

Money Management Bootcamp

Fall 2022

Education Credit Union Buff \$mart Program Mission:

To provide students financial education to prepare them to make wise financial choices and to become financially independent.

Course Description:

This Money Management Bootcamp is designed to ensure financial literacy for students enrolled in the course. It is expected that this course along with the text will assist students in understanding student loans, credit cards, budgeting and overall money management. It will also give students an insight on the importance of making wise financial and nonfinancial choices in college.

Optional Text & Additional Resources:

- The Graduate Survival Guide: 5 Mistakes You Can't Afford to Make in College, *Anthony O'Neal with Rachel Cruze*
- Throughout the bootcamp, additional handouts and resources may be distributed in class and will serve as references for some lectures. A calculator may be useful for some lectures in the boot camp.

Course Objectives:

After completion of this course, students should be able to:

1. Recognize various ways to pay for your college education.
2. Identify to pros and cons of credit and debit cards.
3. Understand the components of a credit score.
4. Analyze and solve financial problems.
5. Learn how to avoid and/or overcome financial mistakes.
6. Complete a budget and understand the importance of tracking income and expenses.
7. Explain the positive impact of saving money for emergencies and sinking funds.

Course Schedule

Week	Chapter	Topic	Instructor	Location
1	1	Student Loans and Paying for College	Colten Hibbs Financial Educator Education Credit Union	JBK Senate Chamber 16
2	2	The Dos and Don'ts of Credit		
3	3	Overcoming Financial Obstacles		
4	4	Creating a Plan for Your Money		
5	5	Saving while in College		
6 November 15, 6:00 pm		Graduation, Scholarships, Dinner	Special Guest from Education Credit Union	Fairly Group Club Buffalo Stadium

Scholarship Eligibility

To be eligible for a Scholarship, students must attend class, participate in class discussions, complete assignments and come in for a one-on-one coaching session based on a point system. Students must obtain 100 points out of the possible 160 points. The ECU Buff \$mart Coordinator and Peer Financial Coaches will be assigning points at each class meeting time. Below is an explanation of the point system:

- Attendance: 5 points for coming to each class (25 total)
- Coaching Session: 10 points for coming in for coaching session
 - A coaching session can be scheduled through a Peer Financial Coach
- Kahoot Quiz: 10 points for finishing top 3 in Kahoot Quiz which will be from the reading the book chapters
- Participation: 5 points for class participation (only get 5 points per class)
- Assignments: 10 points for each assignment completed

Course Assignments

Assignment	Points	Deadlines/Due Dates
Complete a Scholarship Application	10	Week 2
Credit Worksheet	10	Week 3
My Plan Career Assessment	10	Week 4
Budget and Tracking Expenses	10	Week 5
Goal Setting Worksheet	10	Due by 8 am November 16

*If you are absent, it is your responsibility to catch up on previous material. Schedule a make-up class with the ECU Buff \$mart Coordinator or a Peer Financial Coach before November 15 to receive credit for attending the missed class.

Program Policies

COVID 19 Policies/Illness

ECU Buff \$mart will follow all health and safety guidelines set in place by West Texas A&M University, The Texas A&M University System, and the State of Texas pertaining to the COVID 19 and the Global pandemic.

Electronic Media

During all classes and labs cell phones and other personal electronic devices are to be turned off or set to silent mode. In order to show respect for others no texting, listening to music, or taking phone calls should occur during class. If you are expecting an "emergency" message please excuse yourself from class in an orderly manner. If you abuse technology during class time, you may be asked to leave!

Virtual Meetings (AKA Zoom):

For any student joining class via Zoom or other virtual platforms relative to university approved reasons, it is required the student meet certain criteria to achieve class participation points. First the student should be prepared to turn on their camera and microphone feature so that the instructor and other students might see the each student's face and hear their feedback. Next, it is further requested that each student dress appropriate as if you were sitting in the actual classroom. For most days casual dress is allowed, however if professional dress is required of in person students, it is also required of those meeting virtually.

Tobacco Products

No tobacco products of any kind will be permitted inside the classroom.

