

LSC Use Only Proposal No:

LSC Action-Date: AP-10/18/12

UWUCC Use Only Proposal No: 12-21

UWUCC Action-Date: App-10/23/12 Senate Action Date: App-11/6/12

Curriculum Proposal Cover Sheet - University-Wide Undergraduate Curriculum Committee

Contact Person(s) Terri D. Owens	Email Address Terri.Owens@iup.edu
Proposing Department/Unit HDES/FCSE	Phone 724-357-7692

Check all appropriate lines and complete all information. Use a separate cover sheet for each course proposal and/or program proposal.

1. Course Proposals (check all that apply)

- New Course Course Prefix Change Course Deletion
 Course Revision Course Number and/or Title Change Catalog Description Change

Current course prefix, number and full title:

Proposed course prefix, number and full title, if changing: FCSE 143 Financial Wellness (FIN and ECON cross-listed)

2. Liberal Studies Course Designations, as appropriate

This course is also proposed as a Liberal Studies Course (please mark the appropriate categories below)

- Learning Skills Knowledge Area Global and Multicultural Awareness Writing Across the Curriculum (W Course)
 Liberal Studies Elective (please mark the designation(s) that applies – must meet at least one)
- Global Citizenship Information Literacy Oral Communication
 Quantitative Reasoning Scientific Literacy Technological Literacy

3. Other Designations, as appropriate

- Honors College Course Other: (e.g. Women's Studies, Pan African)

4. Program Proposals

- Catalog Description Change Program Revision Program Title Change New Track
 New Degree Program New Minor Program Liberal Studies Requirement Changes Other

Current program name:

Proposed program name, if changing:

5. Approvals	Signature	Date
Department Curriculum Committee Chair(s)	<i>Sally M. McCumbie</i>	9-11-12
Department Chairperson(s)	<i>Judalene B. Brown</i>	9-12-12
College Curriculum Committee Chair	<i>Jan K. Wachter</i>	10-2-12
College Dean	<i>Mary E. Seuler</i>	10-3-12
Director of Liberal Studies (as needed)	<i>[Signature]</i>	10/23/12
Director of Honors College (as needed)		
Provost (as needed)		
Additional signature (with title) as appropriate		
UWUCC Co-Chairs	<i>Gail Schmidt</i>	10/23/12

Received

OCT 23 2012

Liberal Studies

Received

OCT 2 2012

Liberal Studies

12-21

LSC Use Only Proposal No: LSC Action-Date: App-4/19/12 UWUCC Use Only Proposal No: 11-154 UWUCC Action-Date: R-4/24/12 Senate Action Date:

Curriculum Proposal Cover Sheet - University-Wide Undergraduate Curriculum Committee

Contact Person(s) Terri D. Owens Email Address Terri.Owens@iup.edu
Proposing Department/Unit HDES/FCSE Phone 724-357-7692

Check all appropriate lines and complete all information. Use a separate cover sheet for each course proposal and/or program proposal.

1. Course Proposals (check all that apply)
[checked] New Course [] Course Prefix Change [] Course Deletion
[] Course Revision [] Course Number and/or Title Change [] Catalog Description Change
Current course prefix, number and full title:

Proposed course prefix, number and full title, if changing: FCSE 143 Financial Wellness

2. Liberal Studies Course Designations, as appropriate
This course is also proposed as a Liberal Studies Course (please mark the appropriate categories below)
[checked] Learning Skills [] Knowledge Area [] Global and Multicultural Awareness [] Writing Across the Curriculum (W Course)
[] Liberal Studies Elective (please mark the designation(s) that applies - must meet at least one)
[] Global Citizenship [] Information Literacy [] Oral Communication
[] Quantitative Reasoning [] Scientific Literacy [] Technological Literacy

3. Other Designations, as appropriate
[] Honors College Course [] Other: (e.g. Women's Studies, Pan African)

4. Program Proposals
[] Catalog Description Change [] Program Revision [] Program Title Change [] New Track
[] New Degree Program [] New Minor Program [] Liberal Studies Requirement Changes [] Other

Current program name:
Proposed program name, if changing:

Table with 3 columns: Approvals, Signature, Date. Rows include Department Curriculum Committee Chair(s), Department Chairperson(s), College Curriculum Committee Chair, College Dean, Director of Liberal Studies, Director of Honors College, Provost, Additional signature, and UWUCC Co-Chairs.

