



Oregon State University

Ecampus

Course Name: Financial Literacy for College Life

Course Number: BA 140

Credits: 2 Credits

COURSE DESCRIPTION

BA 140 helps you learn the fundamentals of college life personal finances. To achieve long- and short-term financial goals and security, it is essential to be prudent managers of financial resources. This course will examine how your background experiences, values, goals, and decisions can impact your financial future and will help you gain knowledge in key areas of your financial life in college.

COURSE CREDITS

This course combines approximately 60 hours of instruction, online activities, and assignments for 2 credits.

INSTRUCTORS

Sandy Neubaum, Director – Austin Entrepreneurship Program

Office Phone: 541-713-8046

Office: Weatherford Hall D102 - Office Hours: By appointment

Email: sandy.neubaum@oregonstate.edu

Lauren Caruso, Outreach & Engagement – Austin Entrepreneurship Program

Office Phone: 541-737-1671

Office: Weatherford Hall D106 – Office Hours: By appointment

Email: lauren.caruso@oregonstate.edu

Jennifer Villalobos, Instructor – Austin Entrepreneurship Program

Office Phone: --

Office: --

Email: Jennifer.villalobos@oregonstate.edu

Sample syllabi may not have the most up-to-date information. For accuracy, please check the [ECampus Schedule of Classes](#) to see the most current instructor information. You can search for contact information by name from the [OSU Home Page](#).

COMMUNICATION

Please email your instructor with questions or comments on the course. The instructor will reply within 24-48 hours (on work days). We will strive to return your assignments and grades for course activities to you within five business days of the due date.

TECHNICAL ASSISTANCE: CANVAS

This course will be delivered via Canvas where you will interact with your classmates and with your instructor. Within the course Canvas site you will access the learning materials, such as the syllabus, class discussions, assignments, projects, and quizzes. To preview how an online course works, visit the [Ecampus Course Demo](#) and [Getting started](#).

If you experience computer difficulties, need help downloading a browser or plug-in, assistance logging into the course, or if you experience any errors or problems while in your online course, contact the OSU Help Desk for assistance. You can call (541) 737-3474, email osuhelpdesk@oregonstate.edu or visit the [OSU Computer Helpdesk](#) online. For technical assistance, you may also visit [Ecampus Technical Help](#).

Course Site Login Information

Information on how to login to your course site can be found [HERE](#).

LEARNING RESOURCES

A computer with a working internet connection is required. There are no textbooks required for this course.

NOTE: For textbook accuracy, please always check the textbook list at the [OSU Bookstore website](#). Sample syllabi may not have the most up-to-date information.

Students can also click the 'OSU Beaver Store' link associated with the course information in the [Ecampus schedule of classes](#) for course textbook information and ordering.

Tutoring

For information about possible tutoring for this course, please visit our Ecampus [NetTutor](#) page. Other resources include:

- [Writing Center](#)
- [Online Writing Lab](#)

MEASURABLE STUDENT LEARNING OUTCOMES

- Identify basic skills to effectively manage personal finances such as budgeting and goal setting
- Examine how your background experiences, values, goals, and decisions can impact your financial future
- Demonstrate how to effectively create a budget through an interactive activity
- Understand common misconceptions around credit management
- Understand options regarding paying for college and repaying student loans
- Identify resources on and off campus for further information regarding developing your own financial literacy
- Understand the dangers of identity theft and how to prevent it
- Judge the quality of a financial institution's services and how to open an account
- Understand the need for and basics of health, renter's, and car insurances
- Understand simple contracts for renting, car purchases and other major purchases
- Demonstrate an understanding basic of financial concepts: credit cards, debit cards, overdraft protection, cash flow, FICO/Credit scores

- Be engaged in establishing career goals that will provide adequate income and personal fulfillment
- Demonstrate an understanding of personal financial planning and sound money management skills
- Accept responsibility for and understand personal and societal consequences of financial decisions

EVALUATION OF STUDENT PERFORMANCE

Grading

A	93% - 100%	B	83% - 87%	C	73% - 77%	D	63% - 67%
A-	90% - 92%	B-	80% - 82%	C-	70% - 72%	D-	60% - 62%
B+	88% - 89%	C+	78% - 79%	D+	68% - 69%	F	Lower than 60%

COURSE CONTENT

Assignments and topics are subject to change.

