

Designing a Financial Literacy Curriculum for Bowdoin College: Course Structures, Assignments, and Syllabi

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Second-Phase: Models of the Class

Following conversations with Professor Nelson and additional research into peer institutions and academic literature, this second-phase report explores what a financial literacy course at Bowdoin might actually look like in practice, depending on the format it takes. Specifically, it outlines potential syllabi structures, example assignments, grading breakdowns, and implementation strategies for different models of the course: a full-credit semester course, a half-credit seminar, a 2–3 day intensive bootcamp, and a required self-paced online module.

Each section pulls from real course designs at liberal arts colleges and leading universities, adapted to fit Bowdoin's unique liberal arts mission, student needs, and calendar. The goal is to offer Bowdoin a flexible blueprint for whichever model the administration decides to pursue.

1. Full-Credit Semester Course

Overview:

A full-credit financial literacy course at Bowdoin would span a typical 13–14 week semester and be open to juniors and seniors. The course would emphasize long-term skill-building and allow for a broad, in-depth curriculum. It could be listed under the Economics department or cross-listed with Career Exploration and Development (CXD). The course would blend theory with applied finance and include a substantial participatory component.

This format is inspired by models at Smith College (for-credit personal finance seminars), Stanford’s Mind Over Money program, and Harvard’s “Personal Finance” GenEd course.

Tentative Syllabus & Weekly Themes:

Week	Topic
1	Introduction to Financial Wellness + Your Money Story
2	Budgeting, Cash Flow, and Goal Setting
3	Understanding Credit, Credit Scores, and Debt
4	Student Loans & Repayment Strategies
5	Investing Basics + Compound Interest
6	Retirement Accounts (Roth, 401(k), IRA)

7	Behavioral Finance & Cognitive Biases
8	Salary Negotiation & Understanding Benefits
9	Taxes 101 (with real tax form walkthroughs)
10	Risk, Insurance, and Emergency Funds
11	Charitable Giving, Ethical Finance, and Social Impact
12	Financial Planning Tools & FinTech Apps
13	Capstone Presentations + Course Wrap-up

Example Assignments:

- Weekly Journals (10%) – Students reflect on that week’s topic as it applies to their own lives.
- Budget Project (15%) – Create a realistic post-graduation budget for a hypothetical first job.
- Investment Simulation (15%) – Participate in a virtual investment game (e.g., StockTrak) and write a reflection on strategy and outcomes.
- Benefits Breakdown (10%) – Analyze a real-world job offer and explain tradeoffs in salary, benefits, and retirement options.
- Midterm Quiz (15%) – Combination of multiple choice and short answer on foundational topics.
- Final Capstone Presentation (20%) – Design a personal 5-year financial plan based on learned concepts.
- Participation & Peer Feedback (15%) – In-class discussions, group activities, and reviewing peer presentations.

Grading Breakdown:

Component	Weight
Weekly Reflections	10%
Budget + Investment Projects	30%
Quizzes/Exams	15%
Final Project	20%
Participation	15%
Benefits Analysis	10%

How it fits with Bowdoin:

It would be best offered in junior spring or senior fall, timed ahead of internships and graduation. Could be co-taught or guest-lectured by alumni in finance, wealth management, or public service. It also allows for deep engagement and meets the credit threshold for students prioritizing career readiness.

2. Half-Credit Semester Course

This format offers a middle ground between the depth of a full-credit course and the flexibility of a workshop series. A half-credit seminar on financial literacy would span approximately 6–8 weeks during the semester, meeting once per week for 75–90 minutes. It would be graded Credit/D/Fail, encouraging honest engagement without grade anxiety.

This model is based on successful implementations like Texas Christian University’s 1-credit Personal Finance course and the short-form electives seen at Oberlin and Amherst. It is also aligned with Bowdoin’s occasional use of half-credit courses in departments like Government and English.