Received APR 23 2012 Liberal Studies

Received APR 11 2012 Liberal Studies

Syllabus of Record

I. Catalog Description

FCSE 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 wellness aspects of individual money management. Information is focused on building a sound financial foundation as a college student, and can be applied throughout the lifespan to ensure future financial well-being. Successful completion of this course fulfills the Liberal Studies Dimensions of Wellness requirement. This course is cross-listed with ECON 143 and FIN 143. Other 143 courses will also fulfill this requirement, and any of these courses may be substituted for each other and may be used interchangeably for D or F repeats but may not be counted for duplicate credit.

II. Course Outcomes and Assessment (Expected Undergraduate Student Learning Outcomes – EUSLO)

Objective 1:

Identify the impact of personal, cultural, and *social* factors on one's financial and emotional wellness.

Expected Learning Outcome 1:

Informed Learners

Rationale:

“Your relationship with money: A personal narrative” assignment will require students to examine their personal relationship with money and what money represents to them. Students will evaluate various factors that have shaped their view of money, and analyze how their view of money will influence their quality of life in the future.

Objective 2:

Develop, implement, evaluate, and revise an appropriate money management program.

Expected Learning Outcome 2 and 3:

Empowered and Responsible Learners

Rationale:

Students will examine their income and expenses, and then create a **financial wellness self-improvement plan** that includes a personal budget, short-term and long-term financial goals, and a plan to address and improve personal financial weaknesses. The plan will be implemented throughout the course, and emphasis will be placed on creating a plan that can be used throughout a student's lifetime. Students will **evaluate the effectiveness of their self-improvement plan and revise** their plan at the end of the course.

Objective 3:

Demonstrate actions to take when resolving a consumer complaint regarding a good or service.

Expected Learning Outcome 2 and 3:

Empowered and Responsible Learners

Rationale:

Students will create a **consumer letter of complaint** regarding a specific good or service. Letter will address problems with quality, durability, and/or cost of the good or service. Effective written communication abilities will be evaluated. Ethical and behavioral consequences related to consumer rights and responsibilities will be addressed.

Objective 4:

Use information literacy skills to seek and evaluate financial wellness-related information.

Expected Learning Outcome 2:

Empowered Learners

Rationale:

Students will use information literacy skills to access four financial wellness articles from reliable sources during the course. Students will then interpret, evaluate, and **review each journal article**. Students will also access relevant finance-, economics-, and consumer affairs-related websites throughout the course (Bureau of Labor Statistics, Better Business Bureau, Federal Trade Commission, Internal Revenue Service, Bureau of Consumer Protection, etc.) to collect, interpret, and apply information related to assignments and exercises (**Filling out a 1040EZ tax return, How to read the Wall Street Journal exercise, Scholarship or grant application**).

Objective 5:

Identify the benefits of a healthy relationship with money and consequences of an unhealthy relationship with money.

Expected Learning Outcome 1 and 2:

Informed and Empowered Learners

Rationale:

The **book report and/or presentation** will allow students to identify traits shared by people who have a healthy relationship with money. Students will examine and evaluate how a positive attitude, self esteem, and personal concepts of success, career, work, achievement, money, and wealth can be used to achieve a healthy financial relationship.

