environmental, spiritual, intellectual, creative, financial, etc.).

ELO'S	Course activities and assignments to meet ELO's
<p>ELO 3.1 Explore and analyze health and wellbeing from theoretical, socio-economic, scientific, historical, cultural, technological, policy, and/or personal perspectives.</p>	<p>This course will explore and analyze health and wellbeing related to fintech apps targeting students, investment philosophies, and financial planning approaches from theoretical, socio-economic, technological, policy, and personal perspectives through:</p> <ul style="list-style-type: none"> A. Readings from academic literature, industry reports, and newspapers in business and economics that examine investment-focused marketing campaigns on college campuses, young adults' investment philosophies, and practical approaches to financial planning B. Lectures that explore and analyze the financial and mental health from the perspective of college students' investment behaviors and biases; investment philosophies and how they related to financial health from socio-economic, technological, policy, and personal perspectives; and role of investing as a part of a financial plan C. Active learning through small group activities to develop Robinhood information flyer for students, to analyze recommendations by thought leaders in the financial markets; and analyze approaches to financial planning D. Weekly knowledge quizzes that test students understanding of the content.
<p>ELO 3.2 Identify, reflect on, or apply strategies for promoting health and well-being.</p>	<p>This course will Identify, reflect on, or apply strategies for promoting health and well-being regarding investor behavior and investing for the longer term through:</p> <ul style="list-style-type: none"> A. Readings that reflect on smart investor behavior when using online trading apps and recommend strategies for investor behavior that promote financial health B. Lectures on strategies for promoting financial health for online investors and strategies for promoting financial and mental health of young adults using financial technology-based investment tools C. Active learning through student-led panel discussion of behavioral finance experts and financial planning experts and weekly student blog-posts about their own growth as responsible investors D. Weekly knowledge quizzes that test students understanding of the content
<p>ELO 2.2 Demonstrate a developing sense of self as a learner through reflection, self-assessment, and creative work, building on prior experiences to respond to new and challenging contexts.</p>	<p>This course will assist students in demonstrating a developing sense of self as a learner about fintech apps through:</p> <ul style="list-style-type: none"> A. Readings in the Wall Street Journal that follow the up and down of online investment apps B. Lectures that reflect and assess how consumer-focused financial technology, such as a trading app, compare to other fintech apps for achieving financial health C. Active learning through a student-led panel discussion of day traders D. Weekly knowledge quizzes that test students understanding of the content