Week	Topic	Learning Activities
1	Introduction to Financial Literacy for College Life <i>Analyze your money beliefs and dispel your money misbeliefs.</i>	Assignments related to the Basics of Financial Literacy, including: Readings Videos Online discussion Quiz 1 Journal
2	To Budget or Not to Budget? <i>Who are we kidding? You have to budget.</i>	Assignments related to Budgeting, including: Readings Videos Online discussion Quiz 2 Journal
3	Just Who Are These "Financial Experts"? <i>Exploring the differences between financial planners and bloggers. Extra Credit on Basics of Investing.</i>	Assignments related to Financial Experts, including: Readings Videos Online discussion Quiz 3 Journal
4	It's Not Your Parent's Bank <i>Choosing a bank that is right for you, not one just because your parents bank there.</i>	Assignments related to Banking, including: Readings Videos Online discussion Quiz 4 Journal
5	Paying for College <i>Options for paying for college and managing your student</i>	Assignments related to Paying for College, including: Readings Videos Online discussion Quiz 5

	<i>loans...because there's only so much ramen a student can eat.</i>	Journal
6	Credit Cards, Friend or Foe? <i>Understanding how to make credit your friend, not your foe.</i>	Assignments related to Credit and Debt, including: Readings Videos Online discussion Quiz 6 Journal
7	To Rent or To Buy, That is the Question. <i>Knowing the ins and outs of the Corvallis rental market...and the rights that you have as a renter.</i>	Assignments related to Renting or Buying, including: Readings Videos Online discussion Quiz 7 Journal
8	Cars <i>Likely your first "big purchase"</i>	Assignments related to Cars, including: Readings Videos Online discussion Quiz 8 Journal
9	Taxes <i>"The only things in life that are certain are death and taxes."</i>	Assignments related to Taxes, including: Readings Videos Online discussion Quiz 9 Journal
10	Managing the Unexpected <i>Insurance, Living Wills, Estate Planning, Etc.</i>	Assignments related to Managing the Unexpected, including: Readings Videos Online discussion Quiz 10 Journal
Finals		Next Term Budget Due Wednesday of Finals Week

COURSE POLICIES

Discussion Participation

Students are expected to participate in all graded discussions. While there is great flexibility in online courses, this is not a self-paced course. You will need to participate in our discussions on at least two different days each week, with your first post due no later than Wednesday evening, and your second and third posts due by the end of each week (Sunday at noon). You must respond to every discussion thread provided for you each week. You must make an initial post to the question asked by the thread and at least 2 posts to a response written by a classmate.

Late Work Policy

Discussion Boards

No credit will be given for late discussion boards – all discussion boards must be responded to during the week assigned.

All Other Assignments

All assignments and quizzes may be turned in *up to one week late* for up to full credit, but will receive no feedback. After one week, all incomplete or missing assignments turned in late may receive up to 50% credit unless alternative arrangements are made with or by the instructor.

Deadline for all late work is 12 pm the last Friday of the term. No late work will be accepted after this date.

Incompletes

Incomplete (I) grades will be granted only in emergency cases (usually only for a death in the family, major illness or injury, or birth of your child), and if the student has turned in 80% of the points possible. If you are having any difficulty that might prevent you completing the coursework, please don't wait until the end of the term; let your instructors know right away.

Guidelines for a Productive and Effective Online Classroom

Students are expected to conduct themselves in the course (e.g., on discussion boards, email) in compliance with the university's regulations regarding civility.

Civility is an essential ingredient for academic discourse. All communications for this course should be conducted constructively, civilly, and respectfully. Differences in beliefs, opinions, and approaches are to be expected. In all you say and do for this course, be professional. Please bring any communications you believe to be in violation of this class policy to the attention of your instructor.

Active interaction with peers and your instructor is essential to success in this online course, paying particular attention to the following:

- Unless indicated otherwise, please complete the readings and view other instructional materials for each week before participating in the discussion board.
- Read your posts carefully before submitting them.
- Be respectful of others and their opinions, valuing diversity in backgrounds, abilities, and experiences.
- Challenging the ideas held by others is an integral aspect of critical thinking and the academic process. Please word your responses carefully, and recognize that others are expected to challenge your ideas. A positive atmosphere of healthy debate is encouraged.