III. Course Outline**A. The dimensions of wellness (1 hour)**

1. Emotional
2. Occupational
3. Social
4. Intellectual
5. Spiritual
6. Physical
7. Financial

B. What is financial wellness? (2 hours)

1. Financial wellness & mental and emotional health

2. Financial wellness & physical health
 3. Causes and consequences of growing income inequality
 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)
1. Role of money
 2. Inflation -- purchasing power
 3. Time value of money
 4. Rule of 72
- E. Human Capital (3 hours)
1. Labor markets
 2. Occupations and expected earnings
- F. Income Management (10 hours)
1. Money management
 - i. Budgeting
 - ii. Risk management (introduction to risk associated with various financial institutions, accounts, and instruments)
 2. Taxes
Exercise: Completing a 1040EZ tax return
 3. Interest rates-everything you always wanted to know
 4. Financial institutions and accounts
 - i. Depository institutions: commercial banks, savings institutions, credit unions
 - ii. Nondepository institutions: finance companies, securities firms, insurance companies, investment companies
 - iii. Checking, savings, certificate of deposit, etc. accounts
 5. Financial instruments and risk
 - i. Stocks
 - ii. Bonds (Corporate and government)
 - iii. Mutual funds
 - iv. Real estate
 - v. Commodities
 - vi. Hedge funds and derivatives

Exercise: How to read and interpret financial information (examples may include the Wall Street Journal and/or related websites)

Midterm Exam (1 hour)

G. Credit (4 hours)

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
3. Defined contribution 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
 - iv. Grants
 - v. Work study
 - vi. Working to pay your way

Exercise: Scholarship or grant application
2. Housing
 - i. Renting versus buying
 - ii. Mortgages
 1. Types of mortgages and financing
 2. Calculating mortgage payments and interest
 - iii. Housing pricing data sources (e.g. apartments.com, zillow.com, trulia.com)
 - iv. Landlord and tenant rights
 - v. Insurance
3. Automobile
 - i. What type of vehicle do you need?
 - ii. Choosing a new or used model
 - iii. Should you purchase or lease a vehicle?
 - iv. Warranties
 - v. Lemon laws
 - vi. Financing

1. Types of financing (dealer, depository institutions)
2. Calculating monthly payment and total cost of financing
- vii. Auto pricing data sources (e.g. Edmunds.com, kbb.com)
- viii. Insurance
4. Saving
5. Other (examples)
 - i. Rent-to-own contracts
 - ii. Cell phone contracts
 - 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)

1. Exchange rates – currency values
2. Balance of payments
3. International trade
4. International investing

Final exam – during final exam week (2 hours)

IV. Evaluation Methods

- | | |
|------------|--|
| 50% | <p>Mid-term and Final Exams</p> <ul style="list-style-type: none"> ▪ Each exam will consist of multiple choice and short answer essay questions. |
| 40% | <p>Writing assignments</p> <ul style="list-style-type: none"> ▪ Your relationship with money: A personal narrative ▪ Book report and/or presentation ▪ Consumer letter of complaint: Students will identify a specific good or service they have purchased and have had problems with the quality, durability, and/or cost of the good or service. Students will write a letter of complaint to the appropriate entity, and will relate ethical and behavioral consequences to consumer rights and responsibilities. If students cannot determine a cause for complaint, a scenario will be provided. Effective written communication skills will be evaluated. ▪ Financial wellness self-improvement plan: Development & implementation (personal budget, short-term and long-term financial goals, and a plan to address and improve personal financial weaknesses) ▪ Financial wellness self-improvement plan: Evaluation and revision (end of course assessment and revision of self-improvement plan) ▪ Journal article reviews |
| 10% | <p>Exercises</p> |

- Completing a 1040EZ tax return
- How to read and interpret financial information
- Scholarship or grant application: Students will search for a possible relevant scholarship or grant.

