

Distance Education Course Proposal Template

Steps to the approval process:

1. Complete the applicable template(s) and email them to the departmental or program curriculum committee chair. (If this is a new course that will include DE, complete Templates A and E. If adding DE to an existing course that is otherwise unchanged, complete Template E only. If revising a course and adding DE, complete Templates A and E.)
2. The curriculum chair emails the proposal to the curriculum committee, then to the department/program faculty for a vote and finally to the department/program chair.
3. The department/program chair emails the proposal to curriculum-approval@iup.edu; this email will also serve as an electronic signature.
4. Curriculum committee staff will log the proposal, forward it to the appropriate dean's office(s) for review within 14 days and post it on the X Drive for review by all IUP faculty and administrators. Following the dean's review the proposal goes to the UWUCC/UWGC and the Senate.
5. Questions? Email curriculum-approval@iup.edu.

Contact Person:	Terri D. Owens	Email Address:	tdowens@iup.edu
Proposing Depart/Unit:	HDES/FCSE	Phone:	7-7692

Course Prefix/Number	FCSE 143
Adding DE to an Already Approved Course	<input checked="" type="checkbox"/> Yes – <i>Template E only required</i> <input type="checkbox"/> No – <i>Template A and E both required</i>
Type of Proposal	(See CBA, Art. 42.D.1 for definition) <input checked="" type="checkbox"/> Online <input type="checkbox"/> ITV
Brief Course Outline – if adding DE to an approved course <i>Give an outline of sufficient detail to communicate the course content to faculty across campus. It is not necessary to include specific readings, calendar, or assignments.</i>	<p>FIN and ECON 143 Financial Wellness courses have already been approved for DE using the same content.</p> <p>A. The dimensions of wellness</p> <ol style="list-style-type: none"> 1. Emotional 2. Occupational 3. Social 4. Intellectual 5. Spiritual 6. Physical 7. Financial <p>B. What is financial wellness?</p> <ol style="list-style-type: none"> 1. Financial wellness & mental and emotional health 2. Financial wellness & physical health 3. Causes and consequences of growing income inequality 4. Individual versus society (e.g. personal debt versus national debt) 5. Manias, bubbles, panics <p>C. Decision-making</p> <ol style="list-style-type: none"> 1. Scarcity 2. Opportunity cost 3. Short-run versus long-run planning (goal setting) 4. Cost and benefit balance 5. Financial planning steps and professional resources

Template E

- D. **The meaning of money**
 - 1. **Role of money**
 - 2. **Inflation -- purchasing power**
 - 3. **Time value of money**
 - 4. **Rule of 72**

- E. **Human Capital**
 - 1. **Labor markets**
 - 2. **Occupations and expected earnings**

- F. **Income Management**
 - 1. **Money management**
 - i. **Budgeting**
 - ii. **Risk management (introduction to risk associated with various financial institutions, accounts, and instruments)**
 - 2. **Taxes**
 - 3. **Interest rates-everything you always wanted to know**
 - 4. **Financial institutions and accounts**
 - i. **Depository institutions: commercial banks, savings institutions, credit unions**
 - ii. **Nondepository institutions: finance companies, securities firms, insurance companies, investment companies**
 - iii. **Checking, savings, certificate of deposit, etc. accounts**
 - 5. **Financial instruments and risk**
 - i. **Stocks**
 - ii. **Bonds (Corporate and government)**
 - iii. **Mutual funds**
 - iv. **Real estate**
 - v. **Commodities**
 - vi. **Hedge funds and derivatives**

- G. **Credit**
 - 1. **Credit cards, debit cards**
 - 2. **Personal loans and rent-to-own guidelines**
 - 3. **Managing debt**
 - 4. **Credit rating**

- H. **Bankruptcy**

- I. **Retirement Planning**
 - 1. **Social Security**
 - 2. **Defined benefit plans**
 - 3. **Defined contribution plans**
 - 4. **Individualized Retirement Accounts (IRAs)**
 - i. **Traditional**
 - ii. **Roth**
 - iii. **SEP**
 - iv. **SIMPLE**
 - 5. **Deferred income**

- J. **Consumer Expenditures and Savings**
 - 1. **Paying for college**
 - i. **Free Application for Federal Student Aid (FAFSA)**

