TLC 199: MONEY MATTERS
CRN 15843—Fall 2016—Online

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• office hours: drop-in Wed or Thurs 10:00am-noon, 68 PLC
• appointments: call TLC at 541-346-3226 for available times

COURSE DESCRIPTION

Money Matters is a one-credit, pass/no pass course that emphasizes basic financial literacy for university students. The online format allows students flexibility as they track, analyze, and plan everyday financial decisions and boost their comfort with financial terms and concepts.

COURSE OBJECTIVES

Through readings and assignments, you will gain self-awareness, knowledge, and practice that can help you manage money wisely. By the end of the course, you will be able to:

• describe your financial influences and values
• use an income and spending log
• develop a budget
• identify opportunities to reduce spending
• critically read credit card offers and credit reports
• consider costs and benefits of investing in a university education
• be aware of common post-graduation financial concerns
• articulate your real and ideal relationships with money

COURSE MATERIALS

The Duck Store and many other booksellers carry the course text:


Assignment instructions, course announcements, and additional resources appear on our Canvas course site (go to https://canvas.uoregon.edu and log on with your Duck ID and password).

ASSIGNMENTS

To reach the course objectives and earn course credit, you will complete a three-part assignment each week and submit it on the Canvas course site.

1) Track Your Finances—Knowing where your money goes typically plays a key role in making it go further. At the beginning of the term, you will create an income and spending log (IS log): an electronic spreadsheet in which you record all of your financial transactions. You will update your IS log regularly and submit it on Canvas every week.

2) Read and Respond to the Text—The Financial Basics text is packed with information about identifying, avoiding, and recovering from potential financial pitfalls of student life. Each week, you will read one or two chapters and respond to specific questions that require you to consider and reflect on the main ideas. You’ll no doubt relate to some topics and examples more than others, but keep in mind that all of the information can help round out your overall financial knowledge. (See Canvas for specific response questions each week.)

3) Apply the Concepts—Related to the week’s topics from Financial Basics, you will complete and write about an activity that puts your financial know-how to use. (See Canvas for specific instructions.)
<table>
<thead>
<tr>
<th>Deadline</th>
<th>Module</th>
<th>Track</th>
<th>Assignment</th>
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<tbody>
<tr>
<td>Oct 2</td>
<td>1</td>
<td>IS Log</td>
<td>Chapter 3: Budgeting for College&lt;br&gt;Creating a realistic spending plan, simple ways to monitor spending, and understanding your financial nature and personal spending patterns</td>
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<tr>
<td>Oct 9</td>
<td>2</td>
<td>Updated IS Log</td>
<td>Chapter 15: Your Story&lt;br&gt;Recording your money-management experiences as a way to pinpoint your financial strengths and weaknesses</td>
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<td>Oct 16</td>
<td>3</td>
<td>Updated IS Log</td>
<td>Chapter 7: Spend, Spend, Spend&lt;br&gt;The pitfalls of trying to keep up with others who have more money, techniques for dealing with this, and how ignoring the rules for debt and student loans can change your life</td>
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<td>Oct 23</td>
<td>4</td>
<td>Updated IS Log</td>
<td>Chapter 6: Credit Card Phobia&lt;br&gt;The pros and cons of credit cards so you can be cautious about credit cards without being afraid of them</td>
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<td>Oct 30</td>
<td>5</td>
<td>Updated IS Log</td>
<td>Chapter 8: Building a Credit History&lt;br&gt;Why you need a good credit history, how your credit score is determined, and how to ensure you leave college with a good credit rating</td>
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<td>Nov 6</td>
<td>6</td>
<td>Updated IS Log</td>
<td>Chapter 4: Facts of a Financial Life&lt;br&gt;The basics of money management so you don’t have to learn the hard way&lt;br&gt;Chapter 11: Now Where Did I Put That?&lt;br&gt;What documents to save, how to store them, and security issues for your sensitive financial information</td>
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<td>Nov 13</td>
<td>7</td>
<td>Updated IS Log</td>
<td>Chapter 2: First in the Family (p. 12-15)&lt;br&gt;Gathering information about potential college choices, seeking out experienced help, and student financial aid resources&lt;br&gt;Chapters 5: Know What You Owe&lt;br&gt;Ways to determine how much you can safely afford to borrow for your education, being smart about choosing your loan package, and the consequences of dropping out of school</td>
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<td>Nov 20</td>
<td>8</td>
<td>Updated IS Log</td>
<td>Chapter 12: What’s Next&lt;br&gt;Financial planning for life after school—establishing priorities, debt payoff plans, savings plans, and retirement plans&lt;br&gt;Chapter 13: Investment Basics&lt;br&gt;First steps in starting an investment program</td>
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<tr>
<td>Nov 27</td>
<td>9</td>
<td>Updated IS Log</td>
<td><em><strong>Enjoy the holiday weekend! If you like, you may finish the course early.</strong></em></td>
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<tr>
<td>Dec 4</td>
<td>9</td>
<td>Updated IS Log</td>
<td>Chapter 14: Your Personal Money Philosophy&lt;br&gt;Developing principles to guide you through your financial life</td>
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GRADING

Each satisfactory assignment you complete will earn one point in the Canvas grade book. Please follow assignment instructions carefully and submit your work by the stated deadline. If you turn in satisfactory work on time for every assignment, you will pass the course.

FINE PRINT OPTIONS:
If an assignment is not satisfactory the first time you submit it, you will need to revise and resubmit it by the following week's assignment deadline. Similarly, late work will be accepted up to one week after the original deadline. Each assignment submitted or resubmitted during this one-week "grace period" will incur one “late fee” which must be “paid” with a corresponding “late fee project” (see Canvas for examples of late fee projects) before the end of the term.

Any assignment submitted or resubmitted after this one-week grace period will automatically result in a “no pass” in the course.

THE BOTTOM LINE:
In order to pass the course, you must:
- submit satisfactory work for every assignment.
- submit/resubmit assignments no later than one week after the original deadline.
- complete all extra work (“late fee projects”) necessary to make up for any “late fees” you incur.
  All late fee projects must be submitted no later than December 9.

INDIVIDUAL SUPPORT

Feel free to call (541-346-3226) or email (nuetzman@uoregon.edu) me as soon you have a question, concern, or comment about the course. I check phone and email messages regularly and generally can respond the same day.

Although this course does not require that we meet face-to-face, I encourage you to come in to discuss any questions or concerns you have about the content or format of the course. My aim is to maximize the benefits of online learning and minimize the drawbacks. If you can make it to campus and feel that sitting together and talking through the material will help you learn better, let's make sure we do that. You are welcome to come during any of my drop-in hours or to schedule an appointment with me through the main TLC office (68 PLC, 541-346-3226).

ADDITIONAL STANDARDS

Academic Integrity
All students are expected to complete assignments in a manner consistent with academic integrity. Students must produce their own work and properly acknowledge and document all sources (ideas, quotations, paraphrases). For additional information and resources, see http://integrity.uoregon.edu/students/.

Accommodations
The University of Oregon is working to create inclusive learning environments. If aspects of the instruction or design of this course limit your participation, I encourage you to talk with me as soon as possible so that we can strategize how you can get the most out of this course. If you have a disability, you are also welcome to contact the Accessible Education Center in 164 Oregon Hall at 541-346-1155 or uoaec@uoregon.edu.

Diversity
Open inquiry, freedom of expression, and respect for difference are fundamental to a comprehensive and dynamic education. The University Teaching and Learning Center is committed to upholding these ideals by encouraging the exploration, engagement, and expression of divergent perspectives and diverse identities.