**COUN 2970-0001:**

**Special Topics in College Student Development-**

**Personal Finance for Student Athletes I**

**SYLLABUS CONTRACT**

**Course description**

This course is designed so that you learn decision-making techniques and resource management skills applicable to personal financial matters. Expect to receive training- training that enables you to think futuristically. I also will be providing you with a experimental environment so we can explore various outcomes of financial decisions, and I will be here to assist you in realizing financial “fitness”.

The course is divided into 2 major sections: Money In and Money Out. Comprised within the two sections, the 5 following subject areas will be covered:

1. Realizing your Money In and Money Out patterns
2. Maximizing income through conscious spending;
3. Generating savings via goal setting;
4. Establishing “good” credit along with sensible borrowing strategies; and
5. Protecting monetary and tangible assets.

**Learning Outcomes:**

You will be able to:

1. Apply financial decision making principles to manage real-life financial issues.
2. Set appropriate financial goals based on assessments of financial fitness, and create well-informed financial plans centered on meeting the financial goals set.
3. Develop practical financial statements, such as a budget.
4. Communicate your thoughts, both orally and in writing, about financial materials in an interesting fashion to a novice audience.

**Grading Scale**

A………………………………………………………………………..100%-90%

B………………………………………………………………………...89.9%-80%

C………………………………………………………………………...79.9%-70%

D………………………………………………………………………...69.9%-60%

F………………………………………...................................................59.9%- 0%

In Class Anything……………………………………………………………. 60%

\*Class Participation

Quizzes

Electronic Assignments

Projects presented in class (usually group)

Out of Class Anything………………………………………………………….40%

Individual projects

Homework

**In Class Anything:**

There are reading assignments for this course (stop bitching; it’s unattractive). Most are non-traditional in that, instead of reading journal articles or text books, you will be watching videos, listening to podcasts, reading newspaper articles, book chapters, blog posts, or magazine articles. Remember, I don’t waste time. The “reading” is imperative to your course participation and receiving good grades on the (almost) daily quizzes, discussions or in-class activities. In-class activities will be completed during class time and include: discussions, case-study evaluations, mini-presentations, and even completing parts of larger projects.

All In Class Anythings will be graded primarily on participation, effort, demonstration of subject understanding. Each will also represent your presence in class.

Additionally, you have 1 no-questions-asked, no excuse necessary personal day, which you can use any time in place of your attendance free of penalty. Everyone deserves a day, so I am providing it. Rules for using your personal days:

1. **You must notify me [Nicole Stork-Hestad] by email prior the start of class, which is 10:00AM** that you are cashing in your PD. If the email time stamp is 10:01AM or later, than your absence is unexcused, and you will lose ALL possible points for the day. This means you will not be allowed to make up anything you skipped, costing you dearly.
2. **Personal days can be used on days major assignments are due, BUT the use of one does not negate you turning in the assignment on time**. All assignments will be turned by the date established on the calendar, with the exception of: 1) serious illness for more 48 hours; 2) illness or death of family member within 24 hours; 3) other circumstances I find to be "reasonable cause" for not doing your job.
3. Should you choose to SAVE your personal days or just forget you have it, you may cash it in at the end of the semester for one In Class Anything. It is your responsibility to notify about this extra credit opportunity. You must cash it in by December 8, 2014 at (you guessed it) 10:00AM.

**Academic Honesty**

All assignments and projects are to be **your original work for the project assigned**. You may build on a body of research or topical research area; however, you are **not** to “reuse” papers from previous courses, assignments, theses, or other scholarly projects, or turn in the same paper for two courses you are taking simultaneously. Cheating or plagiarizing the work of others is irresponsible behavior for which you will receive a penalty of zero points for the assignment. This policy is strictly enforced in this course. A second such occurrence will lead to an automatic “E” or “XE” for the course and possible suspension or dismissal from the University.

**Late Assignments**

Assignments are due at the beginning of the class period on the designated due date, unless otherwise specified. What time does that mean it is due? That’s right 10:00AM. **Late assignments will NOT be accepted, and a zero will be issued for that assignment. Period.**

Problems, questions, concerns, other involving All Class Anythings should be brought to me BEFORE you it is due, not after it is late. I hate late. Late is the worst. It will put you on my bad side. Don’t turn stuff in late, okay? I want to like you.

