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| EAGL 0140  **Financial Literacy**  **Spring 2024**  **- - - - - - - - - -**  **Department of Special Education, Rehabilitation, and Counseling**  **College of Education**  Instructor Information  **Mrs. Lauren Ozment**  Office: Foy 136C  LEW0024@auburn.edu  **Mrs. Stephanie Willis**  Office: Foy 136D  SMW0123@auburn.edu | A logo for a college of education  Description automatically generated with low confidence |

**AUBURN UNIVERSITY**

**DEPARTMENT OF SPECIAL EDUCATION, REHABILITATION, AND COUNSELING**

**Course Syllabus**

**Course Number EAGL 0140**

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| **Course Title** | **Financial Literacy** |
| **Credit Hours** | 3 Semester Hours |
| **Course Meetings** | Tuesday and Thursday 9:30-10:45am Foy 136k |
| **Prerequisites** | N/A |
| **Corequisites** | None |
| **Instructor** | Mrs. Lauren Ozment | Mrs. Stephanie Willis |
| **Office Location** | Foy 136 C | Foy 136 D |
| **E-mail** | [LEW0024@auburn.edu](mailto:LEW0024@auburn.edu) | [SMW0123@auburn.edu](mailto:SMW0123@auburn.edu) |
| **Office Hours** | By appointment |
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1. **Date Syllabus Prepared:** Updated November 2023
2. **Textbooks or Major Resources-** There are no required textbooks for this course. All students will have internet access to libraries, learning centers, and/or laboratories that will facilitate their successful completion of the course.

* **Course Curriculum: Money Smart for Young Adults:** The Federal Deposit Insurance Corporation (FDIC) recognizes the importance of financial education for everyone. Knowledge of key financial concepts and skills, along with access to safe, affordable banking services, fosters greater financial stability for people and communities. The FDIC’s Money Smart family of instructor-led curricula includes: Money Smart for Young Adults, Money Smart for Young People, Money Smart for Adults, Money Smart for Older Adults, and Money Smart for Small Business. <https://catalog.fdic.gov/catalog/s/productdetail?selProductId=01tt00000002idNAAQ>

1. **Course Description-** In this course, students will build their knowledge of financial literacy as it relates to all settings (school, work, community, and home). Students will demonstrate an understanding of counting money, managing their finances, and relating their financial security to their chosen career area.
2. **Student Learning Outcomes:**
3. Student will evaluate financial management skills for personal daily living needs through learning the basics of money management by creating a budget.
4. Student will develop financial independence by demonstrating that they can set appropriate financial goals for their personal situation and implement action steps based on those goals.
5. Student will demonstrate understanding of accessing their paycheck and what each component of a paycheck means.
6. Student will identify potential risks associated with personal and financial information on the internet and demonstrate knowledge of taking safety measures to secure their income.
7. **Course Requirements/Evaluation:**

