

HED 913 – Financial Wellness

Independent Studies Online Course Syllabus

Instructor: Andrew Herrick, PhD, CHES
Phone Number: (602) 751-2528
Email: andy.herrick@yahoo.com
Website: fpucourses.myfreesites.net

Number of Graduate Semester Units: 3
Target Audience: 9th grade - 14th grade teachers
Course Access: ce-connect.fresno.edu

Course Description

- Do you want to help your students be millionaires by the age of 50? Using the practical advice of financial expert Dave Ramsey, this course is designed as a resource for teachers, school counselors, and administrators who want to help their students learn how to save, budget, avoid debt, and foster a giving spirit. Each element of the course is intended to help you teach financial habits to your students based on Christian stewardship principles that lead to success, significance, and satisfaction. Techniques and tools shared in this course are based on the current literature and supported by national education standards.
- Course assignments encourage participants to integrate the course material with specific national standards for financial literacy and health education. Objectives for each lesson are modeled around standards-based learning as identified by JumpStart, SHAPE America, and Council for Economic Education. Evidence of learning is tied directly to stated objectives and is assessed via analysis and application papers, learning activities, action plans, unit lessons, reflective evaluations and peer learning. The course is designed for teachers, school counselors, school nurses, and administrators of 9th through 14th grade students.
- Note: Students are required to purchase the textbook separately.

Required Course Materials

- **Course Syllabus** – The course syllabus is posted on the course home page of Moodle.
- **Textbooks:**
 - Ramsey, D. (2011). Foundations in Personal Finance – College Edition (5-Chapter Guide). Brentwood, TN: Lampo Group, Inc.

- Ramsey, D. (2011). Dave Ramsey's Complete Guide to Money. Brentwood, TN: Lampo Group, Inc.
- **Important Information About Purchasing Your Textbooks:** Students are responsible for purchasing their own textbook, reading it thoroughly, and applying what they learned to the course assignments. There are two books required for this course.
 - The workbook Foundations in Personal Finance – College Edition (5-Chapter Guide) must be ordered from the publisher because you will need access to Dave Ramsey's video library. Please read my handout titled, "Book Ordering Instructions" on Moodle. I also provide you a Coupon Code, so you can save a few dollars.
 - You can order Dave Ramsey's Complete Guide to Money directly from the publisher or new/used from one of several discount aggregators (for example):
 - www.isbns.net
 - www.amazon.com
 - www.google.com/products
- **Online Resources:** Relevant online resources that support the course content and encourage further investigation will be available throughout the course assignments. Active hyperlinks are utilized throughout the course and will link to the appropriate information when clicked. These include videos, worksheets, online financial calculators, journal articles and other resources.
- **Moodle** - Moodle is a web-based course management system used to support flexible teaching and learning in both face-to-face and distance courses (e-learning).
www.moodle.org, www.demo.moodle.org, www.docs.moodle.org
- **Grade Request** – After you have completed all your coursework, you will need to request your grade via the instructions in the Course Wrap-up: Grading and Evaluations module of Moodle.

Course Dates

Self-paced; students may enroll at any time and take up to one year to complete assignments. You have up to one year from the date of registration, and no less than three weeks (one week per credit), to complete the course.