**Make-up assignments**

I pretty much never allow this.

When there is validly excused absence, and **only when there is a validly excused absence**, may make up any missed work. It is your responsibility to inform me of the absence, preferably in advance, **but no later than one class period afterwards with documented evidence.**

Note: **The only assignments available to make up without a late penalty are those for which you have NO ADVANCE NOTICE of a due date or are specific to only one class time** (i.e. In Class Anythings). If it is on the calendar, then I expect the assignment to be turned in early if you have a conflict (e.g. you are sick, your team is traveling, you have a game, you plan to be hung over) the day the assignment is due. If requested ahead of time, copies of assignments may be emailed to me priorto the start of class in the event of an unexpected conflict (e.g. car trouble, family emergency, etc.). For example, your car blows up right before you are supposed to drive to class. In the email you plan to send to me to pleading for this to be a valid excuse for your lateness or absence, attach your assignment. This will go miles with me, and likely put you on my good side.

**Grading and Turn Around**

You will be given instructions and a grading rubric for every assignment that will be completed outside of class. **I will be basing my grading on how well you meet the criteria provided for you.** (This is important. Give me what I ask for, and I will most likely give you a good grade.) If you are confused about an assignment, have questions about what is expected of you, or need any other form of clarification it is your responsibility to ask **PRIOR** to the assignment being due **NOT AFTER** you have received your grade. Again, don’t bitch. I can tell if you just BS-ed an assignment or throw it together that morning. Let’s not play games.

I will do my best to have your assignments back to you as quickly as possible. HOWEVER, I ask that you be patient for at least 2 weeks after a final assignment has been turned in before you contact me about your grades. I need sufficient time to grade critically and give good feedback.

**Professor’s Pet Peeves**

**\*Violating these will influence your participation grade, which is roughly 60% of your overall grade. Oh, and I judge you as a person.**

**Lack of effort**

*Form 1: Last Minute Work*

Last minute work is infuriating. I spent hours thinking about this course design, the readings, the assignments, etc. trying to make sure I was communicating the most important material in the clearest, most engaging way possible. The least you can do for me is put in some effort (completing readings before class, for example, so that you are prepared to engage). Please, do not throw something together.

*Form 2: Grammatical and Organizational Errors in Prepared Assignments*

When turning in a major project, I expect you to do your best, which includes basic grammatical correctness and paper organization. From sentence structure to paper flow, your work should be organized and coherent, without spelling errors, sentence composition mistakes, or COMMA misuse. Most of the time, these simple mistakes can be combated by proof reading your work.

Activities completed and turned in during class will receive grace, of course. I mean, without the spelling and grammar check function we’d all be lost, including me.

*Form 3: Not engaging or participating*

Being quiet or shy is one thing, but never giving yourself a voice in the classroom is unacceptable. You have (or at least you should have) thoughts and/or questions about the topics we are covering. I expect you to be verbal about these thoughts and questions. This is not to be confused with argumentative or rude or distracting. Also, it is part of your grade. I make notes about who positively contributed in class. Note the word positively.

**Excuses**

Excuses can be very valid and even understood, depending on their nature. However, multiple excuses will not be tolerated. Be punctual, turn in assignments early or on time, participate in class, and earn an A. If you want to cop-out, just drop the class.

**Disrespect for Others**

Your classmates are your colleagues. I am your professor. We need to give each of us the attention and respect deserved. Do not distract. Do not talk over. Do not fall asleep. Do not listen to music. Do not stare at your phone during class. Oh… getting caught committing any of the above offensive result in me calling you in class and demoting you in my grade book. Be respectful, earn an A. Text your girlfriend, earn a 0 for All Class Anythings given that day.

**Eating and Drinking in My Class**

I actually have no problem with people eating or having liquids in my class. Please, we all get hungry. I do have a problem with cleaning up your trash or spill, so don’t do that. Oh… if you bring coffee into my classroom, you’d better have one for me. No, seriously. Do not come to class with only one cup of coffee.