DISABILITY ACCOMMODATION

Oregon State University is committed to student success; however, we do not require students to use accommodations nor will we provide them unless they are requested by the student. The student, as a legal adult, is responsible to request appropriate accommodations. The student must take the lead in applying to Disability Access Services (DAS) and submit requests for accommodations each term through DAS Online. OSU students apply to DAS and request accommodations at our [Getting Started with DAS](#) page.

Accommodations are collaborative efforts between students, faculty and Disability Access Services (DAS). Students with accommodations approved through DAS are responsible for contacting the faculty member in charge of the course prior to or during the first week of the term to discuss accommodations. Students who believe they are eligible for accommodations but who have not yet obtained approval through DAS should contact DAS immediately at 541-737-4098.

Additionally, Canvas, the learning management system through which this course is offered, provides a [vendor statement](#) certifying how the platform is accessible to students with disabilities.

EXPECTATIONS FOR STUDENT CONDUCT

Student conduct is governed by the university's policies, as explained in the [Office of Student Conduct: Information and Regulations](#). Students are expected to be honest and ethical in their academic work. Intentional acts of academic dishonesty such as cheating or plagiarism may be penalized by imposing an "F" grade in the course.

Student conduct is governed by the universities policies, as explained in the Office of the Dean of Student Life: Student Conduct and Community Standards. In an academic community, students and faculty, and staff each have responsibility for maintaining an appropriate learning environment, whether online or in the classroom. Students, faculty, and staff have the responsibility to treat each other with understanding, dignity, and respect.

Students are expected to conduct themselves in the course (e.g. on discussion boards, email postings, etc.) in compliance with the university's regulations regarding civility. Students will be expected to treat all others with the same respect as they would want afforded to themselves. Disrespectful behavior (such as harassing behavior, personal insults, inappropriate language) or disruptive behaviors are unacceptable and can result in sanctions as defined by Student Conduct and Community Standards.

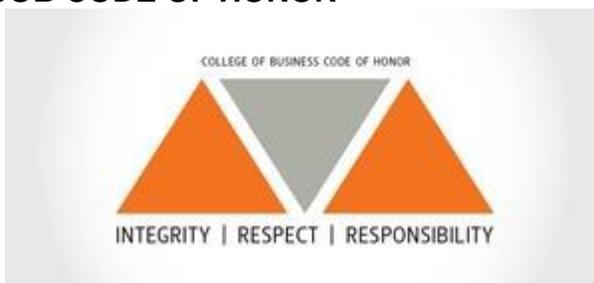
For more info on these topics please see:

- [Statement of Expectations for Student Conduct](#)
- [Student Conduct and Community Standards - Offenses](#)
- Policy On Disruptive Behavior

Academic Dishonesty

According to OSU student conduct regulations, academic dishonesty is defined as an intentional act of deception in which a student seeks to claim credit for the work or effort of another person or uses unauthorized materials or fabricated information in any academic work. Refer to the [OSU Student Conduct code \(576-015-0020\)](#) for a comprehensive definition of academic dishonesty. All cases of suspected academic dishonesty will be handled in strict accordance with [OSU policy](#) and [College of Business policy](#).

COB CODE OF HONOR



A code of honor represents the moral commitments of those abiding to it. While each person lives by his or her personal code, the establishment of collective values creates a universal goal to which we can aspire. It is through the pursuit of these professional attributes that we reduce the possibility of immoral actions ourselves.

In order to uphold our personal character and the organization that we proudly call our own, we take this oath.

Integrity

The quality of being honest and having strong moral principles, integrity stands as the backbone of character and is essential for success.

Respect

Respect for others and yourself is a commitment to the fair treatment of and the fair competition with others. Through respect we embolden the character of others and ourselves.

Responsibility

We are held accountable for our words and actions as professionals to embed a steadfast commitment to honor in our decisions.

OSU STUDENT EVALUATION OF TEACHING

Course evaluation results are extremely important and are used to help used improve this course and the learning experience of future students. Results from the 19 multiple choice questions are tabulated anonymously and go directly to instructors and department heads. Student comments on the open-ended questions are compiled and confidentially forwarded to each instructor, per OSU procedures. The online Student Evaluation of Teaching form will be available toward the end of each term, and you will be sent instructions via ONID by the Office of Academic Programs, Assessment, and Accreditation. You will log in to “Student Online Services” to respond to the online questionnaire. The results on the form are anonymous and are not tabulated until after grades are posted.

REFUND POLICY INFORMATION

Please see the [Ecampus website](#) for policy information on refunds and late fees.