Student Learning Outcomes for this Course

Student Learning Outcomes in this Course Student will be able to:	SHAPE America National Standards Addressed*	Continuing Education Program Student Learning Outcomes Addressed**
1. List and explain the baby steps for financial wellness and the three basic reasons for saving money.	2, 5, 6, 7	2, 3, 5
2. Calculate the power of compound interest and describe the impact of rate of return.	3, 5	2, 6
3. List and describe reasons why people do not create or follow a budget and common problems associated with budget failures.	2, 5	3, 4, 5
4. Design and apply a zero-based budget based on income and expenses.	2, 5, 6, 7	2, 6
5. Describe reasons for avoiding debt and demonstrate how to reduce debt by applying the debt snowball.	1, 2, 3	1, 4, 5
6. Compare and contrast credit cards and debit cards	3, 5	2, 6
7. Describe the role of money in deciding a career and explain the four personality types in the DISC personality profile and identify possible majors that fit each.	1, 2, 3, 6	1, 3
8. Describe the general differences that exist between men and women as they relate to money.	1, 4, 8	1, 3
9. Identify the characteristics of a nerd and a free spirit and explain how they approach the budget in different ways.	1, 4, 8	2, 3, 4
10. Integrate healthy communication about money with parents, roommates and friends.	1, 2, 4, 7	2, 4, 5
11. Practice giving time and money to help those in need.	2, 5, 6, 7	3, 5
12. Develop an action plan to build and maintain financial wellness that incorporates life skills and techniques covered in this course.	3, 4, 5, 6, 7	2, 4, 6
13. Integrate national or state standards into various aspects of their teaching as demonstrated through their coursework.	1, 2, 3, 4, 5, 6, 7, 8	2, 3, 4

* Please refer to the section on **National Standards Addressed in This Course**

** Please refer to the section on **Continuing Education Program Student Learning Outcomes**

Standards to be Addressed in this Course

“Standards are an enduring commitment, not a passing fancy.”

-California State Board of Education

National Health Education Standards by SHAPE America (<http://www.shapeamerica.org/standards/health/>)

The following content standards defined by SHAPE America specify what students should know and be able to do as result of a quality health education program. States and local school districts across the country use the national standards to develop or revise existing standards, frameworks and curricula. Participants are asked to apply these standards in their teaching practices and demonstrate them within their coursework.

- SHAPE 1 - Students will comprehend concepts related to health promotion and disease prevention to enhance health.
- SHAPE 2 - Students will analyze the influence of family, peers, culture, media, technology, and other factors on health behaviors.
- SHAPE 3 - Students will demonstrate the ability to access valid information and products and services to enhance health.
- SHAPE 4 - Students will demonstrate the ability to use interpersonal communication skills to enhance health and avoid or reduce health risks.
- SHAPE 5 - Students will demonstrate the ability to use decision-making skills to enhance health.
- SHAPE 6 - Students will demonstrate the ability to use goal-setting skills to enhance health.
- SHAPE 7 - Students will demonstrate the ability to practice health-enhancing behaviors and avoid or reduce health risks.
- SHAPE 8 - Students will demonstrate the ability to advocate for personal, family, and community health.

National Board for Professional Teaching Standards (NBPTS) (www.nbpts.org)

NBPTS was created in 1987 after the Carnegie Forum on Education and the Economy's Task Force on Teaching as a Profession released A Nation Prepared: Teachers for the 21st Century. The five core propositions form the foundation and frame the rich amalgam of knowledge, skills, dispositions and beliefs that characterize National Board Certified Teachers (NBCTs). Course assignments have been designed so students can demonstrate excellence against these professional teaching standards whenever possible.

- Teachers are committed to students and their learning
- Teachers know the subject they teach and how to teach those subjects to students
- Teachers are responsible for managing and monitoring student learning
- Teachers think systematically about their practice and learn from experience
- Teachers are members of learning communities

Common Core State Standards (www.corestandards.org)

The Common Core State Standards provide a consistent, clear understanding of what students are expected to learn, so teachers and parents know what they need to do to help them. The standards are designed to be robust and relevant to the real world, reflecting the knowledge and skills that our young people need for success in college and careers. With American students fully prepared for the future, our communities will be best positioned to compete successfully in the global economy.

College and Career Readiness Anchor Standards for Reading

The grades 6–12 standards on the following pages define what students should understand and be able to do by the end of each grade span. They correspond to the College and Career Readiness (CCR) anchor standards below by number. The CCR and grade-specific standards are necessary complements—the former providing broad standards, the latter providing additional specificity—that together define the skills and understandings that all students must demonstrate.

Key Ideas and Details

- Read closely to determine what the text says explicitly and to make logical inferences from it; cite specific textual evidence when writing or speaking to support conclusions drawn from the text.
- Determine central ideas or themes of a text and analyze their development; summarize the key supporting details and ideas.
- Analyze how and why individuals, events, or ideas develop and interact over the course of a text.