V. Grading Scale

Grading Scale: A: $\geq 90\%$; 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:
 - Garman, E. T. (2006). *Consumer economics issues in America* (9th ed.). Independence, KY: Cengage Learning.
 - Goldsmith, E. B. (2009). *Consumer economics issues and behaviors* (2nd ed.). Upper Saddle River, NJ: Pearson Education, Inc.
 - Kapoor, J. R., Dlabay, L. R., & Hughes, R. J. (2012). *Personal finance* (10th ed.). New York, NY: McGraw-Hill/Irwin.
 - Reiboldt, W. & Zelenak, M. J. (2009). *Consumer economics: The consumer in our society* (15th ed.). Scottsdale, AZ: Holcomb Hathaway Publishers.
 - Siegel, R. & Yacht, C. (2009). *Personal finance*. Nyack, NY: Flat World Knowledge, Inc.

Supplemental reading:

- Required book for book report. Instructor will provide students with a list of books to select from. One of the following or others may be chosen.
 - Bach, D. (2004). *The automatic millionaire: A powerful one-step plan to live and finish rich*. New York, NY: Broadway Books.
 - Chilton, D. (1997). *The wealthy barber*. Roseville, CA: Prima Publishing.
 - Clason, G. S. (2005). *The richest man in Babylon*. New York, NY: Signet.
 - Fowles, D. (2008). *The everything personal finance in your 20s and 30s: Erase your debt, personalize our budget, and plan now to secure your future*. Avon, MA: Adams Media.
 - Franklin, D. (2006). *So you graduated college: A financial guide to life after graduation*. Los Altos, CA: Keystone Enterprises LLC.
 - Kobliner, B. (2009). *Get a financial life: Personal finance in your twenties and thirties*. New York, NY: Simon and Schuster.
 - Orman, S. (2007). *The money book for the young, fabulous & broke*. New York, NY: Penguin Group.
 - Richards, C. (2012). *The psychology of wealth: Understand your relationship with money and achieve prosperity*. New York: McGraw Hill.

- Schor, J. B. (1998). *The overspent American: Why we want what we don't need*. NY: Basic Books.
 - Stanley, T., & Danko, W. (2010). *The millionaire next door*. Lanham, MD: Taylor Trade Publishing.
 - Tisdale, S., & Kennedy, P. (2007). *The true cost of happiness*. Hoboken, NJ: JohnWiley & Sons, Inc.
 - 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*. San Diego, CA: The Tannywood Group, Inc.
 - Young Fisher, S. (2009). *The complete idiot's guide to personal finance in your 20s and 30s*. New York, NY: Penguin Group.
- Four scholarly-journal articles to be reviewed. Instructor or student (with instructor approval) will choose articles.

VIII. Special Resource Requirements

None.

IX. Bibliography

Better Business Bureau of Western Pennsylvania. (2012). Western Pennsylvania consumer and business reviews, reports, ratings, complaints, and accredited businesses – Pittsburgh BBB. Retrieved from <http://westernpennsylvania.bbb.org/>

Federal Trade Commission. (2012). FTC bureau of consumer protection. Retrieved from <http://www.ftc.gov/bcp/index.shtml>

Financial literacy and Education Commission. (2012). MyMoney. Retrieved from <http://www.mymoney.gov/>

Hoyer, W., & MacInnis, D. J. (2008). *Consumer behavior* (5th ed.). Mason, OH: South-Western.

Kanner, A. D., & Kasser, T. (2003). *Psychology and consumer culture: The struggle for a good life in a materialistic world*. Washington, DC: American Psychological Association.

Kilbourne, J. (2000). *Can't buy my love: How advertising changes the way we think and feel*. NY: Touchstone.

Lury, C. (2011). *Consumer culture* (2nd ed.). Piscataway, NJ: Rutgers University Press.

