COURSE DESCRIPTION:
Money Matters is a one-credit, pass/no pass course that emphasizes basic financial literacy for university students. The online format allows students flexibility as they track, analyze, and plan everyday financial decisions and boost their comfort with financial terms and concepts.

COURSE OBJECTIVES:
Through readings and assignments, you will gain self-awareness, knowledge, and practice that can help you manage money wisely. By the end of the course, you will be able to:
- describe your financial influences and values
- use an income and spending log
- develop a budget
- identify opportunities to reduce spending
- critically read credit card offers and credit reports
- consider costs and benefits of investing in a university education
- be aware of common post-graduation financial concerns
- articulate your real and ideal relationships with money

COURSE MATERIALS:

Assignment instructions, course announcements, and additional resources appear on our Blackboard course site (go to https://blackboard.uoregon.edu and log on with your Duck ID and password).

ASSIGNMENTS:
To reach the course objectives and earn course credit, you will complete a Course Module each week. Each module has three parts (starting week 6, part 1 is optional) that you will submit online. The link to submit assignments can be found after you open each module. Scroll to the bottom of the module.

1) Track Your Finances—Knowing where your money goes typically plays a key role in making it go further. At the beginning of the term, you will create an income and spending log (IS log): an electronic spreadsheet in which you record all of your financial transactions. You can find the IS log under “Course Documents” on the Blackboard site. You will update your IS log regularly throughout the term and submit it on Blackboard.

2) Read and Respond to the Text—The Financial Basics text is packed with good information about identifying, avoiding, and recovering from potential financial pitfalls of student life. Each week,
you will read a chapter and respond to specific questions that require you to consider and relate the main ideas. (See Blackboard for specific response questions each week.)

3) **Apply the Concepts**—Related to the week’s topics from Financial Basics, you will complete and write about an activity that puts your financial know-how to use. (See Blackboard for specific instructions.)

**DEADLINES (ALWAYS MIDNIGHT ON SUNDAY, EXCEPT DECEMBER 1ST WHICH IS THE MONDAY AFTER THE THANKSGIVING BREAK):**

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<tr>
<th>Deadline</th>
<th>Module</th>
<th>1) Track</th>
<th>2) Read &amp; Respond</th>
<th>3) Apply</th>
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<tr>
<td>Oct 5</td>
<td>1</td>
<td>Create Personal Income &amp; Spending Log (IS Log)</td>
<td>Chapter 2</td>
<td>Budget Categories</td>
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<td>Oct 12</td>
<td>2</td>
<td>Updated IS Log</td>
<td>Chapter 13</td>
<td>Opening Reflection</td>
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<td>Oct 19</td>
<td>3</td>
<td>Updated IS Log</td>
<td>Chapter 5</td>
<td>Shopping Comparison</td>
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<td>Oct 26</td>
<td>4</td>
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<td>Chapter 1</td>
<td>Credit Offer Evaluation</td>
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<td>Nov 2</td>
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<td>Updated IS Log</td>
<td>Chapter 10</td>
<td>Monthly Budgets</td>
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<td>Nov 9</td>
<td>6</td>
<td>Updated IS Log (optional Module 6-9)</td>
<td>Chapter 7</td>
<td>Credit Report Analysis</td>
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<td>Nov 16</td>
<td>7</td>
<td>Updated IS Log</td>
<td>Chapters 3 and 6</td>
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<td>Nov 23</td>
<td>8</td>
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<td>Chapter 11</td>
<td>Investment Research</td>
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<td>Dec 1</td>
<td>9</td>
<td>Updated IS Log</td>
<td>Chapter 12</td>
<td>Final Reflection</td>
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**GRADING:**

Each satisfactory assignment you complete will earn a “P” for “pass” in the Blackboard grade book. Please follow assignment instructions carefully and submit your work to your Blackboard journal by the stated deadline. If you turn in satisfactory work on time for every assignment, you will pass the course.

**FINE PRINT OPTIONS:**

If an assignment is not satisfactory the first time you submit it, you will need to revise and resubmit it by the following week’s assignment deadline. Similarly, late work will be accepted up to one week after the original deadline. Each assignment submitted or resubmitted during this one-week “grace period” will incur one “late fee” which must be “paid” with a corresponding “late fee project” before the end of the term (see Blackboard for examples of late fee projects). **Any assignment submitted or resubmitted after this one-week grace period will automatically result in a “no pass” in the course.**

**THE BOTTOM LINE:**

In order to pass the course, you must:

- submit satisfactory work for every assignment
- submit/resubmit assignments no later than one week after the original deadline
- complete all extra work (“late fee projects”) necessary to make up for any “late fees” you incur
**INDIVIDUAL SUPPORT:**

Feel free to call (541-346-3226) or email (jgeller@uoregon.edu) me as soon you have a question, concern, or comment about the course. I check phone and email messages regularly while I am at work (usually 8:30-5:00 Monday through Friday) and generally can respond the same day. I usually check my email once in the evening on weekdays, but I do not always check my work email on the weekends.

Although this course does not require that we meet face-to-face, I encourage you to come in to discuss any questions or concerns you have about the content or format of the course. My aim is to maximize the benefits of online learning and minimize the drawbacks. If you can make it to campus and feel that sitting together and talking through the material will help you learn better, let’s make sure we do that. You are welcome to come during any of my drop-in hours or to schedule an appointment with me through the main TLC office (68 PLC, 541-346-3226).

**ADDITIONAL STANDARDS:**

**Academic Integrity**

Please do your own work. I do read everything that each student submits. All students are expected to complete assignments in a manner consistent with academic integrity. Students must produce their own work and properly acknowledge and document all sources (ideas, quotations, paraphrases). Students can find more complete information about the University of Oregon’s Policy on Academic Dishonesty in the University of Oregon *Student Handbook*.

**Accommodations**

The University of Oregon is working to create inclusive learning environments. If aspects of the instruction or design of this course limit your participation, I encourage you to talk with me as soon as possible so that we can strategize how you can get the most out of this course. If you have a disability, you are also welcome to contact the Accessible Education Center in 164 Oregon Hall at 541-346-1155 or uoaec@uoregon.edu.

**Diversity**

Open inquiry, freedom of expression, and respect for difference are fundamental to a comprehensive and dynamic education. The University Teaching and Learning Center is committed to upholding these ideals by encouraging the exploration, engagement, and expression of divergent perspectives and diverse identities.