Craft and Structure

- Interpret words and phrases as they are used in a text, including determining technical, connotative, and figurative meanings, and analyze how specific word choices shape meaning or tone.
- Analyze the structure of texts, including how specific sentences, paragraphs, and larger portions of the text (e.g., a section, chapter, scene, or stanza) relate to each other and the whole.
- Assess how point of view or purpose shapes the content and style of a text.

Integration of Knowledge and Ideas

- Integrate and evaluate content presented in diverse formats and media, including visually and quantitatively, as well as in words.
- Delineate and evaluate the argument and specific claims in a text, including the validity of the reasoning as well as the relevance and sufficiency of the evidence.
- Analyze how two or more texts address similar themes or topics in order to build knowledge or to compare the approaches the authors take.
- Read and comprehend complex literary and informational texts independently and proficiently.

Continuing Education Program Student Learning Outcomes

- CE 1 - Demonstrate proficient written communication by articulating a clear focus, synthesizing arguments, and utilizing standard formats in order to inform and persuade others, and present information applicable to targeted use.
- CE 2 - Demonstrate comprehension of content-specific knowledge and the ability to apply it in theoretical, personal, professional, or societal contexts.
- CE 3 - Reflect on their personal and professional growth and provide evidence of how such reflection is utilized to manage personal and professional improvement.
- CE 4 - Apply critical thinking competencies by generating probing questions, recognizing underlying assumptions, interpreting and evaluating relevant information, and applying their understandings to the professional setting.
- CE 5 - Reflect on values that inspire high standards of professional and ethical behavior as they pursue excellence in applying new learning to their chosen field.
- CE 6 - Identify information needed in order to fully understand a topic or task, organize that information, identify the best sources of information for a given enquiry, locate and critically evaluate sources, and accurately and effectively share that information.

Course Topics, Assignments and Assessments

Topics, Assignments and Activities

This section describes exactly what material the participant must cover and in what sequence. Assignments and activities are integrated with the topics to show the relationship between learning and practice within a standards-based learning environment.

- **Module 1 - Analysis and Application Papers**

The “Analysis and Application” papers address issues related to savings, budgets, debts, essentials, and friends/family/giving presented in the textbooks and online videos. Each paper will be 3 to 4 pages and include two sections: analysis (discussing the major points presented in the chapter/video) and application (exploring the three major financial literacy and health education standards ([JumpStart](#); [SHAPE America](#); [Council for Economic Education](#)) and selecting the ones that are most appropriate for the student’s teaching environment; applying the major points to your teaching situation). The Analysis and Application papers are the primary mechanism by which you will provide evidence of the following: a) You have read/watched and understood the major points of each content session, b) You can articulate the relationship between the reading assignments and national content standards in financial literacy, and c) You are able to apply what you have learned in a practical way.

- **Module 2 – Financial Wellness Learning Activities**

Research consistently demonstrates that adults learn best when they have opportunities to actively engage in applied activities, discussions and reflections on course content. Therefore, a key component of this course is completing a wide array of learning activities to help you understand concepts presented in this course, delivered through online videos, or covered by readings in your textbook. Each chapter contains several learning activities to help bridge the gap between theory and practice and convey the fundamental principles of professional practice. These learning activities will assist you in learning, understanding, and applying the main concepts of each chapter. You will be asked to select three (3) learning activities presented in this module.

- **Module 3 – Financial Wellness Action Plan**

Financial independence has a big impact on the lives of our students. The financial choices they make during their teenage and young adult years will determine their financial reality later in life. This assignment will allow you to work with a student, colleague, friend, or family member and develop a financial action plan to help them promote the life skills they will need for financial wellness throughout their life. The action plan will focus on the five components needed for financial wellness: a) savings, b) budgeting, c) debt avoidance, d) building wealth, and e) giving. This assignment will serve as a tool for you to put everything you learned from the course materials, videos, textbooks, assignments, and independent research into practice.

