

PSU Faculty Senate 24-25

Faculty Senate Course Form

Effective Date: Fall 2025

Submission Date: 10/31/2024

Department: **Family and Consumer Sciences**

College of: Course **College of Education**

Prefix: **FCS**

Contact Person: **Sheila Cook**

Create New, Revise, Inactivate, or Reactivate: **Revise** Course #: **FCS 330 – FCS 530**

Course Form:

- Used to create new course numbers or new prefixes.
- Used to change Name, Grading, Hours, Description, Reactivate
- Used to inactivate a course from the current catalog. Courses are never deleted. They are made inactive and can be legislated to become active again.

1. Purpose/Justification for the Changes: This course had a typo in the original KBOR program changes for FCS Teacher Education. FCS 530 – Family Financial Planning and Education is the correct course number and title.

2. Is this related to, and/or affect, any other department/college/unit curricula or programs at Pittsburg State University? *If "Yes", please provide an explanation. Provide documentation of any discussions (e.g. copies of emails, memos, etc.) that have occurred.*

Yes

No

3. Is this course to be considered for General Education?

If "yes" this requirement will need approval of the General Education Committee after the revisions have been approved by Faculty Senate. The General Education Course Approval form will also need to be submitted.

Yes

No

4. Will this course be required of any education majors?

If "yes," this requirement will need approval of the Council for Teacher Education before upload to "College Curriculum Legislation" in SharePoint.

Yes

No

5. Will additional resources or costs be required?

Yes

No

If so, what will be needed?

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6. Will any additional course fees be required (e.g. equipment, clothing, travel, licensing, etc.)? *If "yes," complete the Course Fee Form on the Faculty Senate website, it will need to gain approval of the President's Council.*

Yes

No

7. Objectives/Student Learning Outcomes for NEW courses only, as it will appear in the syllabus: **Attach with upload.**

8. Assessment Strategies (e.g. exams, projects, university rubric, etc.), as it will appear in the syllabus: **Attach with upload.**

Course Numbers cannot be changed, only created.

	Existing	New/Proposed
Title:	Family Counseling	Family Financial Planning and Education
Course Number:	FCS 330	FCS 530
Credits:	3 credit hours	3 credit hours

Grading System:	A-F, IN	A-F, IN
Pre/Co-Requisite(s):		Prerequisite: FCS 230 Consumer Education and Personal Finance or FIN 210 Financial Planning.
Course Description:		An in-depth view of personal and family financial planning emphasizing the financial planning process as well as financial educational strategies. Concepts include communicating about money, educational strategies when working with families, savings and cash flow management, insurance, investments, taxes, estate planning, and use of credit. This course prepares students to take the competency exam for the Certified Personal & Family Finance Educator credentialing through the American Association of Family and Consumer Sciences.

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Authorization Sign-Off

Checklist

- Required fields completed.
- Syllabus attached for new courses
- Assignment Strategies Attached

-Approved: Department Chair/Director

Date:

11/22/24

Signature, Chair/Director:



-Approved: College Curriculum Committee

Date:

2/4/25

Signature, Committee Chair:



-Approved: Dean of College

Date: 2/4/25

Signature, Dean:



-Approved: Council for Teacher Education (if applicable)

Date: 2/5/25

Signature, Council Chair:



-Approved: University Undergraduate Curriculum Committee

Date:

Signature, Committee Chair:

-Approved: Faculty Senate

Date:

Signature, Recorder Faculty Senate:

Originating Departments(s): After completing this form, please upload it to the SharePoint, within the appropriate College folder, "Preliminary Legislation", to allow for review and questions. Any modifications should be saved as "original file name.v2.docx" and uploaded as well.

Following final College Curriculum Committee approval, please apply the appropriate signatures, and send them to your College Administrator.

Department of Family & Consumer Sciences

**Pittsburg State University
Spring 2023**

Course: FCS 530*99 Family Financial Planning & Education

Time: M & W's from 11-12:15

Instructor: Goldie Prelogar-Hernandez

Office: 201A FCS Building

Office Hours: These are "student hours"

Mondays: 9-10 & 2:30-4:30

Tuesdays: 1-3

Wednesdays: 9-10

Thursdays: 11-12

Phone: (620)-235-4512

Email: gprelogar@pittstate.edu

Email is my preferred form of contact!

I. Course Description:

An in-depth view of personal and family financial planning emphasizing the financial planning process as well as financial educational strategies. Concepts include communicating about money, educational strategies when working with families, savings and cash flow management, insurance, investments, taxes, estate planning, and use of credit. This course prepares students to take the competency exam for the Certified Personal & Family Finance Educator credentialing through the American Association of Family and Consumer Sciences. Prerequisite: FCS 230 Consumer Education and Personal Finance or FIN 210 Financial Planning.

