

# WRITING ACROSS THE CURRICULUM REQUEST FOR APPROVAL TO USE W-DESIGNATION

LSC # 103

Action \_\_\_\_\_

## TYPE I. PROFESSOR COMMITMENT

- Professor Dr. Janice L. Heckroth Phone x6012  
 Writing Workshop? (If not at IUP, where? when? \_\_\_\_\_)  
 Proposal for one W-course (see instructions below)  
 Agree to forward syllabus for subsequently offered W-courses?

## TYPE II. DEPARTMENTAL COURSES

- Department Contact Person Dr. Donna Striefthau Phone x2336  
 Course Number/Title CS416 Problems in Family Finance  
 Statement concerning departmental responsibility.  
 Proposal for this W-course (see instructions below)

## TYPE III. SPECIFIC COURSE AND SPECIFIC PROFESSOR(S)

- Professor(s) \_\_\_\_\_ Phone \_\_\_\_\_  
 Course Number/Title \_\_\_\_\_  
 Proposal for this W-course (see instructions below)

## SIGNATURES:

Professor(s) Dr. Janice L. Heckroth  
Department Chairperson Donna Striefthau  
College Dean David E. Wingard  
Director of Liberal Studies Chad D. ...

## COMPONENTS OF A "WRITING SUMMARY"

- (I) "Writing Summary" — one or two pages explaining how writing is used in the course. First, explain distinctive characteristics of the content or students which would help the Liberal Studies Committee understand the summary. Second, list and explain the types of writing activities; be especially careful to explain (1) what each writing activity is expected to accomplish as well as the (2) amount of writing, (3) frequency and number of assignments, and (4) whether there are opportunities for revision. If the activity is to be graded, indicate (5) evaluation standards and (6) percentage contribution to the student's final grade.
- (II) A copy of the course syllabus.
- (III) Samples of assignment sheets, instructions, or criteria concerning writing that are given to students.

Provide 12 copies to the Liberal Studies Committee.

## **WRITING SUMMARY - CS416 PROBLEMS IN FAMILY FINANCE**

### Characteristics of the Course

CS 416 Problems in Family Finance is proposed as a "W" course. The course is taught every Spring and is required by majors in Consumer Affairs. Students majoring in Fashion Merchandising, Interior Design, Economics, Finance and Journalism have elected to take this course in the last two years. There is a prerequisite: CS315 Consumer Economics/Family Finance. Students in the class are second semester juniors or seniors. The class size is limited to 25. Problem solving, explaining the solution and evaluation are important parts of this course. Writing therefore is an integral part of this course.

### Type of Writing Activities

#### **1. WRITING TO EXPLAIN PROBLEM SOLVING.**

##### **Case Study One**

The first of two case studies is a personal one. The personal case study involves completing a balance sheet, income and expense sheet, goals, budget, tax form preparation, investment objectives, retirement plans, evaluations and suggested adjustments to a life plan. These worksheets and written discussions are handed in and evaluated. They are returned to the student for rewrite if needed. The suggestions made on the personal case study will assist in preparation of the second case study.

##### **Case Study Two**

Case study two involves a family of four that have money options and requirements for the use of the available money. There are many ways to spend the money available but choices must be made. Explaining choices in a clear and precise way so that clients can understand the reasoning is one of the exercises in writing. The case study is extensive and uses information learned from the students personal case study.

The total of typewritten pages for both case studies would be 30 pages. The written word would be 300 points out of 550 total possible points in the two case studies. The written work is 30% of the semester grade.

#### **2. WRITING TO ENHANCE READING AND INTEGRATE LEARNING.**

The text is used extensively in solving the problems of the case study within the text. The specific questions that need to be resolved are answered from material found in the text. The answers to the questions require studying the text, incorporating the information with previous information and responding to the question. The ability to read, understand, and incorporate previous information in responding to the specific questions requires integrated learning. The written

work would be 10 pages.

The written work would be worth 5 points per chapter and there are 23 chapters covered. This would be 115 points out of 830 points or 12% of the final grade.

3. WRITING TO ENHANCE RESEARCH ABILITIES.

A research paper is required. The requirements are standard requirements: identify resources, pros and cons, good sentence structure, thoughts well organized and supported, subject matter depth, etc. This paper is expected to be 10 pages. This paper is worth 145 points or 15% of the total grade.

4. WRITING FOR DIFFERENT AUDIENCES

A research paper is required but it must also be presented to an audience. The requirement is for the paper to be presented using visual aids such as overhead transparencies, handouts, poster boards, etc. The various ways that the information in the paper will be presented would be 3 pages. The oral presentation is worth 75 points. This is 7% of the total grade.