- **Module 4 – Financial Wellness Unit Plan**

Using the textbook, videos, course material, and references provided (and discovered on your own), create a classroom unit plan or workshop on personal finance. This lesson plan or workshop should not try to cover all aspects of personal finance, but provide a solid overview of the topic (e.g. savings, spending, budgeting, giving, etc.). This assignment will be appropriate for the health education, career coach, or business teacher interested in presenting this information as a unit on personal finance or for the teacher of another discipline who is interested in ways to infuse this information into their current curriculum (e.g. math or business curriculum). This assignment can also be designed as a workshop for parents during community education or colleagues during an in-service opportunity. This assignment will allow the participant to use the information learned to design a meaningful lessons or workshops on financial wellness. All teaching strategies will include exploring the three major financial literacy and health education standards ([JumpStart](#); [SHAPE America](#); [Council for Economic Education](#)) and selecting the one most appropriate for the student's teaching environment, teaching aids, technology tools, PowerPoint slides, Prezi slides, overhead masters, handout masters, multimedia tools, digital videos, references and resources, etc. that are necessary to maximize student engagement.

- **Module 5 – Financial Wellness Lesson Plan Reflection**

Deliver one of the Financial Wellness Lesson Plans or Workshop developed as part of your Financial Wellness Unit Plan above. Write a brief reflection addressing positive and negative experiences with this plan. Opportunities to promote financial health are presented to us

every day. The life skills your students learn from this lesson need to be practiced repeatedly so they can be carried out at anytime they are needed. Regular conscious practice of life skills will often lead to healthy habits at an unconscious level. In this assignment, participants will write a 2-3 page reflection discussing the following: a) The positive effects of the lesson plan or workshop with your students or colleagues, b) The negative effects of the lesson plan or workshop with your students or colleagues and any problems you encountered in implementing the lesson plan or workshop. Include information on how these effects could be improved in the future, c) Describe how your lesson supported one of the national education standards you selected from the Financial Wellness Unit Plan assignment, and d) Provide a concluding section summarizing your reflection.

- **Module 6 – Financial Wellness Peer Interview**

Interview another teacher, family member, or one of your student's parents focusing on his/her opinion about money management and the role it plays in developing a student's well-being. You will develop a list of questions that will address his/her current opinion and ways they feel we could promote financial wellness in our students. This assignment will help you gain a deeper understanding of various perspectives on financial wellness and teaching personal finance to your students. As you can imagine, there are a variety of opinions. Your responsibility will be to collect this information and provide a narrative analysis of your observation.

Evidence of Learning

Evidence that the student achieved the course objective includes:

- Course instructor observed evidence of understanding of course objectives as demonstrated through student's analysis and reflective writing assignments.
- Course instructor observed evidence of understanding of course objectives as demonstrated through student's presentation of learning activities.
- Student demonstrated insightful thinking by analyzing the strengths and weaknesses of their financial wellness action plan.
- Student demonstrated their understanding of appropriate hands-on methods of teaching through their financial wellness unit plan teaching experience.
- Student demonstrated a deeper understanding of financial wellness by interviewing another teacher, administrator or parent and developing a reflective response.
- Student included the use of higher level thinking skills to make connections to teaching standards from JumpStart, SHAPE America, and the Council for Economic Education.
- Student demonstrated how they might use professional teaching standards from JumpStart, SHAPE America, and the Council for Economic Education in their future strategies, techniques, and course content.

Grading Policies and Rubrics for Assignments

Course participants have the option of requesting a letter grade (A-grade or B-grade) or a Credit / No Credit when submitting the online grade form. Students will submit their grade request when all coursework has been completed.

The participant's grade will be determined by the quality and number of assignments they choose to complete. Each assignment outlined in the course packet includes a rubric which clearly describes the expectations for the course assignment. The discernment between an A or a B grade is at the discretion of the instructor based on the quality of work submitted. Any assignment falling below the "B-grade" or "Credit-grade" quality (below 80%) threshold will be returned to the participant with further instructions.

Outlined below are the assignment requirements for each type of grade option.