Syllabus Overview (8-Week Model):

Week	Topic
1	Why Financial Literacy Matters + Personal Finance 101
2	Budgeting & Expense Tracking Tools
3	Understanding Credit: Scores, Cards, and Student Loans
4	Investing for Beginners: Roth IRAs, 401(k)s, ETFs
5	Taxes: What to Know Before You File
6	Salary, Benefits, and Pay Negotiation

7	Financial Pitfalls and Biases: Psychology of Spending
8	Creating a Personalized Financial Roadmap (Capstone Workshop)

Example Assignments

- **Budget Tracker (10%)** – Submit a real or hypothetical weekly budget using Mint or Google Sheets.
- **Credit Reflection (10%)** – Write about a financial decision you or a family member made involving credit and what you learned.
- **Investment Practice (15%)** – Choose three investments and simulate their performance over the course.
- **Tax Scenario (15%)** – Fill out a simplified 1040 form using a provided case.
- **Final Reflection (20%)** – Write a 2–3 page financial plan and personal goals based on course learning.
- **Participation (30%)** – Active discussion, sharing insights, and peer feedback.

Grading Breakdown (Credit/D/Fail)

Component	Weight
Short Assignments & Projects	50%
Final Plan + Reflection	20%
Class Participation	30%

This model is a particularly strong fit for Bowdoin. A half-credit course offered in junior spring or senior fall lines up perfectly with when students are starting to think seriously about internships, job offers, and life after graduation. It's easier to schedule and staff than a full-credit course, and it works well for students who are already balancing senior theses, capstone projects, or study abroad plans. The course could even be co-listed with Bowdoin's Career Exploration and Development (CXD) office, bringing in alumni or local financial professionals as guest speakers. What makes this model so effective is that it strikes the right balance, it's structured enough to provide real value and accountability, but light enough not to overwhelm students' schedules. It gives students the opportunity to do hands-on, practical work like building a budget, filing mock taxes, and designing a basic financial plan. At the same time, it aligns with Bowdoin's liberal arts mission by encouraging students to think critically about the role of money in their lives, their values, and their communities. For students who want more, this course could also serve as a launchpad into other offerings like a senior week refresher bootcamp or optional online modules.

3. Winter Bootcamp Model

The Winter Bootcamp is a compact, immersive financial literacy course held over 2–3 days in January, ideally the week before spring semester begins. It's modeled after Smith College's senior bootcamp and Bowdoin's own Sophomore Bootcamp, and would be open to juniors and seniors preparing for internships or post-grad life.

This format is non-credit and optional but intensive, perfect for students who want key takeaways without semester-long commitment.

Bootcamp Schedule (Example 3-Day Format):

Day 1: The Foundation

Morning: Budgeting 101, Setting SMART Financial Goals

Afternoon: Credit Scores, Student Loans, Debt Management

Evening: Panel: "What I Wish I Knew About Money" (Alumni stories)

Day 2: Practical Tools

Morning: Taxes Made Simple (W-2s, 1098-Ts, and Filing Basics)

Afternoon: Investing for Beginners (compound interest, Roth IRAs, ETFs)

Evening: Financial Pitfalls and Biases (behavioral finance workshop)

Day 3: The Future

Morning: Salary Negotiation + Benefits Breakdown

Afternoon: Capstone, Build Your Personalized Financial Plan

Evening: Optional 1-on-1 coaching or peer review sessions

Sample Exercises:

Budget Rebuild Drill, Students take a messy financial scenario and “fix” it using good budgeting practices.

Salary + Offer Comparison Simulation – Evaluate two hypothetical job offers using take-home pay calculators and benefits.

Tax Filing Activity – Fill out a simplified 1040 using provided documents.

Financial Timeline Activity – Students chart major expenses and income from graduation through age 30.

Materials Provided:

Printed workbook + financial planning templates

Pre-loaded Excel/Google Sheet tools

“Adulting Checklist” handout

Follow-up resources for continued learning (CashCourse, NerdWallet, IRS tools)

4. Online Module

This model offers a flexible, self-paced financial literacy experience that could be either (1) a required module for all students (e.g., first-years or seniors), or (2) an optional supplement to other programming. It draws inspiration from Yale's LIT course and Stanford's Mind Over Money platform, and would be tailored to Bowdoin's priorities and student experience.

