

CCP:3103:0EXS MoneyWise: Being Smart With Your Money

Course Syllabus – Fall 2024

Course Instructor

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Academic Course Home

University College

Career Center DEO

Angi McKie

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Office Hours

By appointment or email appointment

Course Site

To access the course site, log into ICON (Iowa Courses Online) using your HawkID and Password
<http://icon.uiowa.edu/index.shtml>

Best Browsers to Access Course

Chrome or Firefox

Course Prerequisites

NONE

Course Goal and Objectives

The goal/purpose of this course is to familiarize class participants with basics of personal finance. Personal finance items include selection of employment benefits, budgeting, saving, credit and debt, insurance, investments and retirement. At the conclusion of this course, students will

- Have an understanding of various types of investments.
- Be familiar with employment benefits and the selection process.
- Write and submit a budget based on earning potential
- Understand that debt is a product and learn the benefits of savings and compound interest.
- Learn about paychecks, taxes and other deductions from your pay.
- Be familiar with different types of insurance products.
- Understand the differences between various retirement vehicles.

Course Structure/Policies

This course is being offered over the World Wide Web as a Distance Education offering. Students will login to the course site on ICON to access the discussions forum and all course materials, including: pre-recorded lectures, handouts, assignments, and quizzes. Course materials will support students in the completion of assignments, projects, and examinations. For a detailed explanation of the course work requirements to be mentioned below, see the “**Course Work**” section of this syllabus.

Students taking Distance and Online Education courses at the University of Iowa are entitled and held to the same student rights and responsibilities as on campus students; see [Distance and Online Education Academic Policies](#). The following policies apply to students registered in this course.

AI: This course assumes that all work submitted by students will be generated by the students themselves, working individually or in groups. Except where noted, using an AI-content generator to complete coursework is not permitted and will be considered a violation of academic honesty.

Students will be expected to visit the course site several times a week to:

- **Review the “Course Content”** and get familiarized with all course materials (e.g. assigned readings and assignment requirements). You must also take the **Pre-Course Syllabus Quiz** before submitting any assignments.
- **View pre-recorded lectures.** Lectures are led by the course instructor and explain financial concepts pertaining to the subject of the week.
- **Review the Home page and Announcement section** for any updates related to the course.
- **Carefully read all emails sent by the instructor.** Emails contain helpful hints and reminders.
- **Submit course assignments to the course instructor via the ICON “Dropbox”.** Always use the form provided to submit assignments. The course is self-paced in regard to the assignments, but due dates are listed to keep students on track. You are allowed to submit assignments until the last day of class. You may also correct and resubmit assignments for a better grade. Corrections are allowed until the end of the 6th week.
- **Take Quizzes/Tests** during the specified time listed (96 hours) under the CONTENT SECTION for weeks 3, 5, and 6. Once began, students will have 90 minutes to complete the questions included on the quiz. Quizzes will not be re-opened for students unless there is a compelling reason. “I forgot” is not a compelling reason.

Email

Email is the official method of communication for this course. Students may receive weekly communications from the instructor (via email) introducing assigned course work and the topics to be presented on the pre-recorded demonstrations. Students are expected to check their university email.

Media/System Requirements

Technical requirements for completing University of Iowa Distance and Online Education/virtual classes include:

- Student-provided personal computer.
- Computer with reliable Internet access. A wired Ethernet connection to the internet is very strongly suggested. Wireless and cellphone data connections may experience connection problems. Android and iOS operating systems are not fully supported at this time. See specific requirements on the [Distance and Online Education Technical Support](#).
- While tablets, smartphones and other mobile devices may allow for some completion of coursework, they are not guaranteed to work in all areas. Please ensure you have a Windows or Mac based computer available to complete coursework in the event your selected mobile device does not meet the needs of the course.

Students who need assistive technologies will have different computer and technology requirements. Please check with your [Student Disability Services](#) to determine the requirements for the specific technologies needed to support your online classes.

For questions, with virtual classrooms (i.e. Zoom) or UICapture (Panopto), please contact [Distance and Online Education Technical Support](#) (319 335-3925).

Need help with ICON or your Hawkid? Please contact the [ITS Helpdesk](#) (319 384-HELP).

Required Textbook

There is no textbook for this course.

Supplementary Resources

You are encouraged to visit My Career Path (<https://careerpath.uiowa.edu>) for additional activities that will complement our curriculum and your career development. In addition to tailored suggestions, My Career Path tracks your progress and shows how completed activities advance your career milestones.