- Six assignments - All coursework must receive "B-grade" or better for participants who are working for the "B letter grade" or "Credit" option.
- Eight assignments - All coursework must receive "A-grade" or better for participants who are working for the "A letter grade" option.

B letter grade / Credit - (All coursework must receive B-grade or better for this option)

- ☐ Complete two (2) Analysis and Application Papers
- ☐ Complete the Financial Wellness Learning Activities
- ☐ Complete the Financial Wellness Action Plan
- ☐ Complete the Financial Wellness Unit Plan
- ☐ Complete one (1) of the following:
 - ☐ Financial Wellness Lesson Plan Reflection
 - ☐ Financial Wellness Peer Interview

A Letter Grade - (All coursework must receive A-grade or better for this option)

- ☐ Complete three (3) Analysis and Application Papers
- ☐ Complete the Financial Wellness Learning Activities
- ☐ Complete the Financial Wellness Action Plan
- ☐ Complete the Financial Wellness Unit Plan
- ☐ Complete both of the following:
 - ☐ Financial Wellness Lesson Plan Reflection
 - ☐ Financial Wellness Peer Interview

Discussion Forums

Participation is an important expectation of this course and all online courses. Online discussions promote reflection and analysis while allowing students to appreciate and evaluate positions that others express. While students may not be engaging with the same students throughout this course they will be expected to offer comments, questions, and replies to the

discussion question whenever possible. The faculty role in the discussion forum is that of an observer and facilitator.

Technology Requirements

In order to successfully complete the course requirements, course participants will need Internet access, be able to send and receive email, know how to manage simple files in a word processing program, and have a basic understanding of the Internet.

Please remember that the instructor is not able to offer technical support. In the event that you need technical support, please contact your Internet Service Provider.

Moodle

This course will be delivered totally online. Moodle is a learning management system that provides students access to online resources, documents, graded assignments, quizzes, discussion forums, etc. with an easy to learn and use interface. To learn more about Moodle go to: (http://docs.moodle.org/en/Student_tutorials)

Moodle Site Login and passwords – (or other online course access information)

Students will need to have internet access to log onto <https://ce-connect.fresno.edu/>. The username and password numbers for Moodle access will be sent to you by the university using the email address you submitted at the time of registration. The instructor will then contact you with login instructions and **enrollment key**, within one week of registration. The enrollment key is a one-time course access password – or “key” you will need to enroll in the course for the first time. This is NOT the same as the Moodle password needed to log onto Moodle each time you access the course.

Getting Help

If you need help logging on to the Moodle site, contact the Center for Online Learning help desk at Fresno Pacific University by telephone 1-559-453-3460 or by requesting a support ticket at <http://col.fresno.edu>.

Email Communication

I encourage email communication, but require that the subject line of all emails contain the course number, your last name, first name. For example: “HED ### - Andy Herrick”. For security purposes, emails sent without any subject in the subject line will not be opened.

Plagiarism and Academic Honesty

All people participating in the educational process at Fresno Pacific University are expected to pursue honesty and integrity in all aspects of their academic work. Academic dishonesty, including plagiarism, will be handled according to the procedures set forth in the Fresno Pacific University Catalogue. URL <http://www.fresno.edu>

Instructor / Student Contact

Throughout the course participants will be communicating with the instructor and their classmates on a regular basis through the use of asynchronous discussion forums. A virtual office is utilized for class questions and students are provided with instructor contact information in the event they want to make phone or email contact. In addition, students are encouraged to email or phone the instructor at any time. Students will also receive feedback on the required assignments as they are submitted.

Final Grading and Transcripts

When all work for the course has been completed, students will need to logon to the Continuing Education website (<https://ce.fresno.edu/my-account>) and “Request Final Grade”. Once the instructor receives the requests and submits the grade online, students may log back in to view their Final Grade Report or order transcripts online. Please allow at least two weeks for the final grade to be posted. For more information, see the Continuing Education Policies and Procedures at <https://ce.fresno.edu/ce-policies-and-procedures>.