Structure and Timeline

Platform: Hosted on Canvas or a third-party site like CashCourse or iGrad

Length: 4–6 modules (20–30 minutes each), ideally completed over a month or condensed into a week

Timing:

- If required: Part of First-Year Orientation (like AlcoholEdu) or Senior Spring checklist
- If optional: Open year-round, advertised via CXD and class deans

Example Module Topics:

1. Budgeting Basics
 - How to build a student budget
 - Needs vs. wants
 - Emergency funds
2. Understanding Credit
 - What a credit score is and why it matters
 - How to build credit responsibly
 - Credit cards and debt traps
3. Taxes & Student Loans
 - How to file your first tax return
 - Navigating loan repayment plans
 - Subsidized vs. unsubsidized loans
4. Investing & Saving
 - Roth IRA vs. Traditional
 - Index funds, compound interest

- Saving for short- and long-term goals
- 5. Salary and Benefits
 - Reading a paycheck
 - Evaluating job offers (401k, HSA, insurance)
 - Salary negotiation basics
- 6. Ethical Finance
 - Charitable giving and tax implications
 - ESG investing and personal values
 - How to research and vet charities

To keep the bootcamp interactive and help students internalize key takeaways, the sessions could include short, hands-on exercises, like drag-and-drop activities that distinguish fixed from variable expenses, or guided fill-in-the-blank practice with real-world tax forms like the W-2 and 1040. Students could also build their own budgets using a pre-made template, take a light quiz titled “Are You Credit Smart?” to assess their understanding of credit basics, and walk through a job offer comparison tool to understand total compensation beyond just salary. In terms of accountability, if the bootcamp were required, a simple pass/fail structure could be used based on quiz participation and short reflection prompts. If it remained optional, students who completed all sessions could receive a financial literacy certificate, perhaps in the form of a digital badge, a transcript note, or a CXD-approved resume builder entry.

An online, self-paced financial literacy module would offer a flexible and scalable way to equip all Bowdoin students with a strong baseline of financial knowledge, regardless of their schedule or learning style. It would be especially helpful for students who prefer asynchronous learning or want to revisit content on their own time, and the material could be reused or updated each year with minimal effort. That said, to avoid the common pitfalls of low engagement, it would be important to pair the module with clear communication, incentives for completion, and possibly follow-up sessions for discussion and feedback. At Bowdoin, this format could be positioned as part of first-year onboarding, perhaps connected to First-Year Seminars, or as a graduation requirement embedded in programs like the Senior Reflection Series. It would also serve as a valuable resource for international and FGLI students who may not have had previous exposure to these topics. This model draws inspiration from Yale’s LIT platform, which features over 80 short videos and worksheets; the widely adopted CashCourse platform, used at over 1,000 colleges; and Stanford’s hybrid approach that combines online content with one-on-one coaching.

5. Seminar Series / Workshops

This model offers a series of non-credit seminars or standalone workshops open to all students, typically run by Bowdoin faculty, staff, alumni, or outside experts. It's low-barrier, flexible, and especially effective when designed with storytelling, interactivity, and real-life application in mind. It mirrors successful programs at schools like Smith College and Oberlin.

This workshop series would be structured as weekly or bi-weekly sessions, each lasting 60 to 90 minutes, offered across 4–8 weeks per semester or as a modular drop-in format. Ideal timing might include early spring for juniors preparing for internships and late fall for seniors entering the job market. Sessions would be held on weekday evenings, ideally with refreshments to increase turnout. Promotion could happen through the Career Exploration and Development (CXD) office, class emails, the DEI office, and through collaborations with student groups like the African Students Association or the Finance Club. Example session titles might include “The Broke College Student Budget Challenge” with an interactive budget simulation, “Demystifying Taxes” where students fill out a simplified 1040 form, or “Salary Negotiation 101” featuring script writing and role-playing scenarios. Other sessions could cover credit building, ESG investing, charitable giving, and post-grad financial responsibilities like renters’ insurance and paycheck breakdowns in a “How to Adult” series. Exercises would be practical and engaging, creating a personal 30-day spending tracker, comparing job offers, writing a values-based reflection, analyzing a mock paycheck, or participating in a “Financial Jeopardy” trivia night. While there wouldn’t be formal grades, students who attend at least four out of six sessions could receive a financial literacy certificate or digital badge through platforms like Credly or CampusGroups, with the option to submit a one-page reflection outlining their takeaways. Attendance would be tracked, offering low-stakes recognition and resume value while reinforcing learning.

