



Course:
Economic & Financial Literacy
ECON 3302

Meeting Info:
Online
7-week

Instructor:
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Office Hours:
MWF 2:00-3:30

ZOOM Meetings:
by appointment, if necessary



Course Description and Objectives

In this course, we explore the relationship between the economic way of thinking and personal financial decisions.

Your career was, is, or will be inextricably connected to your personal finances. Understanding the connections between an organization's financial challenges and opportunities, the industry in which it competes, and the macroeconomic factors that affect it will make you a more valuable contributor. Understanding your own financial challenges and opportunities, based on the career path you have chosen, will allow you to pursue your professional and personal life goals more deliberately.

You will learn to apply some very specific and practical personal finance tools. You will use return on investment to analyze the benefits of education and both hard and soft skill development. You will use spreadsheets and apps to prepare budgets. You will apply the results of personality tests and visualizations to clarify goals and priorities for different times in your life. You will engage in stock market simulations to better understand investments. You will include both tax implications and cybersecurity precautions to augment traditional definitions of insurance. Most of all, you will develop skills to effectively and professionally communicate what you have learned.

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Course Resources:

All required course materials including readings, videos, activities, lectures, and interactives will be posted online in Canvas and made available at no additional financial cost to you. There is a three-fold reason for this: 1) I want to bring you a variety of timely educational stimuli so that there is something to fit every learning style; 2) I believe, in a 7-week course, that frequent, short learning prompts yield better results than a traditional textbook or even an adaptive learning platform, and 3) as a parent, grandparent, and concerned faculty member, I am sensitive to the costs of education, in general, and course materials, in particular.

Please do your part by recognizing that each of the materials I post has a learning objective that will enrich your knowledge, understanding, and application of the course. Take advantage of these materials and try to connect them to a bigger picture.

Additionally, I will offer a recommended reading list that you can use to supplement your learning in this course or to use a reference in lifelong learning beyond this class.

How to Take this Course:

Delivered in a 7-week, online format, please remember that this is a full semester course for which you receive a full three credits. Please don't underestimate the challenges that this abbreviated schedule entails.

Each weekly unit has a theme that begins with my introductory video and notes, followed by four unit topics, each including a reading, video and an activity.

By necessity, the course moves quickly and you must stay on top of the work each week in sequence. The course builds on itself, so although you have flexibility within each weekly unit to organize your own time, you cannot work ahead to future units or make up missed work from past units.

Each weekly unit opens on Mondays at midnight and closes on Sundays at 11:59 PM. **The one exception to this schedule is Unit Seven, which closes on Saturday, October 10th at 11:59 PM because that is the end of course date.**



7-Week Course Organization

Week One: The Economic Way of Thinking Overview

Monday, August 24th to Sunday, August 30th

- ✚ Topic 1: Scarcity, Choice and Opportunity Cost
- ✚ Topic 2: Marginal Decision-making
- ✚ Topic 3: Behavioral Economics
- ✚ Topic 4: Macroeconomic and Microeconomic Factors

Week Two: Personal Finance #1 Overview

Monday, August 31st to Sunday, September 6th

- ✚ Topic 1: Investing in Yourself
- ✚ Topic 2: Earning Income
- ✚ Topic 3: Budgeting Basics
- ✚ Topic 4: Making Financial Choices

Week Three: Personal Finance #2 Overview

Monday, September 7th to Sunday, September 13th

- ✚ Topic 1: Spending
- ✚ Topic 2: Credit Basics
- ✚ Topic 3: Understanding Credit and Debt
- ✚ Topic 4: Using Credit Wisely

Week Four: Personal Finance #3 Overview

Monday, September 14th to Sunday, September 20th

- ✚ Topic 1: Saving
- ✚ Topic 2: Short-term and long-term goals
- ✚ Topic 3: Investing Basics
- ✚ Topic 4: Investing Wisely

Week Five: Personal Finance #4 Overview

Monday, September 21st to Sunday, September 27th

- ✚ Topic 1: Protection
- ✚ Topic 2: Insurance
- ✚ Topic 3: Cybersecurity
- ✚ Topic 4: Fraud

Week Six: Capital Markets Overview

Monday, September 28th to Sunday, October 4th

- ✚ Topic 1: Circular Flow
- ✚ Topic 2: Financial Institutions
- ✚ Topic 3: Financial Markets
- ✚ Topic 4: Entrepreneurship

Week Seven: Economic Implications Overview

Monday, October 5th to Saturday, October 10th

- ✚ Topic 1: Macroeconomic Goals and Policies
- ✚ Topic 2: Taxation
- ✚ Topic 3: Global Implications
- ✚ Topic 4: Philanthropy

Student Responsibilities

For each weekly unit, you will actively watch my introductory unit video, move on to the four weekly unit topics and complete the reading, video, and activity for each. There will be short quizzes to check your understanding following the introductory unit video and each unit topic. At the end of each weekly unit, you will choose to do **just one** of the following three summative assessment options:

- 1) A **5-minute video** demonstrating and explaining what you learned through the unit's four topic **activities**, **OR**
- 2) A **written summary** of the week's overview and four unit topics, in the **form of a memo** to a boss, **OR**
- 3) An **online test** of what you learned with **20 multiple choice** questions and **one short answer** question.