Template E

	<ul style="list-style-type: none"> ii. Student loans iii. Scholarships iv. Grants v. Work study vi. Working to pay your way <p>2. Housing</p> <ul style="list-style-type: none"> i. Renting versus buying ii. Mortgages <ul style="list-style-type: none"> 1. Types of mortgages and financing 2. Calculating mortgage payments and interest iii. Housing pricing data sources (e.g. apartments.com, zillow.com, trulia.com) iv. Landlord and tenant rights v. Insurance <p>3. Automobile</p> <ul style="list-style-type: none"> i. What type of vehicle do you need? ii. Choosing a new or used model iii. Should you purchase or lease a vehicle? iv. Warranties v. Lemon laws vi. Financing <ul style="list-style-type: none"> 1. Types of financing (dealer, depository institutions) 2. Calculating monthly payment and total cost of financing vii. Auto pricing data sources (e.g. Edmunds.com, kbb.com) viii. Insurance <p>4. Saving</p> <p>5. Other (examples)</p> <ul style="list-style-type: none"> i. Rent-to-own contracts ii. Cell phone contracts iii. Internet service contracts iv. Cable service contracts <p>K. Your rights as a consumer</p> <ul style="list-style-type: none"> 1. Consumer agencies and organizations 2. Consumer legislation 3. Identity theft 4. Advertising <p>L. International economics – why you should care</p> <ul style="list-style-type: none"> 1. Exchange rates – currency values 2. Balance of payments 3. International trade 4. International investing
Rationale for Proposal (Required Questions from CBA)	
<p>How is/are the instructor(s) qualified in the Distance Education delivery method as well as the discipline?</p>	<p>FCSE faculty members Drs. McCombie and Owens have taught FCSE 101 and FCSE 315 on Moodle and D2L for more than 5 years each and have also used the LMSs to enhance traditional classroom teaching. Financial wellness content is included in Family and Consumer Sciences national and state educational standard..</p>
<p>For each outcome in the course, describe how the outcome will be achieved using</p>	<p>Objective 1: Identify the impact of personal, cultural, and social factors on one's financial and emotional wellness. "Your relationship with money: A personal narrative" assignment will require students to examine their personal relationship with money and what money represents to them. Students</p>

Template E

<p>Distance Education technologies.</p>	<p>will evaluate various factors that have shaped their view of money, and analyze how their view of money will influence their quality of life in the future. Assignment will be submitted on LMS.</p> <p>Objective 2: Develop, implement, evaluate, and revise an appropriate money management program. Students will examine their income and expenses, and then create a financial wellness self-improvement plan that includes a personal budget, short-term and long-term financial goals, and a plan to address and improve personal financial weaknesses. The plan will be implemented throughout the course, and emphasis will be placed on creating a plan that can be used throughout a student's lifetime. Students will evaluate the effectiveness of their self-improvement plan and revise their plan at the end of the course. Assignment will be submitted on LMS.</p> <p>Objective 3: Demonstrate actions to take when resolving a consumer complaint regarding a good or service. Students will create a consumer letter of complaint regarding a specific good or service. The letter will address problems with quality, durability, and/or cost of the good or service. Effective written communication will be evaluated. Ethical and behavioral consequences related to consumer rights and responsibilities will be addressed. Assignment will be submitted on LMS.</p> <p>Objective 4: Use information literacy skills to seek and evaluate financial wellness-related information. Students will use information literacy skills to access four financial wellness articles from reliable sources during the course. Students will then interpret, evaluate, and review each article. Students will also access relevant finance-, economic-, and consumer affair- related websites throughout the course (Bureau of Labor Statistics, Better Business Bureau, Federal Trade Commission, Internal Revenue Service, Bureau of Consumer Protection, etc.) to collect, interpret, and apply information related to assignments and exercises (Filling out a 1040EZ tax return, How to read the Wall Street Journal exercise, scholarship or grant application). Assignments will be submitted on LMS. Discussion board/forum will be used for each unit so students can discuss the articles using pre-determined guidelines for discussion.</p> <p>Objective 5: Identify the benefits of a healthy relationship with money and consequences of an unhealthy relationship with money. The book report will allow students to identify traits shared by people who have a healthy relationship with money. Students will examine and evaluate how a positive attitude, self-esteem, and personal concepts of success, career, work, achievement, money, and wealth can be used to achieve a healthy financial relationship. Assignment will be submitted on LMS.</p>
<p>How will instructor-student and student-student, if applicable, interaction take place?</p>	<p>Instructors and students may interact using email, discussion boards/forums, phone, and Skype or Facetime. Student-to-student interaction will primarily take place using discussion boards/forum, but may also utilize email.</p>
<p>How will student achievement be evaluated?</p>	<p>50% Exams 40% Assignments</p> <ul style="list-style-type: none"> • Your relationship with money: A personal narrative • Book report and/or presentation • Consumer letter of complaint • Financial wellness self-improvement plan • Financial wellness self-improvement plan: Evaluation and revision <p>10% Exercises and Discussion Boards/Forums</p> <ul style="list-style-type: none"> • Completing a 1040EZ tax return

Template E

	<ul style="list-style-type: none">• Journal article reviews• How to read and interpret financial information• Complete a scholarship or grant application
How will academic honesty for tests and assignments be addressed?	<p>Exams will consist of the same number of questions for each student selected from a large database. Test questions will also be randomly ordered and multiple choice answers will be randomly listed. Answers to exam questions will not be available to students until after the exam closes.</p> <p>Individual instructors may choose to use anti-plagiarism software such as Turn It In .</p>