**COUN 2970-0001:**

**Special Topics in College Student Development-**

**Personal Finance for Student Athletes**

**SYLLABUS CONTRACT**

**Course description**

This course is designed so that students learn decision-making techniques and resource management skills applicable to personal financial matters. This overall outcome will be completed by training the students to think futuristically, providing students with a safe environment to explore various outcomes of financial decisions, and assisting students in realizing healthy financial fitness.

The course is divided into 2 major sections: Income and Spending. Income will encompass the first half of the semester and Spending will make up the last half of the semester. Comprised within the two sections, the 5 following subject areas will be covered:

1. Connection between academic, career, and financial choices;
2. Maximizing income through conscious spending;
3. Generating savings via goal setting;
4. Avoiding unnecessary and managing necessary debt through sensible borrowing; and
5. Making and protecting financial investments.

This course emphasizes the Life Course Perspective. This theory helps us to view each topic, and the applications of financial decision-making principles as impacted by life position (e.g. age, stage, context, and surrounding events). Also, we will use an element of Service Learning, in which the students become financial experts imparting their wisdoms to others through a blog. This will help each student to draw more critical connections between learning in class and real life application.

**Learning Outcomes:**

Students will be able to:

1. Understand and analyze systematically common financial issues that can occur in various transitional stages throughout the life cycle.
2. Apply financial decision making principles to manage real-life financial issues.
3. Set appropriate financial goals based on assessments of financial fitness, and create well-informed financial plans centered on meeting the financial goals set.
4. Develop practical financial statements, such as a budget.
5. Communicate their 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%

Attendance, Quizzes Over Readings, and In-class Activities………………..40%

Out of Class Projects and Homework……………………………………….60%

**Attendance, Quizzes Over Readings, and In-class Activities:**

There are several reading assignments noted on the syllabus. 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. Doing the reading is imperative to your course participation and receiving good grades on the (almost) daily quizzes 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.

Each quiz and activity will be graded primarily on participation, effort, demonstration of subject understanding. Each quiz and activity will also represent your presence in class. You have 2 personal days, which you can use any time in place of your attendance free of penalty. Rules for using your personal days:

1. You must notify the professor [Nicole Stork-Hestad] by email prior the start of class at 10:00 am, MWF. If the email time stamp is 10:01 am or later, than your absence is unexcused, and you will lose your attendance points for the day.
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 should be turned by the date established in the syllabus, with the exception of: 1) serious illness; 2) illness or death of family member; 3) University-related trips (S.R.5.2.4.2.C); 4) major religious holidays; 5) other circumstances I find to be "reasonable cause for nonattendance." Religious holidays: students anticipating absence for a major religious holiday during semester must notify instructor in writing.
3. Should you chose to SAVE your personal days, you may exchange them for extra credit points at the end of the semester.

**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. **Late assignments will NOT be accepted, and a zero will be issued for that assignment.**

**Make-up assignments**

When there is an excused absence, and **only when there is an excused absence**, may make up 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 activities or quizzes). If it is on the syllabus calendar, then I expect the assignment to be turned in early if you have a conflict (e.g. you are sick) 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.).

**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. 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.

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 an assignment has been turned before you contact about your grades. I need sufficient time to grade critically and give good feedback.

**Professors Pet Peeves**

**\*Violating these will influence your grade**

**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 have some effort in your homework (completing readings before class, for example, so that you are prepared to engage) and projects (using each project to your advantage). Please, do not throw something together.

*Form 2: Grammatical Errors in Prepared Assignments*

When turning in a major project, I expect you to do your best, which includes basic grammatical correctness. Sentence structure to paper flow, your work should be organize 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.

*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 verbal about these thoughts and questions. This is not to be confused with argumentative or rude or distracting.

**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.

**Disrespect for Others**

Your classmates are your colleagues. I am your professor. Give each of us the attention and respect deserved. Do not distract. Do not talk over. Do not fall asleep. Do not facebook or text during class. Be respectful.