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| **DAY** | **DATE** | **CLASS** | **ASSIGNMENT DUE** |
| Week 1 | 01/11 | **Course Overview**   * Pre-Test * “Can you Guess the Price Activity” | * Course Overview Guided Notes Due * Pre-Test Due |
| Week 2 | 01/16 | **Bank On It: Money Smart for Young Adults** | Bank On It Guided Notes Due |
| Week 2 | 01/18 | **Application: Reality Check Activity** | Reality Check Activity Due |
| Week 3 | 01/23 | **Setting Goals and Making Financial Decisions: Money Smart for Young Adult** | Setting Goals Guided Notes Due |
| Week 3 | 01/25 | **Application: Setting a Financial Smart Goal for the semester and action steps** | SMART Goal Due |
| Week 4 | 01/30 | **Making the Most of Your Income: Money Smart for Young Adult** | Making the Most of Your Income Guided Notes Due |
| Week 4 | 02/01 | **Application: Reading Paystubs and Accessing Paycheck** | Paystub Activity Due |
| Week 5 | 02/06 | **Spending and Savings Plan: Money Smart for Young Adult** | Spending and Savings Plan Guided Notes Due |
| Week 5 | 02/08 | **Application: Spending and Savings Plan** | Spending and Savings Plan Due |
| Week 6 | 02/13 | **Protecting Your Money and Identity: Money Smart for Young Adult** | Protecting Your Money and Identity Guided Notes Due |
| Week 6 | 02/15 | **Application: Infographic** | Protecting Your Money Infographic Due |
| Week 7 | 02/20 | **Online Banking and Purchasing** | Online Banking Guided Notes Due |
| Week 7 | 02/22 | **Tiger Card Budgeting Refresher** | Tiger Card Budgeting Guided Notes Due |
| Week 8 | 02/27 | **Peer-to-Peer Payments** | Peer-to-Peer Payments Guided Notes Due |
| Week 8 | 02/29 | **Application: Class trip to Target: Payback!** | Payback Reflection Due |
| Week 9 | 03/05 | **NO CLASS – Spring Break** | |
| Week 9 | 03/07 | **NO CLASS – Spring Break** | |
| Week 10 | 03/12 | **Borrowing Basics: Money Smart for Young Adult** | Borrowing Basics: Guided Notes Due |
| Week 10 | 03/14 | **Application: Aubie Interests Assignment** | Aubie Interests Assignment Due |
| Week 11 | 03/19 | **How to make Positive Financial Choices** | How to Make Positive Financial Choices Guided Notes |
| Week 11 | 03/21 | **Publix Trip: On Brand!** | Publix Trip Reflection Due |
| Week 12 | 03/26 | **Tipping** | Tipping Guided Notes Due |
| Week 12 | 03/28 | **Tipping Outing** | Tipping Reflection Due |
| Week 13 | 04/02 | **Banking 101** | Banking 101: Guided Notes Due |
| Week 13 | 04/04 | **Trip to Auburn Bank Down Town** |  |
| Week 14 | 04/09 | **Living on Your Own: Money Smart for Young Adult** | Living on Your Own Guided Notes Due |
| Week 14 | 04/11 | **Application: House Hunting** | House Hunting Activity Due |
| Week 15 | 04/16 | **Assign Final Project** | Complete Weekly Spending log until 4/23 |
| Week 15 | 04/18 | **No Class-Work on Project** | Complete Weekly Spending log until 4/23 |
| Week 16 | 04/23 | **Final Project Work Day -In Class** | Complete PowerPoint Portion of Final Project |
| Week 16 | 04/25 | **Present Final Project** | Final Project Due |

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| **Activity** | **Points** | **Grading Scale** |
| Attendance | **50** |
| Pre-Test | **10** | A  90% - 100% |
| Application Activities | **200** | B  80% - 89% |
| Guided Notes | **100** | C  70% - 79% |
| Post Test | **10** | D  60% - 69% |
| Total Possible: | **370** | F  59% and below |

1. **Course Requirements/Evaluation**

* **Attendance:** Students will receive a grade for attendance and participation for each class period. Students are expected to attend class in person unless they have university-approved excuse.
* **Guided Notes:** Students will complete guided notes for each lecture to check for understanding and to guide students through each presentation. Students will complete fill in the blank notes with key concepts from each lecture.
* **Application Activities:** Students will complete an application activity for each lesson to have an opportunity to generalize the skill being taught in class. Application activities will be in the form of an in class activity, class outing to the community, or short project to demonstrate their skills.
* **Pre and Post Test:** Students will complete a pre-and post-test for the course based on the course objectives and work-based training indicators to show mastery of skills and progress.
* **Final Project:**

**Class Policy Statements:**

**Accommodations:**Students are responsible for advocating for extended time and accommodations in advance prior to the set due date for the assignment. (It is best practice to advocate at least one week in advance.) Extended time will not be granted after a missed due date.

**Participation**: Students are expected to participate in all class activities. Assignments are due on announced dates. Unexcused late assignments are unacceptable. It is the student’s responsibility to contact the instructor if assignment deadlines are not met. Students are responsible for advocating to make up missed work. Participation is required for satisfactory academic performance.

**Attendance**: Students are required and expected to attend all classes unless they have an approved University excuse. After the third unexcused absence, there will be a 3% meeting, and parent/guardian will be informed. Attendance is required for satisfactory academic performance.

**Tardies**: Students are required and expected to arrive in class on time. You are tardy if you are more than 5 minutes late. If you are more than 10 minutes late you will be marked as an unexcused absence. After the third unexcused tardy, there will be a 3% meeting. Being on time for class is required for satisfactory academic performance.

**Participation**: Students are expected to participate in all class activities. Assignments are due on announced dates. Unexcused late assignments are unacceptable. It is the student’s responsibility to contact the instructor if assignment deadlines are not met. Students are responsible for initiating arrangements for missed work. Students must satisfy all course objectives to pass the course.