This model works well because it’s accessible to students who either don’t want or simply can’t fit a full course into their schedules. When co-led by student interns or peer educators, it naturally encourages peer-to-peer learning, and its low-commitment structure can still have high impact if designed thoughtfully. Its flexibility also allows students to choose sessions most relevant to them. That said, there are some challenges: attendance can be inconsistent unless paired with incentives like food or club partnerships, and the content may lack depth without consistent follow-up. Sustained engagement depends on buy-in from staff or dedicated student facilitators. At Bowdoin, this format would be a perfect fit for student-centered spaces like the

Finance Club, the African Students Association (ASA), or DEI affinity groups. It could be organized through CXD or the McKeen Center in collaboration with Alumni Relations. Workshops could be offered twice annually, once geared toward early-career planning like internships, and another focused on post-graduation life skills. This model also makes sense as an early-phase outreach program to build student interest and momentum before a full-credit class is formally implemented. It draws inspiration from Smith College's "Learn & Lunch" series, Oberlin's peer-led Spring Workshops, Stanford's "Bear Market Talks," and Bowdoin's own Sophomore Bootcamp format.

6. Senior-Week Bootcamp

This model offers a short, high-impact boot camp during or immediately following Senior Week. It's designed to give graduating students just-in-time tools for managing money as they transition into the workforce or grad school. This model mirrors the “Adulting 101” sessions piloted at Amherst, and Smith’s senior bootcamp series.

Structure and Timeline

- Format: 2–3 day intensive workshop series
- Timing: Between end of finals and Commencement (e.g., May 18–22)
- Length: 3–4 hours per day, modular topics (students can attend all or just some)
- Location: On-campus classroom or CXD space
- Participants: Seniors only; open invitation (possibly capped to manage quality)

Sample Daily Agenda:

Day 1: First Paycheck & Taxes

- *Session 1:* Understanding your paycheck (with mock paystubs and real deductions)
- *Session 2:* Filing taxes, W-2 vs 1099, how to avoid IRS penalties

Day 2: Credit, Loans & Insurance

- *Session 1:* Student loans, repayment plans, refinancing
- *Session 2:* How to build credit, avoid debt traps, what insurance you actually need

Day 3: Investing, Giving, and Money Values

- *Session 1:* 401(k), Roth IRA, stock market basics, employer matching
- *Session 2:* Charitable giving, how to vet a nonprofit, using DAFs and itemized deductions

Exercises:

- Fill out a mock W-4 and calculate net income on a sample salary
- Compare repayment plans for a \$30,000 student loan
- Use FINRA's MyMoneyCheckup or CFPB tools to evaluate financial health
- Write a one-year financial action plan for post-Bowdoin life
- Draft a "money values" statement or giving plan based on personal causes

Instructors & Guests:

- CXD staff + local alumni in finance, accounting, HR
- Recent Bowdoin grads (classes of 2022–2025) to offer peer advice
- Possible guests: Financial planners, tax prep volunteers, insurance agents
- Include an optional "ask me anything" panel with alumni from diverse backgrounds

Evaluation & Incentives:

- No formal grade, but attendees receive a completion certificate
- Option to feature their name in CXD's LinkedIn post or newsletter
- Gift cards or swag for participants who complete all sessions
- Feedback survey to improve for next year

This model is especially effective because it targets students at a pivotal moment, right before they step into full financial independence. With low time commitment and high immediate relevance, it meets seniors where they are, offering practical tools when they're most needed. It also taps into Bowdoin's strong alumni network, transforming financial literacy into a community-driven experience. In fact, it could double as a meaningful reunion-style event during Senior Week, especially if alumni are involved. Of course, challenges exist: seniors may be distracted, traveling, or preoccupied with graduation events, so success would rely on tight coordination and early promotion. Still, this model fits naturally at Bowdoin. It could be easily implemented through CXD, the Finance Club, and Alumni Relations, with the potential to embed modules on ethics and charitable giving in line with Bowdoin's values of social responsibility. It could either be open to all graduating students or targeted toward Pell-eligible seniors as part of a financial equity initiative. A pilot could launch as early as Spring 2026 and expand with student feedback. This approach is inspired by similar efforts like Amherst's "Adulting" series, Smith's senior bootcamp (which draws over 100 students annually), Stanford's "Mind Over Money" modules, and UCLA's "Bruin Ready" workshops.