Pennsylvania Office of Attorney General. (n.d.). Renting a home or apartment: Leases and security deposits. Retrieved from <http://www.attorneygeneral.gov/consumers.aspx?id=405>

- Practical Money Skills for Life. (2012). Financial literacy for everyone. Retrieved from <http://www.practicalmoneyskills.com/>
- Rapaille, C. (2006). *The culture code: An ingenious way to understand why people around the world live and buy as they do*. NY: Broadway Books.
- Sassatelli, R. (2007). *Consumer culture: History, theory, and politics*. London: SAGE.
- Schor, J. B. (2004). *Born to buy: The commercialized child and the new consumer culture*. NY: Scribner.
- Sorenson, H. (2009). *Inside the mind of the shopper: The science of retailing*. Upper Saddle River, NJ: Wharton School Publishing.
- Underhill, P. (2008). *Why we buy: The science of shopping--updated and revised for the internet, the global consumer, and beyond*. NY: Simon & Schuster.
- Zukin, S. (2004). *Point of purchase: How shopping changed American culture*. NY: Routledge.

Course Analysis Questionnaire

A1. This course is intended as a Dimensions of Wellness liberal studies course. This course is designed for all students regardless of major or academic level. The course will be a variable title course. The course will be cross-listed with ECON 143 and FIN 143.

A2. This course does not require changes in any other course in the department.

A3. This course has not been offered at IUP.

A4. This course is not intended to be dual level.

A5. This course is not to be taken for variable credit.

A6. Many higher education institutions across the United States offer personal finance courses, but internet searches have not led to available financial wellness courses at the postsecondary level. Some universities do offer financial wellness programs for students but do not include wellness as a component of personal finance courses. The University of California, San Diego created a program called LiveWell, and a component of that program is financial wellness. The Ohio State University Student Wellness Center also includes financial wellness in their Dimensions of Wellness program.

A7. The National Financial Educators Council states that “to help our college-age youth achieve financial security, requirements should stipulate financial literacy for college students as well. The vast majority of college coursework is designed to help people pick up skills to earn more money. Yet little or no time is spent teaching them how to place, save, and grow that money. Providing management for college students can proactively address many of the issues they’ll face as adults and help them live happy lives free from financial worry.

Financial literacy for students is vital to helping ensure financial wellness for our youth and communities as a whole. The most effective time window for sharing positive personal finance lessons is before students move out on their own. In today’s age, young people need to master this critical life skill. These skills are invaluable to anyone who desires life success.” (National Financial Educators Council, <http://www.financialeducatorsCouncil.org/financial-literacy-for-students.html>)

There are many organizations that promote financial literacy programs for various ages. The Jump\$tart Coalition is a “national coalitions of organizations dedicated to improving the financial literacy of pre-kindergarten through college-age youth by providing advocacy, research, standards and educational resources. Jump\$tart strives to prepare youth for life-long successful financial decision-making.” The National Standards in K-12 Personal Finance Education were created and are maintained by the Jump\$tart Coalition, and outline “the personal finance knowledge and skills that K-12 students should possess”. Jump\$tart’s national partners include the Federal Deposit Insurance Corporation (FDIC), Federal Reserve Board, Federal Trade Commission, Office of Comptroller of the Currency, Social Security Administration, United States Mint, and numerous private corporations and professional organizations. (<http://www.jumpstart.org>) The long list of national partners strongly suggests they view financial literacy as important knowledge to have and be able to utilize.

B1. FCSE 143 will be taught by the two instructors in Family & Consumer Sciences Education. Each instructor will adhere to the content in the syllabus of record, but may use different teaching methods. Evaluation methods will remain the same as outlined in the syllabus of record, but each instructor will determine the most recent research articles for student review. Each instructor will also approve books appropriate for the book report.

B2. The content of this course is identical to that of ECON 143 and FIN 143 Financial Wellness. This course was developed with faculty from those two departments.

B3. This course will be cross-listed as ECON 143 and FIN 143 Financial Wellness.

B4. This course can be made available to continuing education students.

C1. No new faculty member is required to teach this course.

C2. Resources for this course are adequate.