Grading Criteria

Students will be assessed based on their performance in the following areas:

Submitted Materials/Quizzes	Percent of Final Grade
13 Written Assignments (10 pts each) DropBox Submission	65
Quiz #1 (20 questions/20 points)	10
Quiz #2 (20 questions/20 points)	10
Quiz #3 (30 questions/30 points)	15
Total	100

Students will be awarded **Satisfactory (S)** or **Unsatisfactory (U)** based on the following scale:
80% and above will be considered as Satisfactory (passing). Anything **below 80%** will be reported as Unsatisfactory (Failing)

Registrar Deadlines for Course

- Begin date -10/21/2024
- End date – 12/13/2024
- Last day for tuition & fee reduction if you drop the course or reduce hours (See Note below) – 10/25/2024
- Last day to add without dean's approval - 10/25/2024
- Last day to drop without a "W" - 10/25/2024
- Last day to drop without dean's approval, undergraduate – 11/21/2024
- Last day to drop without dean's approval, graduate - 11/21/2024

Note: If you terminate enrollment in every course (even if enrolled in only one course), it is considered a withdrawal of your entire registration, and you will be held to a percentage of the tuition and fee assessment for that course or those courses. See the Registrar's Office website for more information.

Course Calendar

This course is organized within a structure of scheduled course work (see weekly calendar below). Although you are not required to meet in a classroom, we will progress through the course materials as a class. For this reason, you must manage your time effectively in order to complete the assigned course work according to the firm due dates listed in the calendar below.

Week 1 Module 1 - Overview of the Course (October 21 - 26)	
<p>Learning Objectives:</p> <ul style="list-style-type: none"> □ Understand the basic course outline □ Learn why financial education is important to everyone <p>Due Dates:</p> <p>Reflection on the video "In Debt We Trust America": Due 10/26</p>	<p>This Week:</p> <ul style="list-style-type: none"> ▪ Review the information posted under the "Getting Started" module (ICON > Modules page) and the course syllabus. ▪ Take the Pre-Course Syllabus Quiz. ▪ Watch Lecture #1 – Overview of the Course (4 minutes) ▪ Watch Video: In Debt We Trust America (1 hour, 29 minutes) ▪ Submit Reflection on "In Debt We Trust America", via the ICON "Assignments" page. Assignment should be at least one page in length, single-spaced, no more than 1 inch margins, and no more than 12pt font.
Week 2 Module 2 - Starting Your Financial Journey (October 27 – November 2)	
<p>Learning Objectives:</p> <ul style="list-style-type: none"> □ Learn the seven financial moves you should make before paying off your student loan. □ Understand the basics of managing your money, controlling debt and building wealth. <p>Due Dates:</p> <p>Financial Information Online: Due 11/2</p>	<p>This Week:</p> <ul style="list-style-type: none"> ▪ Watch Lecture #2 – 7 Financial Moves When You Graduate (7 minutes) ▪ Submit Blog Search Assignment via the ICON Assignments page.

Week 2 | Module 3 - Consumer Credit (October 27 – November 2)

Learning Objectives:

- ☐ Understand credit and its advantages and disadvantages.
- ☐ Learn the types of credit.
- ☐ Find out about how credit scores are calculated and how companies decide how much credit you will get and what fees/interest you will pay.
- ☐ Learn the basics of borrowing money.
- ☐ Understand the National Debt.

This Week:

- **Watch** Lecture #3 – Consumer Credit (11 minutes)
- **Watch** Credit Card Fees video (3 minutes)
- **Submit:** Credit Card Comparison Form, **via the ICON Assignments page**
- **Watch** Borrowing Money video (3 minutes)
- **Submit:** National Debt Assignment, **via the ICON Assignments page**

Due Dates:

- ☐ **Credit Card Comparison Form:** Due 11/2
- ☐ **National Debt Assignment:** Due 11/2

Week 3 | Module 4 - Savings (November 3 - 9) and Quiz #1 (November 6 - 9)

Learning Objectives:

- ☐ Define Simple and Compound Interest.
- ☐ Understand the Rule of 72s / How long it takes to double debt and savings

Due Dates:

Savings Calculator Form: Due 11/9

Rule of 72 Assignment: Due 11/9

This Week:

- **Watch** Lecture #4 – Savings (6 minutes)
- **Submit** Savings Calculator Form **via the ICON Assignments page**
- **Watch** Compound Interest video (3 minutes)
- **Watch** Investing video (3 minutes)
- **Submit** Rule of 72 Assignment **via the ICON Assignments page**

QUIZ #1 covering material from Modules 2 – 4

Quiz opens at **12:01am** on **Wednesday, November 6** and closes at **11:59pm** on **Saturday, November 9**

Week 3 | Module 5 - Understanding Employer Benefits (November 3 - 9)

Learning Objectives:

- ☐ Understand the definitions of typical employer benefits: health insurance, disability insurance, life insurance, and retirement plans.
- ☐ Learn about other “soft” benefits employers offer to entice new hires and help in retention.

Due Dates:

Compare Offers Worksheet: Due 11/9

This Week:

- **Watch** Lecture #8 – Understanding Employer Benefits (10 minutes)
- **Submit** Compare Offers Worksheet **via the ICON Assignments page.**

Week 4 | Module 6 - Understanding Your Paycheck Taxes (November 10 - 16)

Learning Objectives:

- Understand the different type of payroll deductions, including Federal and State Income Tax, FICO (Social Security), and benefit deductions.
- Calculate the impact these deductions have on your paycheck.