II. Course Purpose:

The National Financial Capability Study (NFCS) conducted by the Financial Industry Regulatory Authority (FINRA) in 2009, 2012, 2015, and again in 2018 found that Americans demonstrate relatively low levels of financial literacy and have difficulty applying financial decision-making

skills to real life situations. In the 2018 study, participants were asked six questions covering aspects of economics and finance encountered in everyday life. No complex calculations were required. "Only 7% of respondents are able to answer all six questions correctly, and only 40% are able to answer at least four questions correctly, down slightly from 44% in 2015. Looking at only the five questions that have been asked in the NFCS since 2009, we see a clear trend of declining financial literacy over the past nine years." Individuals need at least a fundamental level of financial understanding. This knowledge, paired with financial decision-making skills, can best ensure an individual's financial capability. This course enables CFS emphasis students to bring financial education to the families and communities they serve.

III. Course Objectives

1. Determine teaching strategies appropriate for content and learners.
2. - Integrate financial literacy concepts across content areas.
3. - Assess students' comprehension of financial literacy outcomes.
4. - Develop a plan for spending and saving based upon personal and family goals and values.
5. - Understand the role of communication within the family regarding financial planning and address why some families are reluctant to discuss financial planning.
6. - Develop a system for keeping and using financial records and legal documents.
7. - Describe ways to use different payment types, including banking services.
8. - Apply consumer skills to purchasing decisions.
9. - Use appropriate mathematical concepts needed to analyze financial decisions.
10. - Develop a personal or family financial plan (short-term, intermediate, and long term goals).
11. - Assess estate and long-term financial planning options.
12. - Identify personal and family goals related to credit and debt.
13. - Outline responsibilities as related to obtaining and managing personal and family credit.
14. - Identify the cost and benefits of various types of credit and the components of a credit record.
15. - Compare the availability, costs, and benefits of types of loans used to finance a car, education expenses, and housing.
16. - Describe ways to avoid or correct debt problems.
17. - Summarize major consumer credit laws, including borrower's credit report rights.
18. - Identify common types of risk and basic risk management methods.
19. - Explain the purpose and importance of property and liability protection as part of individual and family financial planning.
20. - Explain the purpose and importance of health, disability, and life insurance protection as part of individual and family financial planning.
21. - Explain the correlation between risk, premium, coverage, and deductibles.
22. - Differentiate between saving and investment options for meeting various personal and family goals.
23. - Discuss how saving and investing contribute to financial well-being and goal achievement.
24. - Critique alternatives for researching, purchasing, and managing saving and investment products.
25. - Explain how interest rates, taxes, and fees affect the return on savings and investments.
26. - Understand how agencies that regulate financial markets protect consumers.

27. - Describe characteristics of commonly used investment products (e.g., stocks and mutual funds).

All objectives will be measured by a final comprehensive exam designed to simulate the CFPPE exam.

Student Assistance: Students needing assistance need to contact the Center for Student

Accommodations: <https://www.pittstate.edu/office/center-for-student-accommodations/>

Syllabus Supplement: <https://www.pittstate.edu/office/registrar/syllabus-supplement.dot> Follow the link and click on the current semester.

IV. Instructional Resources:

Required Text: Personal Finance

By Kapoor, Jack R. / Dlabay, Les R. / Hughes, Robert J.

Edition : 14TH 23

Publisher : RENT MCG

ISBN 13 : 9781264101597

Additional Resources, Online videos; readings; Instructional materials

V. Teaching Strategies:

- Lectures
- Online materials
- Instructional Activities: individual and group
- Discussion Groups
- Videos
- Guest Speakers
- Student Projects
- Final Exam

VI. Assessment :

Students will have two weekly assignments and a final exam.

A. Overall Evaluation is based on:

- the students ability to answer questions on objective tests;
- the completion and quality of assigned work using the PSU Writing Rubric; and

- participation and cooperation in on-line activities.

Grading Scale:

Grading System - grade is based on the total points awarded out of total points possible.

A = 90 - 100%; B = 80 - 89%; C = 70 - 79%; D = 60 - 69%; F = 59% and below.

