



EXPERIENTIAL LEARNING IN PERSONAL FINANCE **SYLLABUS**

Course Name: Experiential Learning in Personal Finance

Instructor: Susan Doty

Office Location: CAS #141

Class Format: Online Asynchronous Long Summer

Course Number: ECON 4333-01

Contact: sdoty@uttyler.edu

Office Hours: Thursdays 8:45 -10:45am

Zoom Meetings: By Appointment

Course Description:

Experiential Learning in Personal Finance is the third course in a sequence, preceded by *Personal Finance Economics* (ECON 3303) and *Building Financial Resilience* (ECON 3333), designed to prepare students to earn a micro credential in financial wellness. This hands-on course requires students to engage with private sector firms, non-profits, community organizations, or government entities to apply their theoretical knowledge in real-world settings. Students work on projects like organizing community events, developing financial literacy programs, or assisting with urban planning initiatives. Students find placement in local organizations, where they work on economic mobility initiatives, focusing on financial resilience and generational wealth creation. The emphasis is on creating sustainable, long-term impact through education and financial planning services.

Student Learning Outcomes:

Through the process of completing their supervised fieldwork, students will acquire the skill set to meet a minimum of seven of the following ten objectives:

1. Apply personal finance concepts in real-world scenarios.
2. Collaborate with community organizations to improve financial literacy.
3. Build professional relationships within the financial and social services sector.
4. Develop community-based financial literacy programs.
5. Create and implement a financial education event or program.
6. Conduct ethical and confidential financial counseling.
7. Deliver personalized basic financial coaching.
8. Analyze basic personal financial data to assess client needs.
9. Evaluate the impact of socioeconomic and policy factors on financial stability.
10. Reflect critically on financial coaching experiences.

Course Organization:

This is a capstone course where students complete outreach through internships or individual outreach in financial counseling roles at non-profits, credit unions, financial planning firms, or government entities. Students assist individuals or families with budgeting, debt management, and investment planning. They work on real-world financial planning problems. Through supervised fieldwork with local organizations, students will apply economic concepts to real-world problems such as income inequality, economic policy, and poverty alleviation. Reflection papers and project reports are integral parts of the assessment.

Course Organization (continued):

Delivered in long summer session, this is a 13-week course delivered in hybrid format. Students will meet in-person on campus two times during the semester for full-day student workshops*. Additionally, students will attend weekly one-hour synchronous group Zoom sessions*, arrange for one faculty field observation, and will complete a minimum of 100 hours in a faculty-approved, supervised field internship.

Course Materials:

Students will be provided with a field work manual, all readings, videos, and activities in Canvas *at no additional financial cost*. Learning materials have been selected from a wide range of academic, practitioner, government, and business economics publication sources. UT Tyler offers a *NY Times* subscription and the full version of Microsoft Office for students.

Course Tools:

Students must have access to a PC with the Windows operating system, reliable internet, and the full *MS Office suite* installed. Additionally, students must have audio, video, and screen capture recording capabilities.

Grading Policy:

Final course grades are based on the following:

- Individual Project: 500 points
 - Reflections - 150
 - Outreach Project - 250
 - Final Presentation – 100
- Midterm Exam: 100 points
- Individual Meetings: 100 points
- CFEI: 300 points

*In Summer 2026, the full-day student workshop and synchronous Zoom meeting requirement will be replaced with the National Financial Educator's Council Certified Financial Education Instructor (NFEC CFEI) certification process, which can be completed online. There are 12 modules to the CFEI. You will receive 20 points for each module and 60 points for its successful completion.

Final grades will be determined by the sum of the above:

- A = 900+ points
- B = 800-899 points
- C = 700-799 points
- D = 600-699 points
- F = <600 points

Make-Up Policy: The two full-day student workshops (CFEI certification substitution in Summer 2026) and 100-hour minimum field work experiences are mandatory with no make-up options available. Other work will be accepted up to one week late with a 50% grade penalty. This policy is in effect for all students and all situations.