Syllabus and Course Revisions

Course topics, assignments, and dates outlined in this syllabus may be made modified by the ECU Buff \$mart Staff or course instructor as needed. Necessary changes in these areas will be announced in class and may not be communicated in writing.

ECU Buff Smart Expectations of Student Conduct

By attending this course, it shows you are committed to learning and developing your money mindset and financial wellness which will benefit you well after you graduate. We also ask that you show respect for your fellow classmates, instructors, graduate assistants, guests of the program, facilities utilized by the program, and even you. Being on time to class and other activities along with a willingness to stay late when needed are classic examples of respect. Even the smallest things such as picking up your own trash, cleaning up the mud off of your shoes, or pushing in your chair as you leave shows respect to all involved. We encourage you to show respect both in and outside the classroom.

Academic Integrity

All work must be completed individually unless otherwise stated. Commission of any of the following acts shall constitute scholastic dishonesty: acquiring or providing information for any assigned work or examination from any unauthorized source; informing any person or persons of the contents of any examination prior to the time the exam is given in any subsequent sections of the course or as a makeup; plagiarism; submission of a paper or project that is substantially the same for two courses unless expressly authorized by the instructor to do so. For more information, see the Student Code of Life at <http://www.wtamu.edu/administrative/ss/code/appendix3.htm>.

Acceptable Student Behavior

Classroom behavior should not interfere with the instructor's ability to conduct the class or the ability of other students to learn from the instructional program (Code of Student Life). Unacceptable or disruptive behavior will not be tolerated. Students engaging in unacceptable behavior may be instructed to leave the classroom. Inappropriate behavior may result in disciplinary action or referral to the University's Behavioral Intervention Team. This prohibition applies to all instructional forums, including electronic, classroom, labs, discussion groups, field trips, etc.

ADA statement

West Texas A&M University seeks to provide reasonable accommodations for all qualified persons with disabilities. This University will adhere to all applicable federal, state, and local laws, regulations, and guidelines with respect to providing reasonable accommodations as required affording equal educational opportunity. It is the student's responsibility to register with Disability Support Services and to contact the faculty member in a timely fashion to arrange for suitable accommodations. Contact Information: Student Success Center, CC 106; phone (806) 651-2335.

Title IX Statement

West Texas A&M University is committed to providing a learning, working and living environment that promotes personal integrity, civility, and mutual respect in an environment free of sexual misconduct and discrimination. Title IX makes it clear that violence and harassment based on sex and gender are Civil Rights offenses subject to the same kinds of accountability and the same kinds of support applied to offenses against other protected categories such as race, national origin, etc. Harassment is not acceptable. If you or someone you know has been harassed or assaulted, you can find the appropriate resources here:

- WTAMU Title IX Coordinator Georganna Ecker – Old Sub, or call 806.651.3199
- WTAMU Counseling Services – Classroom Center 116, or call 806.651.2340
- WTAMU Police Department – 806.651.2300, or dial 911
- 24-hour Crisis Hotline – 800.273.8255, or 806.359.6699, or 800.692.4039 <https://www.notalone.gov/>

For more information, see the Code of Student Life.

Animals in Class

An emotional support animal is not a service animal and not afforded access to all public places. ESAs are afforded protections under the Fair Housing Act (FHA) only. Requests to possess an ESA in a residential facility including their common areas must be approved by the Departments of Disability Services and Residence Life. Please do not bring ESAs to class or labs. For additional information, please contact Student Disability Services. Service Animals will be accommodated in classrooms and labs.

Nondiscrimination

All students will be treated with respect both in and out of this class. I do not allow discrimination against any student based on race, color, religion, sex, gender, sexual orientation, gender identity, national origin, disability, age, or veteran status.

Evacuation Statement

If you receive notice to evacuate the building, please evacuate promptly but in an orderly manner. Evacuation routes are posted in various locations indicating all exits, outside assemble area, location of fire extinguishers, fire alarm pull stations and emergency telephone numbers (651.5000 or 911). In the event an evacuation is necessary: evacuate immediately do not use elevators; take all personal belongings with you; report to outside assembly area and wait for further information; students needing assistance in the evacuation process should bring this to the attention of the instructor at the beginning of the semester.

Copyright Statement

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