Syllabus of Record

	I. Catalog Description	
	ECON 143 Financial Wellness	3 class hours 0 lab credits
	Prerequisites: None	3 credits (3c-0l-3cr)
	Theories and principles related to the physical, social, and emotional welling in the control of	ness aspects of
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	Empowered and Responsible Learners Rationale: Students will create a consumer letter of complaint recording a small resident and a small resident.
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- 4. Individual versus society (e.g. personal debt versus national debt)
- 5. Manias, bubbles, panics
- C. Decision-making (3 hours)
 - 1. Scarcity
 - 2. Opportunity cost
 - 3. Short-run versus long-run planning (goal setting)
 - 4. Cost and benefit balance
 - 5. Financial planning steps and professional resources
- D. The meaning of money (2 hours)



- 3. Time value of money
- 4. Rule of 72
- E. Human Capital (3 hours)
 - 1. Labor Markets
 - 2. Occupations and expected earnings

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- F. Income Management (10 hours)
 - 1. Money management
 - i. Budgeting



- 1. Credit cards, debit cards
- 2. Personal loans and rent-to-own guidelines
- 3. Managing debt
- 4. Credit rating

H. Bankruptcy (1 hour)

- I. Retirement Planning (2 hours)
 - 1. Social Security
 - 2. Defined benefit plans

- 4. Individualized Retirement Accounts (IRAs)
 - i. Traditional
 - ii. Roth
 - iii. SEP
 - iv. SIMPLE
- 5. Deferred income
- J. Consumer Expenditures and Savings (8 hours)
 - 1. Paying for college
 - i. Free Application for Federal Student Aid (FAFSA)
 - ii. Student loans
 - iii. Scholarships



vi. Working to pay your way

Exercise: Scholarship or grant application -

<u> </u>	4. Saving 5. Other (avamples)
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- 	iii. Internet service contracts iv. Cable service contracts
K.	Your rights as a consumer (2 hours) 1. Consumer agencies and organizations 2. Consumer legislation 3. Identity theft 4. Advertising
L,	International economics – why you should care (3 hours)
7-	1. Exchange rates – currency values
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International investing

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V. Grading Scale

Grading Scale:

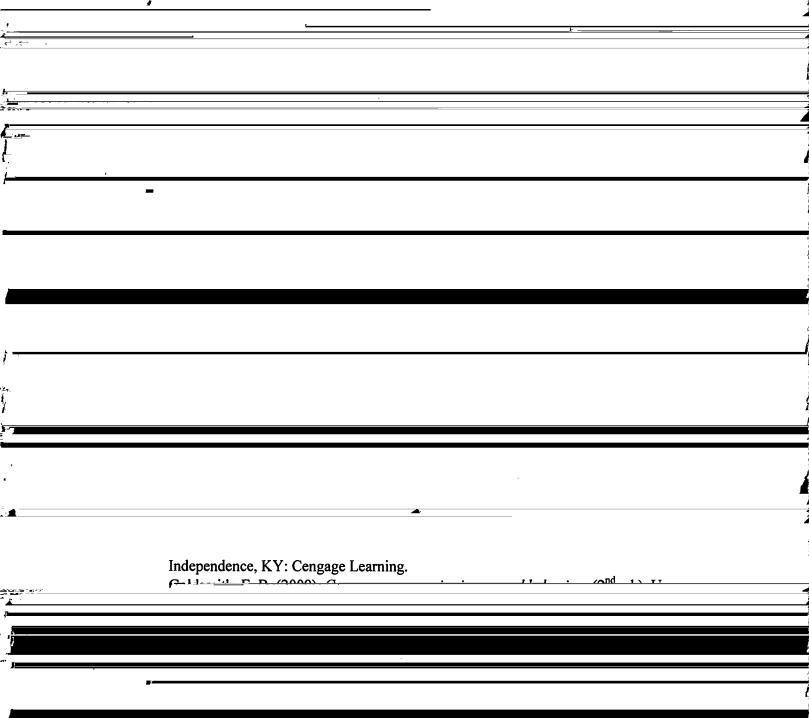
A: ≥90%; B: 80-89%; C: 70-79%; D: 60-69%; F: <60%

VI. Attendance Policy

The course attendance policy will be consistent with the university undergraduate attendance policy included in the Undergraduate Catalog.

VII. Examples of textbooks, supplemental books and readings

■ Textbook to be chosen by instructor. Examples include:



	 Tyson, E. (2011). Personal finance in your 20s for dummies. Indianapolis, IN: Wiley Publishing Inc. Wood, J. G. (2010). From ramen to riches: building wealth in your 20s: Or spending, saving, investing and managing your money to get rich slowly but surely. 	
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·	- Young Fisher, S. (2009). The complete idiot's guide to personal finance in your 20s and 3ρc. New York NV. Penguin Group	
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-	 Four scholarly-journal articles to be reviewed. Instructor or student (with instructor approval) will choose articles. 	
	VIII. Special Resource Requirements None.	

IX. Bibliography

		
		
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	Sorongon II (2000) Inside the mind of the decount The since of the U. S. 111	
	Sorenson, H. (2009). Inside the mind of the shopper: The science of retailing. Upper Saddle	
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Underhill, P. (2008). Why we buy: The science of shopping--updated and revised for the

Course Analysis Questionnaire

	A1. This course is intended as a Dimensions of Wellness liberal studies course. This course is designed for all			all 		
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proactively address many of the issues they'll face as adults, and help them live happy lives free from financial worry.

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C6. 30-35 students can be accommodated in a section of this course.

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- C8. This course does not invo ve the use of distance education.
- D. No additional information is necessary.

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	Assignment instructions:
	The people around us contribute to our view of money and our relationship with it. This begins when we are
	The people around us contribute to our view of money and our relationship with it. This begins when we are young and continues throughout our lifetime. In this writing assignment you will examine your relationship
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Your relationship with money: A personal narrative

Grading Rubric/Criteria:

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Liberal Studies Course Approval General Information

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	2. Students will
	Examine differing cultural viewnoints regarding money and how personal consumption behavior differen
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