**Assignments:** Written assignments are expected to be typed and are to be of high a quality. Assignments must be turned in the day the assignment is due and during the regularly scheduled class time on Canvas. All assignments should be posted on Canvas under the corresponding assignment link. Please do not email assignments. No late assignments will be accepted unless accompanied by an excuse approved by the university.

**Excused** **Absences**: Students are granted excused absences from class for the following reasons: Illness of the student or serious illness of a member of the student’s immediate family, the death of a member of the student’s immediate family, trips for student organizations sponsored by an academic unit, trips for University classes, trips for participation in intercollegiate athletic events, subpoena for a court appearance, and religious holidays. Students who wish to have an excused absence from this class for any other reason must contact the instructor in advance of the absence to request permission. The instructor will weigh the merits of the request and render a decision. When feasible, the student must notify the instructor prior to the occurrence of any excused absences, but in no case shall such notification occur more than one week after the absence. Appropriate documentation for all excused absences is required. Please see the [Student Policy eHandbook](http://www.auburn.edu/student_info/student_policies/) for more information on excused absences (<http://www.auburn.edu/student_info/student_policies/>).

**Make-Up Policy**: Arrangement to make up missed major examination (e.g. hour exams, mid-term exams) due to properly authorized excused absences must be initiated by the student within one week from the end of the period of the excused absences. Except in unusual circumstances, such as continued absence of the student or the advent of University holidays, a make-up exam will take place within two weeks from the time that the student initiates arrangements for it. Except in extraordinary circumstances, no make-up exams will be arranged during the last three days before the final exam period begins. The format of the make-up exam will be online via Canvas.

**Written Assignments** are expected to be prepared using word processing software (or other assignment appropriate software e.g., PowerPoint for poster project), grammatically accurate, and free of spelling and typographical errors. Written assignments should be prepared in accordance with the latest edition of the American Psychological Association (APA) Publication Manual.

**Disability Accommodations:** Students who need accommodations are asked to electronically submit their approved accommodations through AU Access and to arrange a meeting during office hours the first week of classes, or as soon as possible if accommodations are needed immediately. To set up the meeting, please contact the instructor by e-mail. If you have not established accommodations through the Office of Accessibility, but need accommodations, make an appointment with the Office of Accessibility, 1228 Haley Center, 844-2096 (V/TT).

**Honesty Code:**  All portions of the Auburn University student academic honesty code (Title XII) found in the [Student Policy eHandbook](http://www.auburn.edu/student_info/student_policies/) will apply to this class. All academic honesty violations or alleged violations of the SGA Code of Laws will be reported to the Office of the Provost, which will then refer the case to the Academic Honesty Committee.

**Course Contingency:** If normal class and/or lab activities are disrupted due to illness, emergency, or crisis situation, the syllabus and other course plans and assignments may be modified to allow completion of the course. If this occurs, and addendum to your syllabus and/or course assignments will replace the original materials.

**Professionalism:** As faculty, staff, and students interact in professional settings, they are expected to demonstrate professional behaviors as defined in the College’s conceptual framework. These professional commitments or dispositions are listed below:

* + Engage in responsible and ethical professional practices
  + Contribute to collaborative learning communities
  + Demonstrate a commitment to diversity
  + Model and nurture intellectual vitality

**Notice of Non-Discrimination:** Diversity, equity, inclusion and social justice are important values at Auburn University. Auburn University prohibits harassment and discrimination based on the following protected classes: race, color, sexual orientation, gender identity and gender expression, age, religion, national origin, disability, and veteran status. Auburn University does not discriminate on the basis of race, color, national origin, sex, pregnancy, sexual orientation, gender identity or expression, religion, disability, protected veteran status, genetic information, or age in its programs and activities. A bias incident is a non-criminal harassing or discriminatory act that is reasonably believed to be motivated by someone’s actual or perceived protected class status. Examples of bias-related incidents include epithets, slurs, negative stereotyping, damage to property, theft, physical violence and sexual assault. The Bias Education and Response Team, or BERT, housed under the Auburn University Division of Student Affairs, consists of a cross-disciplinary group of Auburn University staff who will ensure that students have a means to report bias incidents and receive information concerning prevention and awareness resources. A bias incident can be reported via the BERT website at: <https://cm.maxient.com/reportingform.php?AuburnUniv&layout_id=7>