Due Dates:

Breakdown of a Paycheck Form: Due 11/16

This Week:

- **Watch** Lecture #5 – Understanding Your Paycheck Taxes (11 minutes)
- **Submit** Breakdown of a Paycheck Form **via the ICON Assignments page.**

Week 4 | Module 7 - Developing a Budget (November 10 -16)

Learning Objectives:

- Learn how to develop a personal budget by knowing the components needed.
- Understand that **Income minus Expenses = Reality.**
- Decide what personal expenses discretionary and which are essential.

Due Dates:

Personal Budget Assignment: Due 11/16

This Week:

- **Watch** Lecture #6 – Developing a Budget (12 minutes)
- **Submit** Personal Budget Assignment **via the ICON Assignments page.**

Week 5 | Module 8 - Life Events (November 17 - 23) and Quiz #2 (November 20 - 23)

Learning Objectives:

- Understand Wills – the terminology and the reasons to have one.
- Understand Mortgages – the terminology and the differences between a 15 and 30-year mortgage.
- Understand life insurance and the uses of Term and Whole Life.

Due Dates:

Mortgage Calculator Assignment: Due 11/23

This Week:

- **Watch** Lecture #7 – Life Events (21 minutes)
- **Submit** Mortgage Calculator Assignment **via the ICON Assignments page.**

QUIZ #2 covering material from Modules 5 - 8

Quiz opens at **12:01am** on **Wednesday, November 20** and closes at **11:59pm** on **Saturday, November 23.**

Week 6 | Module 9 - Introduction to Bonds (December 1 - 7)

Learning Objectives

- Understand what bonds are, the types available, the risk factor, and how bond ratings are determined.
- Learn the relationship between bonds and interest rates.

Due Dates:

Bond Case Study: Due by 12/7

This Week:

- **Watch** Lecture #9 – Introduction to Bonds (15 minutes)
- **Watch** What is a Bond video (3 minutes)
- **Submit** Bond Case Study **via the ICON Assignments page**

Week 6 | Module 10 - Introduction to Stocks (December 1 - 7)

Learning Objectives:

- Understand the relationship between corporations and stocks.
- Understand basic concepts of dividends and stock prices.
- Learn about the different kinds of stocks, shares and investments, as well as how they are traded.

Due Dates:

- **Stock Watch Assignment:** Due by 12/7

This Week:

- **Watch** Lecture #10 – Introduction to Stocks (17 minutes)
- **Watch** Stock Market video (4 minutes)
- **Submit** Stock Watch Assignment **via the ICON Assignments page**

Week 6 | Module 11 - Mutual Funds (December 1 - 7) and Quiz #3 (December 4 - 7)

Learning Objectives

- Understand what mutual funds are, the categories available, the difference between load and no-load funds, and costs associated with the funds.
- Learn the three ways to make money on mutual funds

This Week:

- **Watch** Lecture #11 – Introduction to Mutual Funds (14 minutes)
- **Watch** How Does a Mutual Fund work on YouTube (4 minutes)

There is no assignment submission for Module 11.

QUIZ #3 covering material from Modules 9 - 11

Quiz opens at **12:01am** on **Wednesday, December 4** and closes at **11:59pm** on **Saturday, December 7**

Week 7 | Module 12 – Retirement Investing (December 8 - 13) Short Week

Learning Objectives

- Understand that the earlier retirement investment begins, the better.
- Learn about the different types of retirement savings vehicles, sources of retirement income, and how much you will need to save.

Due Dates:

Retirement Investing Assignment: Due by 12/13

This Week:

- **Watch** Lecture #12 – Introduction to Retirement Investing (23 minutes)
- **Submit** Retirement Investing Assignment **via the ICON Assignments page**
- **ALL assignments due by Friday, December 13 at 11:59pm!**

College Policies

Administrative Home

University College is the administrative home of this course and governs matters such as add/drop deadlines, grading guidelines, absences and other related matters. If you are unclear about the policies that govern you or this course, contact Dr. Andrew Beckett, Associate Dean of University College in 310 Calvin Hall.

Electronic Communication

University policy specifies that students are responsible for all official correspondences sent to their standard University of Iowa e-mail accounts. Students should check this account frequently.

Academic Misconduct

We are bound by the Code of Academic Honesty, in which each of us agreed to do, "My own academic work and to excel to the best of my abilities, upholding [the IOWA Challenge](#). I promise not to lie about my academic work, to cheat, or to steal the words or ideas of others; nor will I help fellow students to violate the Code of Academic Honesty."

Students are expected to follow the Code of Student Life; academic dishonesty will be reported to University College and the student may be placed on disciplinary probation for the remainder of his or her undergraduate work at the University of Iowa. In general, the decision of the Instructor may be appealed to the Associate Dean of University College, and then to the Provost, and so on in accordance with University Policy.

Concerns about the Instructor(s)

Students with a complaint or problem in the course should first visit with the instructor and then, should the issue remain unresolved, with the course supervisor followed by Pomerantz Career Center DEO Angi

McKie. Finally, the concern may be escalated to Dr. Andrew Beckett, Associate Dean of University College. Complaints must be made within six months of the incident.

University Policies

[University Course Policies and Resources for Students](#)