Class Attendance and Instructor's Policies:

1. Participation is expected. You are responsible for all material covered in this course in its given timeframe. In the event of excessive absences (8 or more) or non-participation, the instructor will drop the student from the class. *A note on attendance* I may or may not take attendance every day. There is no "excused" or "unexcused" absences. You are either here on a day I take attendance or you are not. You do not need to tell me why you weren't in class. Think of them as personal days and save them! Additionally, if you miss more than the 8 absences, I reserve the right to refuse (or not grade = give you a zero) your electronic assignment submissions.
2. All assignments must be turned in at the specified time. **Late work will be accepted for one week past the due date, but will then be given a 10% penalty. Past one week, NO late work will be accepted. Technical issues with computers or CANVAS are not valid excuses for late work.** Have a "plan B" in mind in case you have computer issues. **Extra credit will be offered occasionally, take advantage of it as a padding or buffer for your grade.**
3. ASSIGNMENT SUBMISSIONS:
 - Be sure to thoroughly read the guidelines for each assignment as well as look over the rubric for each assignment before beginning the work and again before submitting it.
 - Assignments will be submitted electronically through the course Canvas site. Assignments should be submitted using the "Submit Assignment" button.
 - Do not enter or attach an assignment in the comment box of an assignment as it will not show up as a submitted assignment to the instructor.
 - Please do not email assignments without instruction to do so.
 - Students are strongly advised to save a copy of all work prior to submitting it. In the unlikely event that an assignment is misplaced, the student will be able to furnish a copy to the instructor upon request.
 - If the instructor is unable to open an uploaded assignment in Canvas, the student will be notified to upload the assignment in a format that can be opened. An assignment will be considered late if the instructor has to request a file that can be opened. Typically, there should be no problems with your instructor opening documents created in programs through Microsoft Office or saved as a PDF.

- No Google docs allowed. I literally can not open the assignment in Canvas. Google docs = ZERO points.
 - All written work must be in full sentences, typed, and submitted electronically (uploaded to Canvas). All work must be turned in typed, in APA format, 12 point font size, Times New Roman with 1 inch margins. Assignments should begin with an introduction, have a body, and a conclusion. Any works cited should be included in an APA style Bibliography. I reserve the right to reject any assignment that does not meet the minimum requirements outlined in that assignment or is not formatted properly.
 - It is advised to submit online assignments prior to the precise deadline in the event that a technology failure, such as an internet outage, occurs and prevents you from submitting an assignment on time. If there is a widespread issue with our Canvas network, I am notified as an instructor and will make accommodations as necessary. I cannot verify individual technological glitches.
4. If you are involved in extracurricular activities (including, but not limited to: sports, ROTC, Choir, etc) that take you away from class; any assignments, discussions, quizzes, tests, etc. MUST be turned in PRIOR to your absence and/or PRIOR to the DEADLINE (whichever is first). Any questions about such assignments, discussions, quizzes, tests etc., must be brought to me PRIOR to the absence and/or PRIOR to the deadline. Being gone is not an excuse for skipping an assignment, discussion, or quiz.
 5. Online Quizzes and exams taken in Canvas must be taken on a laptop or desktop device. Wireless devices like your phone or a tablet are not always compatible with Canvas. Do NOT take an exam or quiz with your mobile device.
 6. Grading mistakes: I am human and I make mistakes. My TA also may make a mistake. If you believe a mistake has been made in grading, you have 48 hours within a normal work week (after it has been posted to Canvas) to email me an inquiry about your grade. No grade changes will be made after that grace period. (Basically what I am saying is that if I post a grade on Friday at 4:00 then you have until Tuesday at 4:00 to email me.)
 7. Regarding final grades: I strive throughout the semester to ensure that you receive the final grade that you earned. Grades reflect your level of proficiency and preparation for future work. They are not subjective, capricious, or random. If you disagree or have questions about an assignment or exam grade, the time to ask about it is when you receive the grade, not at the end of the semester when it is too late to learn from it. As such, do not email me at the end of the semester asking me for special consideration, additional extra credit, to review earlier assignments, etc. I would rather that we have these conversations throughout the semester, as that allows us to address concerns in a timely – and more effective – manner.

Academic Honesty You are expected to do and submit your work and not that of others.

Please refer to the catalog for the university policy on academic dishonesty. As per the Pittsburg State University Catalog, "Academic dishonesty...is defined as unethical activity associated with course work or grades." Additionally, "unless otherwise stated by the instructor, exams, quizzes, and out-of-class assignments are meant to be individual, rather than group, work." A violation of the academic dishonesty policy may result in a grade of F on the assignment, in the course, and possibly dismissal from the university.

Modification to Course Delivery and Class Cancellation Policy: The instructor of this course may modify the delivery of the course or cancel class in the event of the absence of the instructor or due to weather and/or health-related university closings. Modified course delivery may consist of online instruction and activities through Canvas. Students will be notified through a Canvas Announcement as soon as possible in the event of a modification to the delivery of the course or in the event of a class cancellation.