Over the course, you **must do two of each type of assessment** and may choose to do a third of one type to total seven. ***I will count only your best six unit grades and those six must include two from each category.***

This is also the make-up policy for all students and all situations. You may **drop a single week's unit grade** if you have technology problems, health issues, travel requirements, family emergencies, religious obligations, personal commitments, work conflicts, school-sponsored activities, or anything else that prevents you from on-time, proper Canvas submission.

All assignments and assessments open on Mondays at midnight and are **due on Sundays at 11:59 PM**. **The one exception is for Unit Seven, which will close at 11:59 PM on Saturday, when the course closes.** No assessments will be re-opened once they have closed and no work will be accepted late. You do have some **built in grade boosters with the initial introductions, getting started quiz and optional discussion board participation**; please take advantage of those opportunities at the beginning of the course.

Course Grading Policy

Week One Unit Grades	50*
Week Two Unit Grades	50*
Week Three Unit Grades	50*
Week Four Unit Grades	50*
Week Five Unit Grades	50*
Week Six Unit Grades	50*
Week Seven Unit Grades	50*

***The 50 points of weekly unit grades are comprised of five 5-point quizzes and one 25-point end of unit assessment.**

Total Points Possible	350
Make-Up Policy – drop one	-50
Sub-total of Unit grades	300

Optional Introduction	4
Optional Getting Started Quiz	4
Optional Discussion Board	7

Possible Course points 365

The 15 points of introduction, getting started quiz, and discussion board participation act as your buffer points to help boost your grade if you don't do as well as you had hoped on a particular assignment. Although optional, I would strongly encourage you to complete them.

Of the seven weekly units, I will drop your lowest weekly unit grade and count only your best six unit grades for course final grade purposes. Each week's 50 points comes from five 5-point embedded questions in the unit introduction and its four topics and one 25-point end of unit assessment. You get to choose each week between video creation, written assignment and test as the end of unit assessment, but remember that over the course, you must complete two of each type. The six that I count must reflect two of each type.

Based on the sum of your best six units, plus optional assignments, course grades will be earned/awarded as follows:

- A: >270 points
- B: 240-269 points
- C: 210-239 points
- D: 180-219 points
- F: <180 of points

The Fine Print

Regarding plagiarism: On all assignments, doing your own work is absolutely essential. In ALL projects, you must cite the sources of any information, quotations or ideas which are not your own, using standard citation methods (APA, Chicago Style or MLA). I care much less about the form that you use as about you giving credit where it is due. Your grade is not nearly as important as your integrity. If in doubt, cite! Let me be very clear. You cannot clip and paste text from the internet into your papers and pass it off as your own writing. You cannot turn in a paper that someone else has written or that you have bought or downloaded from online. Plagiarized work or exam cheating will automatically get a zero on the assignment and may cause you to fail the class, at my discretion. I take such violations very seriously. Please familiarize yourself with and follow the University policy on Academic Honesty in the Student Handbook.

Required University Policies:

The following University policies must appear on each course syllabus or be provided as an informational sheet (weblinks to these policies may be used in the print or electronic syllabus and are found [here](#). They include information about:

- Student rights and responsibilities
- Grade replacement/forgiveness
- Census date policies
- State-mandated Course Drop Policy
- Disability Services
- Student absences due to religious holidays
- Student absences due to school-sponsored events
- Social security and FERPA statement
- Emergency exits and evacuation
- UT Tyler, a tobacco-free university – specifics [here](#).
- Handguns in the classroom – specifics [here](#).

Some Specifics for this Online Class:

Do not copy, re-post, or distribute any materials from class.

When you submit a writing assignment, use proper grammar, spelling, punctuation, sentence structure, and paragraph structure.

When preparing and posting a video, be aware of your surroundings, speak clearly, and be professional. Keep to 5 minutes.

When posting on the discussion board, be polite and professional – use the acronym “THINK!” Keep your posts true, helpful, inspiring, necessary, and kind.

Additional Syllabus Information

Important Covid-19 Information for Classrooms and Laboratories

Students are required to wear face masks covering their nose and mouth, and follow social distancing guidelines, at all times in public settings (including classrooms and laboratories), as specified by [Procedures for Fall 2020 Return to Normal Operations](#). The UT Tyler community of Patriots views adoption of these practices consistent with its [Honor Code](#) and a sign of good citizenship and respectful care of fellow classmates, faculty, and staff.

Students who are feeling ill or experiencing symptoms such as sneezing, coughing, or a higher than normal temperature will be excused from class and should stay at home and may join the class remotely. Students who have difficulty adhering to the Covid-19 safety policies for health reasons are also encouraged to join the class remotely. Students needing additional accommodations may contact the Office of Student Accessibility and Resources at University Center 3150, or call (903) 566-7079 or email saroffice@uttyler.edu.

Recording of Class Sessions

Class sessions may be recorded by the instructor for use by students enrolled in this course. Recordings that contain personally identifiable information or other information subject to FERPA shall not be shared with individuals not enrolled in this course unless appropriate consent is obtained from all relevant students. Class recordings are reserved only for the use of students enrolled in the course and only for educational purposes. Course recordings should not be shared outside of the course in any form without express permission.