SUMMARY

	opportunity to review work <sup>ise</sup>	percent of grade	number of pages
writing to explain problem solving	first case study - yes second case study - no	30% of grade	30 pages
writing to enhance reading and integrate learning	Yes	12% of grade	10 pages
writing to enhance research abilities	<del>No</del> Yes. Telephone Conversation 5/7/92	15% of grade	10 pages
writing for different audiences	No	7% of grade	3 pages

CS 416 PROBLEMS IN FAMILY FINANCE  
SPRING, 1992

Dr. Janice Heckroth

Ackerman 205A Office: 357-6012 or 357-2336  
Home : 349-2656 leave a message-any call after  
9:00 P.M. will be returned the next day.

Office Hours: M--9:30 - 11:30  
W--9:30 - 11:30, 2:15 - 3:15

Course Description:

In-depth theories and principles in personal and family finance and the rights and responsibilities of consumers are emphasized. Opportunities are provided for students to explore specific areas of interest. Spring semester only. Prerequisite is CS315.

Course Objectives:

When you finish this course, you will have an

1. understanding of budgeting the available monies to best meet the needs and wants of individuals and families.
2. understanding of special problems that cause available monies to be allocated in different ways.
3. understanding of resources available to increase the monies available.
4. understanding of resources available to assist you in determining how best to assist families and individuals
5. opportunity to improve your written and oral communication ability to better serve individuals and families.

Textbook: Garman/Forgue, Personal Finance, 3rd edition. 1991, currently used for CS 315.

SYLLABUS

- Jan. 27 Introduction  
Chapter 1 The Importance of Personal Finance  
Chapter 2 Careers and Other Key Factors that Affect Income  
Chapter 3 Financial Planning Over Your Life  
Personal Case Study  
Text Case Study
- Feb. 3 Guest Lecturer---CCC  
Chapter 4 Budgeting and Cash Flow Management  
Chapter 5 Managing Your Cash  
Chapter 6 Credit Use and Credit Cards

Feb. 10            Review of SE Regional Home Management/Family Finance  
Conference  
Chapter 7   Planned Borrowing  
                  Case Studies - Personal, Text, and Middle  
                  Income

Feb. 17            Guest Lecturer - Internal Revenue Services  
Chapter 8   Managing Taxes

Feb. 24            Chapter 9   Automobiles and Other Major Expenses  
Chapter 10   The Housing Expenditures

Mar.  2            Chapter 11 Insurance Fundamentals  
Chapter 12 Property and Liability Insurance

Mar.  9            Spring Break

Mar. 16            Chapter 13 Health and Disability Income Insurance

Mar. 23            Chapter 14 Life Insurance

Mar. 30            Chapter 15 Investment Fundamentals  
Chapter 16 Investing in Stocks

Apr.  6            Chapter 17 Investing in Bonds  
                  Research in Library

Apr. 13            Chapter 18 Investing in Mutual Funds  
Chapter 19 Buying and Selling Securities and  
                  Managing Your Portfolio

Apr. 21            Chapter 20 Investing in Real Estate  
Chapter 21 Speculative Investments

Apr. 27            Presentations of Investment Papers

May  4            Chapter 22 Developing and Implementing a Plan for  
                  Secure Retirement  
Chapter 23 Planning and Protecting Your Estate

FINALS WEEK      Case Study Presentations

Assignments:

Projects--

1.    Each person will do a complete case study on themselves. The work will include balance sheet, income and expense sheet, budget, goals, tax form preparation, investment objectives, retirement, evaluations and suggested adjustments, and any other material relevant or assigned to this case study. Required work will be handed in as assigned. The opportunity will be given to refine the

work so it is done in a professional manner. At the end of the semester, all of the work will be handed in as a completed project. Work sheets can be corrected and points increased. The final project should be an example of a professionally done financial plan. This will be a minimum of 15 pages. Three hundred points for this professional case study.

2. Each person will follow along with the case study in the text. As each chapter is covered the necessary work sheets will be completed for the family. Answers to the questions about the case study will be handed in at the end of class for credit to this case study. It is expected that the student will have the questions already answered as discussion is held during class. Not all questions will be discussed so you need to have the problem done before class. There will be an opportunity to correct your answers in class. Each chapter will be worth 10 points for a total of 230 points. Five points will be on the quality of the response and five points for how correct the response is.
3. Each person will be a part of a committee that will work on a middle income family case study. There will be detailed and presents problems that will be covered during class and in the text. You are to suggest to the family how they can solve their financial problems. Most of the suggestions can come from the text but you may have to use some of the references and materials available in the library to be up to date with the information. This case study will be presented by each committee during finals week. There will be one committee paper and on committee presentation. Each person in the committee will receive the same number of points the maximum points available is 250. There will be a minimum of 15 typed pages.

PAPER-- Educational paper and presentation on an investment that you think the class needs to be more informed about. This paper should include the advantages, disadvantages, government regulations or lack of, quality, safety, how the investing is accomplished, references that assist in decision making, etc. There will be handouts, overheads, oral presentation good enough to present to a group of investors interested in your product, and a written presentation. The presentation should last 15 minutes. Paper and presentation are 220 points. The research paper will be a minimum of 10 pages. There will be at least 3 pages of information presented as video, handouts, transparencies, or posters.