Required University Supplement to Course Syllabus Hyperlinks in Canvas

Student Resources:

- UT Tyler Student Accessibility and Resource (SAR) Office (provides needed accommodations to students with document needs related to access and learning)
- UT Tyler Writing Center
- The Mathematics Learning Center
- UT Tyler PASS Tutoring Center
- UT Tyler Supplemental Instruction
- Upswing (24/7 online tutoring) - covers nearly all undergraduate course areas
- Robert Muntz Library and Library Liaison 08/2024
- Canvas 101 (learn to use Canvas, proctoring, Unicheck, and other software)
- Digital Support Toolkit (for supported courses only. Students are automatically enrolled in the toolkit for supported courses)
- LIB 422 -- Computer Lab where students can take a proctored exam
- The Career Success Center
- UT Tyler Testing Center
- Office of Research & Scholarship Design and Data Analysis Lab

Resources available to UT Tyler Students

- UT Tyler Counseling Center (available to all students)
- MySSP App (24/7 access to Student Support Program counseling through phone or chat and online wellness resources available in a variety of languages)
- Student Assistance and Advocacy Center
- Military and Veterans Success Center (supports for our military-affiliated students)
- UT Tyler Patriot Food Pantry
- UT Tyler Financial Aid and Scholarships
- UT Tyler Student Business Services (pay or set up payment plans, etc.)
- UT Tyler Registrar's Office
- Office of International Programs
- Title IX Reporting
- Patriots Engage (available to all students. Get engaged at UT Tyler.)

University Policies and Information

Withdrawing from Class Students may withdraw (drop) from this course using the Withdrawal Portal. Withdrawing (dropping) this course can impact your Financial Aid, Scholarships, Veteran Benefits, Exemptions, Waivers, International Student Status, housing, and degree progress. Please speak with your instructors, consider your options, speak with your advisor, and visit the One-Stop Service Center (STE 230) or email enroll@uttyler.edu to get a complete review of your student account and the possible impacts to withdrawing. We want you to make an informed decision. UT Tyler faculty and staff are here for you and often can provide additional support options or assistance. Make sure to carefully read the implications for withdrawing from a course and the instructions on using the Withdrawal portal.

University Policies and Information (continued)

Texas law prohibits students from dropping more than six courses during their entire undergraduate career*. The six courses dropped includes those from other 2-year or 4-year Texas public colleges and universities. Consider the impact withdrawing from this class has on your academic progress and other areas, such as financial implications. We encourage you to consult your advisor(s) and Enrollment Services for additional guidance. CAUTION #1:

Withdrawing before census day does not mean you get a full refund. Please see the Tuition and Fee Refund Schedule.

CAUTION #2: All international students must check with the Office of International Programs before withdrawing.

All international students are required to enroll full-time for fall and spring terms. CAUTION #3: All UT Tyler

Athletes must check with the Athletic Academic Coordinator before withdrawing from a course. CAUTION #4: All

veterans or military-affiliated students should consult with the Military and Veterans Success Center.

* Students who began college for the first time before 2007 are exempt from this law.

Artificial Intelligence Statement

UT Tyler is committed to exploring and using artificial intelligence (AI) tools as appropriate for the discipline and task undertaken. We encourage discussing AI tools' ethical, societal, philosophical, and disciplinary implications. All uses of AI should be acknowledged as this aligns with our commitment to honor and integrity, as noted in UT Tyler's Honor Code. Faculty and students must not use protected information, data, or copyrighted materials when using any AI tool. Additionally, users should be aware that AI tools rely on predictive models to generate content that may appear correct but is sometimes shown to be incomplete, inaccurate, taken without attribution from other sources, and/or biased. Consequently, an AI tool should not be considered a substitute for traditional approaches to research. You are ultimately responsible for the quality and content of the information you submit. Misusing AI tools that violate the guidelines specified for this course is considered a breach of academic integrity. The student will be subject to disciplinary actions as outlined in UT Tyler's Academic Integrity Policy.

Final Exam Policy

Final examinations are administered as scheduled. If unusual circumstances require that special arrangements be made for an individual student or class, the Dean of the appropriate college, after consultation with the faculty member involved, may authorize an exception to the schedule. Faculty members must maintain student final examination papers for a minimum of three months following the examination date.

Incomplete Grade Policy

If a student, because of extenuating circumstances, is unable to complete all of the requirements for a course by the end of the semester, then the instructor may recommend an Incomplete (I) for the course. The "I" may be assigned in place of a grade only when all of the following conditions are met: (a) the student has been making satisfactory progress in the course; (b) the student is unable to complete all coursework or final exam due to unusual circumstances that are beyond personal control and are acceptable to the instructor, and (c) the student presents these reasons before the time that the final grade roster is due. The semester credit hours for an Incomplete will not be used to calculate the grade point average. The student and the instructor must submit an Incomplete Form detailing the work required and the time by which the work must be completed to their respective department chair or college dean for approval. The time limit established must not exceed one year. Should the student fail to meet all of the work for the course within the time limit, then the instructor may assign zeros to the unfinished work, compute the course average for the student, and assign the appropriate grade. If a grade has yet to be assigned within one year, then the Incomplete will be changed to an F, or NC. If the course was initially taken under the CR/NC grading basis, this may adversely affect the student's academic standing.