- Space: Current space allocations are adequate to offer this course.
- Equipment: No special equipment is needed for this course.
- Laboratory Supplies and other Consumable Goods: No laboratory supplies are necessary for this course.
- Library Materials: Library holdings are adequate.
- Travel Funds: No travel funds are needed for this course.

C3. No resources for this course are funded by a grant.

C4. This course could be offered each fall and spring semester. It may also be offered during the summer semester. It will depend on faculty availability.

C5. We expect to offer one section of FCSE 143 each fall and spring semester.

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

C7. No professional society recommends enrollment limits or parameters for this course.

C8. This course does not involve the use of distance education.

D. No additional information is necessary.

Your relationship with money: A personal narrative

FCSE 143: Financial Wellness

Assignment instructions:

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 with money and how that relationship was formed. You will also examine how consumer culture has shaped your view of money, and imagine what you would like your financial future to be in 20 years.

Requirements:

The paper should address the questions below and should be written in paragraph form using APA style formatting (<http://owl.english.purdue.edu/owl/resource/560/1/>).

- Your report should be typed, double-spaced on standard-sized paper (8.5" x 11") with 1" margins on all sides.
- Use 12 pt. Times New Roman font.
- Include a **page header** at the top of every page. To create a **page header**, insert page numbers flush right. Then type "TITLE OF YOUR PAPER" in the header flush left.
- Your report should include a **title page**.

Questions to guide your writing:

Your view of money:

What is money to you? Does it represent power, status, and/or respect? Do you value money? Does it make you happy? How do you use money? What is your relationship regarding saving money? What is your relationship regarding spending money?

Social and cultural aspects of money:

Do you use money to compare yourself to others socially? Do you tie your self-worth and self-esteem to the amount of money you have or the possessions you own/can purchase? What possessions do you consider to be necessities? Are your needs influenced by what those around you consider essential? What do you value more: personal possessions and the status they provide, or financial security? How do you perceive you fit into the American consumer culture?

Personal lessons regarding money:

Was money or the lack of money a big factor in your childhood? Who taught you valuable lessons about money? List 3 examples of lessons you have learned by observing or talking to others about money. Explain how you will use these lessons throughout your lifetime.

Your financial future:

Picture your financial future in 20 years. Describe the quality of life that you see. What are you driving, wearing, and eating? Where do you live and what type of dwelling will you call home? What activities do you participate in during your free time that require money? Are there other people in the life you are imagining? Will you earn enough to meet your needs and theirs? How about wants? How do your values relate to the picture you imagined? Is the quality of life imagined probable on the income you will earn? Will you have negative feelings toward yourself if your life does not turn out as imagined? How is the life you imagined influenced by the consumer culture in which we live?

Your relationship with money: A personal narrative

Grading Rubric/Criteria:

Introductory paragraph	Weak (1)	Good (3)	Strong (5)
Your view of money	Written with little to no description and detail (3)	Written with some description and detail (5)	Written descriptively and in detail (7)
Social and cultural aspects of money	Written with little to no description and detail (3)	Written with some description and detail (5)	Written descriptively and in detail (7)
Personal lessons regarding money	Written with little to no description and detail (3)	Written with some description and detail (5)	Written descriptively and in detail (7)
Your financial future	Written with little to no description and detail (3)	Written with some description and detail (5)	Written descriptively and in detail (7)
Closing paragraph	Weak (1)	Good (3)	Strong (5)
Transitional words and phrases are used to maintain coherence and establish sequence within and between paragraphs	Weak (1)	Good (2)	Strong (3)
Grammar and usage	3 or more errors (1)	1-2 errors (2)	No errors (3)
Spelling, capitalization, and punctuation	3 or more errors (1)	1-2 errors (2)	No errors (3)
APA formatting	4 or more errors (1)	2-3 errors (2)	1 error or less (3)

Liberal Studies Course Approval General Information

1. Faculty will share course syllabi, use the same course objectives, and teach the same content, but reserve the right to teach course content differently. Instructors will use similar assignments. Evaluations will be based on course objectives, and each instructor may use different evaluation methods for the same content. Instructors will also meet to discuss which currently relevant journal articles to include for student review each semester, course content that should be updated to reflect current research findings and legislation, and which textbook to use for the course as new editions are released.