Attendance is expected at every class. Being on time is also important. Missing one night of class equals missing one week. You should make plans to not work (at another job) between 5:00 -8:00

on Monday or to attend other events at this time.

900 - 1,000 points	A
800 - 899	B
700 - 799	C
600 - 699	D

## Bibliography for CS 416

Advantage of Qualified Pension and Profit-Sharing Plans. (1988). American Association of Retired Persons, Washington, D.C.

The American Lawyer: When and How to Use One. Public Education Division, American Bar Association, 750 North Lake Shore Drive, Chicago, IL 60611.

Auto Insurance: Critical Choices for the 1900's. Insurance Information Institute, 110 William Street, New York, NY 10038.

Barnes, Robert E. (1990, March). "Government Issues Remain Safe in Shaky Times." In Black Enterprise, 31-32.

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Donnelly, Barbara. (1990, January 23). "Formula May Determine if Buying a Home or Renting Is Way to Go." In The Wall Street Journal, C1, C19.

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Gillis, Jack. (1990). The Used Car Book, Harper & Row, New York.

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Managing Your Credit. (1989). Household Financial Services, Money Management Institute, Prospect Heights, Ill.

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Occupational Outlook Handbook. U.S. Government Printing Office. Washington DC 20402.

Prestopino, Chris J. (1989). Introduction to Estate Planning. Richard D. Irwin, Homewood, Ill.

Rolo, Charles J. and Klein, Robert J. (1988). Gaining on the Market. Little Brown and Company, Boston.

Sewer, Andrew E. (1990, January 1). "How to Find Gems in a Rough Bond Market." In Fortune, 23+.

Some General Information Concerning Chapter 7 of the Bankruptcy Code. Division of Bankruptcy, Administrative Office of the U.S. Courts.

U.S. Master Tax Guide (1991). In Commerce Clearing House, Chicago.

Using Plastic: A Young Adult's Guide to Credit Card. (1989, January). Federal Trade Commission, Washington, D.C.

Want a Winner? Look Here First. (1990, February 19). In Business Week, 70-72+.

What You Should Know about Your Pension Law. (1988, May). U.S. Department of Labor, Washington, D.C.

Wiatrowski, William J. (1988, December). "Comparing Employee Benefits in the Public and Private Sectors." In Monthly Labor Review, 3-8.

Wool, Robert. (1990, January). "How to Ease Your Total Tax Burden." Money, 74-77.

## EVALUATION STANDARDS FOR PROJECTS IN CS 416

The standards that will be used to evaluate each project are as follows:

1. Individual Case Study -- total 300 points  
Each part of the case study will be done in a professional manner. The correct format for the each form such as Balance Sheet, Income and Expense Sheet, Budget Sheet, Tax Form, supporting information such as goals, objectives, evaluations will follow the format that is suggested by the text. The work sheets will be done in ink and the written goals, objectives, evaluations, etc will be typed.

<u>Work Sheet</u>	<u>Points</u>
Balance sheet	20
Income and Expense	20
Budget-Year	20
Budget-Month	20
Financial Goals	25
Investment Goals	25
Investment-Stocks	15
Investment-Bonds	15
Investment-Real Estate	15
Investment-Mutual Fund	15
Insurance-Life	15
Insurance-Property	15
Insurance-Health/disability	15
Tax Return	20
Retirement Plan	25
Estate Transfer Plan	25

- 2, One case study is used throughout each chapter in the text. At the end of each chapter the case study develops a problem for the family that needs to be answered using the information from that chapter. The student is responsible for answering the questions for the case study in each chapter assigned before class meets to discuss the chapter. The responses will be handed in at the end of class. During class some of the questions will be discussed and in many cases the correct response given or figured out. However, the students should have answered all of the questions and then correct their errors during class. Each chapter is worth 10 points.
3. A committee composed of 2 or 3 students will work on a case study of a middle income family. The case study asks many questions that need to be resolved by the committee. As a group, the committee will respond to the questions, present the information in the proper format as required in part 1, search for additional information if needed in the library, and then present the results to the class as a final project. There will be one committee paper and one committee oral presentation for a total of 250 points. The written portion of the assignment will be evaluated with the same criteria as

project 1. The oral presentation will be evaluated using the same criteria as the oral educational presentation.

4. The research paper and educational presentation is designed to assist the student in learning how to use the material available in the library to research investments. Presenting the information so others can understand it, is a primary objective of this assignment. The paper and oral presentation should cover the basic information, advantages and disadvantages, government regulations, how the investment is made, and references to assist in making a decision. The oral presentation should include a handout, audio and/or visual aids during presentation, professional presentation (not reading the paper), and appropriate dress. The paper is worth 120 points and the presentation is worth 100 points.