UNC SILS INLS 490 – 285 Financial Information and Literacy | Spring 2024

Joyce Ogburn, Professor

Manning Hall Room 014

Syllabus

Zoom link if needed: https://unc.zoom.us/j/97217536963

Grades

Quizzes - 15% each of three quizzes

- 14-15 A
- 12-13 B
- 10-11 C
- 9-10 D
- >9 F

Final project 45%

Class participation – 10%

Overall grades – Undergraduates

- 95-100 A
- 90-94 A-
- 87-89 B+
- 84-86 B
- 80-83 B-
- 77-79 C+
- 74-76 C

Overall grade – Graduates

P/F

Textbook - None

UNC honor code

"The University of North Carolina at Chapel Hill has had a student-led honor system for over 100 years. Academic integrity is at the heart of Carolina and we all are responsible for upholding the ideals of honor and integrity. The student-led Honor System is responsible for adjudicating any suspected violations of the Honor Code and all suspected instances of academic dishonesty will be reported to the honor system. Information, including your responsibilities as a student is outlined in the Instrument of Student Judicial Governance. Your full participation and observance of the Honor Code is expected."
Classes

1 - January 22, 2023

Overview of the course and expectations

Zoom etiquette

Attendance and participation

Exercises

Assignments, quizzes, and grading

Course outcomes and products

Guest - Rebecca Vargha, Head of Information and Library Science Library

• Information sources and research strategies for financial literacy
• Library services and assistance
• Identifying and tracking financial information
• Evaluating information

Frameworks for financial information and literacy

• Perceptions about money
• Money in society
• Financial roles
• Goals and values
• Resources, time, and behavior as the main framework

Readings in Resources folder

2 – February 5, 2024

Review of week 1 and continued discussions

Discussion of “Gen Z and Investing” in Resources folder

Talking about money

Basics of personal finance

• Basic math
• Budget, cash flow, and net worth
• Creating a budget and documenting net worth
• Saving and banking
• Credit and debt
• Decision making
3 - February 19, 2024

*Draft Budget and Net Worth due

Guest - Lori Haight, Career Service Coordinator, SILS;

Guest - Carson Cutright, Consultant, Clarkson Consulting

- Financial aspects of job hunting and career development
- What’s in your paycheck
- Taxes
- Being a wise consumer
- Financial citizenship

Federal agencies and services

Handouts in Resources folder

4 – March 4, 2024

*Instructor will return comments on Budget and Net Worth

Guest – Jon Lester, Atkinson Insurance Agency, Richmond, VA

- Risk and Insurance

Planning

Planning exercise

Elements of a personal financial profile and plan - Putting it all together

Taxes

Quiz 1

Handouts in Resources folder

5 - March 18, 2024

*Draft Personal Financial Profile due

*Draft of Resources due

*Draft of Values and Goals due
Guest - Wesley Shields, CFP, Synergy Financial Advisors, Midvale UT

- Investing methods and instruments
- Market and indexes
- Risk tolerance assessment
- Financial planning and goals
- Having a conversation with a financial advisor

Handouts in Resources folder

6 - April 1, 2024

*Instructor will return comments on draft Financial Profile, Resources, and Values and Goals*

Guest - James Deal, Deal, Moseley & Smith, Boone NC

- Estate planning

Retirement

Documentation and record keeping

Identity theft

Handouts in Resources folder

*Quiz 2*

7 – April 15, 2024

Guest - Rebeca Vargha

- Corporate finance and budgets

Guest: Rob Stevenson, Human Resources, Iowa State University

- Health insurance

Guest – Carson Cutright, Consultant, Clarkson Consulting

- Owning and renting

Panel of guests

- Conversations, negotiating, and questions about finances

Generative AI and financial literacy
Handouts in Resources folder

Final – April 29, 2024

Review of what we learned in the course and outstanding questions

Report on projects

- Each student will give a 5 minute presentation on their final project:
  - What did you learn from journaling?
  - What are the goals and highlights of your plan?
  - How have you constructed your plan? Why?
  - What are your rationales for the plan?
  - What resources were useful and how did you assess them?
- We will all ask questions of each other

Final quiz

*Note: Final project due 2 days after final meeting day*