University Policies and Information (continued)

Grade Appeal Policy

Disputes regarding grades must be initiated within sixty (60) days from the date of receiving the final course grade by filing a Grade Appeal Form with the instructor who assigned the grade. A grade appeal should be used when the student thinks the final course grade awarded does not reflect the grades earned on assessments or follow the grading scale as documented in the syllabus. The student should provide the rationale for the grade appeal and attach supporting document about the grades earned. The form should be sent via email to the faculty member who assigned the grade. The faculty member reviews the rationale and supporting documentation and completes the instruction section of the form. The instructor should return the form to the student, even if a grade change is made at this level. If the student is not satisfied with the decision, the student may appeal in writing to the Chairperson of the department from which the grade was issued. In situations where there is an allegation of capricious grading, discrimination, or unlawful actions, appeals may go beyond the Chairperson to the Dean or the Dean's designee of the college from which the grade was issued, with that decision being final. The Grade Appeal form is found in the Registrar's Form Library.

NOTE: The Grade Appeal Form is different from the Application for Appeal form submitted to the Student Appeals Committee, which does not rule on grade disputes as described in this policy.

Disability/Accessibility Services

In accordance with Section 504 of the Rehabilitation Act, Americans with Disabilities Act (ADA) and the ADA Amendments Act (ADAAA), the University of Texas at Tyler offers accommodations to students with learning, physical, and/or psychological disabilities. If you have a disability, including a non-visible diagnosis such as a learning disorder, chronic illness, TBI, PTSD, ADHD, or a history of modifications or accommodations in a previous educational environment, you are encouraged to visit <https://hood.accessiblelearning.com/UTTyler/> and fill out the New Student application. The Student Accessibility and Resources (SAR) office will contact you when your application has been submitted and an appointment with the Assistant Director Student Accessibility and Resources/ADA Coordinator. For more information, including filling out an application for services, please visit the SAR webpage at <https://www.uttyler.edu/disability-services>, the SAR office located in the Robert Muntz Library, LIB 460, email saroffice@uttyler.edu, or call 903.566.7079."

Military Affiliated Students

UT Tyler honors the service and sacrifices of our military-affiliated students. If you are a student who is a veteran, on active duty, in the reserves or National Guard, or a military spouse or dependent, please stay in contact with your faculty member if any aspect of your present or prior service or family situation makes it difficult for you to fulfill the requirements of a course or creates disruption in your academic progress. It is important to make your faculty member aware of any complications as far in advance as possible. Your faculty member is willing to work with you and, if needed, put you in contact with university staff who are trained to assist you. The Military and Veterans Success Center (MVSC) has campus resources for military-affiliated students. The MVSC can be reached at MVSC@uttyler.edu or via phone at 903.565.5972.

Students on an F-1 Visa

To remain in compliance with Federal Regulations requirements you must do the following: • Traditional face-to-face classes: Attend classes on the regular meeting days/times. • Hybrid Classes: Attend all face-to-face classes convened by the instructor according to the schedule set for your specific course. • Online course: Only one online course can count toward your full-time enrollment. Students are expected to be fully engaged and meet all requirements for the online course.

University Policies and Information (continued)

Academic Honesty and Academic Misconduct

The UT Tyler community comes together to pledge that "Honor and integrity will not allow me to lie, cheat, or steal, nor to accept the actions of those who do." Therefore, we enforce the Student Conduct and Discipline policy in the Student Manual of Operating Procedures (Section 8).

FERPA

UT Tyler follows the Family Educational Rights and Privacy Act (FERPA) as noted in University Policy 5.2.3. The course instructor will follow all requirements to protect your confidential information.

Absence for Official University Events or Activities

This course follows the practices related to Excused Absences for University Events or Activities as noted in the Catalog.

Absence for Religious Holidays

This course follows the practices related to Excused Absences for Religious Holy Days as noted in the Catalog.

Absence for Pregnant Students

This course follows the requirements of Texas Laws SB 412, SB 459, SB 597/HB 1361 to meet the needs of pregnant and parenting students. Part of the supports afforded pregnant students includes excused absences. Faculty who are informed by a student of needing this support should make a referral to the Parenting Student Liaison.

NOTE: Students must work with the Parenting Student Liaison in order to receive these supports. Students should reach out to the Parenting Student Liaison at parents@uttyler.edu and also complete the Pregnant and Parenting Self-Reporting Form.

Campus Carry

We respect the right and privacy of students who are duly licensed to carry concealed weapons in this class. License holders are expected to behave responsibly and keep a handgun secure and concealed. More information is available at <http://www.uttyler.edu/about/campus-carry/index.php>