2. Students will
 - examine differing cultural viewpoints regarding money and how personal consumption behavior differs based on a culture's view of money and material goods.
 - examine career and earnings statistics (demographic information including age, sex, race, and ethnicity) published on the US Bureau of Labor Statistics' website (www.bls.gov) that relates to their future career path and earning potential.
 - use the internet to search for scholarship and grant opportunities related to their demographic information (age, sex, gender, race, ethnicity, etc.).
 - examine predatory lending practices related to sex, race, and ethnicity.
 - examine various types of advertising that are directed toward specific demographic groups, and will evaluate those ads for stereotyping and bias.

3. The course instructor will select a book for the book report assignment listed in the syllabus of record. One of the following may be used, but the choice is not limited to these titles:
 - Bach, D. (2004). *The automatic millionaire: A powerful one-step plan to live and finish rich*. New York, NY: Broadway Books.
 - Chilton, D. (1997). *The wealthy barber*. Roseville, CA: Prima Publishing.
 - Clason, G. S. (2005). *The richest man in Babylon*. New York, NY: Signet.
 - Fowles, D. (2008). *The everything personal finance in your 20s and 30s: Erase your debt, personalize our budget, and plan now to secure your future*. Avon, MA: Adams Media.
 - Franklin, D. (2006). *So you graduated college: A financial guide to life after graduation*. Los Altos, CA: Keystone Enterprises LLC.
 - Kobliner, B. (2009). *Get a financial life: Personal finance in your twenties and thirties*. New York, NY: Simon and Schuster.
 - Orman, S. (2007). *The money book for the young, fabulous & broke*. New York, NY: Penguin Group.
 - Richards, C. (2012). *The psychology of wealth: Understand your relationship with money and achieve prosperity*. New York: McGraw Hill.
 - Schor, J. B. (1998). *The overspent American: Why we want what we don't need*. NY: Basic Books.
 - Stanley, T., & Danko, W. (2010). *The millionaire next door*. Lanham, MD: Taylor Trade Publishing.
 - Tisdale, S., & Kennedy, P. (2007). *The true cost of happiness*. Hoboken, NJ: JohnWiley & Sons, Inc.
 - 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*. San Diego, CA: The Tannywood Group, Inc.
 - Young Fisher, S. (2009). *The complete idiot's guide to personal finance in your 20s and 30s*. New York, NY: Penguin Group.

4. The goal of FCSE 143: Financial Wellness is to introduce a general student audience to the role money plays in wellness, and how a student's relationship with money will influence their future financial, physical, and mental health and well-being. While the content is structured to provide students with information relative to their financial experiences during college, the principles and strategies examined are applicable throughout a student's lifetime. There is additional content not explored in CNSV 315: paying for college, renting and right of landlords and tenants, purchasing an automobile, various contracts, and international economics.

There is little overlap with FCSE 101: Personal and Family Management. That course content includes values; goals; decision making; problem solving; communication; managing time, work and family, stress and fatigue, environmental resources, and finances; family, home, and global change; and applying technology in family management. Only a few weeks are focused on family financial management.

While there is a greater overlap with FCSE 315: Consumer Economics and Family Finance content, FCSE 315 does not address the wellness component of financial education and the content is not addressed in the same manner as a 100-level course. In FCSE 315 the focus is on family financial planning, not individual financial planning. Students create a financial plan throughout the course. They begin by creating financial goals and then apply strategies to meet those goals through savings, financing purchases, insuring against risk, investing, and retirement and estate planning. At the end of the semester, students have a financial plan that they can revise throughout their lifetime as milestones in their life are experienced.