



Dollars and Sense (DOLLARS) Syllabus

Course Name

DOLLARS

Dollars and Sense

Course Information

DOLLARS is a one-semester course.

Dollars and Sense is a course regarding the day-to-day financial activities that affect you. It will cover such topics as income, property income, the consumer life cycle, federal income taxes, payroll and payroll deductions, budgeting, using a checking account, renting and owning a home, buying or leasing a vehicle, food and clothing, vacations and leisure, savings, equity, borrowing, credit cards and your credit rating, insurance, and planning for retirement. All of these topics are ones you will face at some time in your life.

Dollars and Sense focuses on consumer practices and responsibilities, the money management process, decision-making skills, the impact of technology, and preparation for human services careers. Money management refers to the day-to-day financial activities associated with satisfying your needs and wants. It involves careful planning, saving, and spending. Dollars and Sense will provide a unique learning opportunity for you to receive hands-on exposure to the world of personal finance. It is a practical course designed to prepare you for the future.

Prerequisites

Since the Internet is an important part of this course; you will be expected to conduct research and view web pages using the Internet. You must have a background in basic computer skills and the Internet to successfully complete some lesson assignments. You should already know how to:

- operate your computer system;
- access and use the Internet; and
- multitask (run more than one program at a time).

Course Structure

Each lesson you complete has several sections. The Introduction provides a brief overview and explains the importance of the lesson. The Lesson Objectives describe what you should be able to do after completing the lesson. In the Discussion section of each lesson, an overview of the lesson is addressed and how to solve some common problems are shown.

Finally, you will complete a Lesson Assignment at the end of each lesson that will be submitted within Blackboard. You will complete several online modules for the lessons, and then there will be a quiz which may include multiple choice, fill-in-the-blank, opinion, or essay questions. You will download files to your computer, work on them, and upload the finished assignments for grading. Once your lesson has been graded, you will receive feedback from the Instructor that will help you understand your mistakes and prepare for future lessons.

Course Delivery Method

Online

Contacting Your Instructor

You may contact your instructor through the Blackboard messaging system. Technical support is available 24/7 at www.k12.ttu.edu.

Course Objectives

After completing this course, you should be able to:

1. demonstrate management of individual and family resources such as finances, food, clothing, shelter, health care, recreation, transportation, time, and human capital;
2. demonstrate management of financial resources to meet the goals of individuals and families across the life span;
3. demonstrate effective consumer skills related to housing needs;
4. analyze the relationship of the environment to family and consumer resources;
5. analyze relationships between the economic system and consumer actions; and
6. integrate knowledge, skills, and practices required for careers in consumer services.

DOLLARS addresses the required Texas Essential Knowledge and Skills (TEKS). These can be found at the [Texas Education Agency](http://www.tea.state.tx.us) website.

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Textbook and Materials

Textbook

There is not a specific textbook for this course. The Internet is also a great source, and you can use Google for help. You will also be reading from a particular website to complete each interactive module and quiz.

Materials

For the assignments, you will be creating spreadsheet, presentation, and word-processing documents, so you will need an office software suite such as **Microsoft Office** or **OpenOffice**. You will also need access to a scanner or camera and software to create **PDF** or **JPG** files. (See **Requirements for Creating PDFs** in the Syllabus section of your course for information on PDF-creation options.)

Technical Requirements

- Internet access – preferably high speed (for accessing Blackboard)
- Email
- Word processing software such as Microsoft Word
- Adobe Reader (download from Adobe.com)
- Audio and video capabilities (for watching/listening to course content)
- PDF app (free options available)

Technical Skill Requirements

Be comfortable with the following:

- using a word processor
- Internet search engines and browsers
- creating PDFs (see **Requirements for Creating PDFs** in the Syllabus section of your course)

Course Organization

This course consists of nine lessons and a final examination. Each lesson contains the following:

- Introduction and Instructions
- Learning Objectives and Curriculum Standards
- Learning Activities
- Assignments

Each lesson includes several activities that present content knowledge. Each lesson also includes multiple graded assignments to ensure that you learn the content that has

been presented in the activities. Some of the assignments are automatically-graded quizzes, and some are written assignments or activities that your instructor will grade. Be sure you read all instructions carefully and ask your instructor for help if something is not clear.

Course Outline

Please note that some assignments will be hidden from you when you start the course. As you move through the lessons and complete assignments, more will unlock for you.

Lesson	Topic	Approximate Time for Completion
Lesson 1	Managing Individual and Family Resources	Two weeks
Lesson 2	Managing Financial Resources	Three weeks
Lesson 3	Consumer Skills for Housing Needs	Two weeks
Lesson 4	Environment and Resources	Three weeks
Lesson 5	The Consumer and the Economic System	Three weeks
Lesson 6	Careers in Consumer Services	Three weeks
Final Exam		

Assignment Schedule

Each of the following must be completed to complete the course. Items with an asterisk (*) indicate that these are summative assessments for the course.

Lesson	Weeks	Assignments
1	1-2	Checkpoint 1 (Non-graded) Lesson One Assignment
2	3-5	Lesson Two Assignment *Lesson Two Summative Assignment, Part I *Lesson Two Summative Assignment, Part II
3	6-7	Lesson Three Assignment Checkpoint 2 (Non-graded)
4	8-10	Lesson Four Assignment, Part I Lesson Four Assignment, Part II
5	11-13	Lesson Five Assignment *Lesson Five Summative Assignment

Lesson	Weeks	Assignments
6	14-16	Lesson Six Assignment *Lesson Six Summative Assignment Checkpoint 3 (Non-graded)
		Final Exam

Course Credit

The course grade will be calculated as follows:

- 50% coursework average;
- 50% summative assessment average, including the final exam;
- A passing course grade is 70 or higher.

Students must attempt all assignments in the course. The final exam will not be available until all assignments have been accepted and graded by the teacher.

Students who score below 70% on the final exam will be eligible for one re-exam opportunity.

Coursework

The graded assignments within each lesson are formative in nature. This means that they are designed to assist you in applying and demonstrating the lesson concepts, as well as identifying areas in which you need additional review. You may use all the lesson's learning activities to assist you as you complete the graded assignments.

Summative Assessments

Summative assessments are those that allow you to demonstrate mastery of the course objectives. For summative assessments, you will NOT be allowed to use the learning materials. These are opportunities for you to show what you have learned by that point in the course. Summative assessments may be proctored using the online proctoring system Proctorio. Information about Proctorio is provided in **Remote Proctoring** in the Syllabus section of your course. The summative assessments for this course are as follows:

- **Summative Assessments (20% of Course Grade)**
 - Lesson Two Summative Assignment, Part I (33 points)
 - Lesson Two Summative Assignment, Part II (9 points)
 - Lesson Five Summative Assignment (50 points)
 - Lesson Six Summative Assignment (50 points)
- **Summative Final Exam (30% of Course Grade)**

Course Completion

- Students may not complete the course in less than 30 days.
- All courses expire six months after the enrollment date.

Academic Integrity

It is the aim of the faculty of Texas Tech University to foster a spirit of complete honesty and high standard of integrity. The attempt of students to present as their own any work not honestly performed is regarded by the faculty and administration as a most serious offense and renders the offenders liable to serious consequences, possibly suspension.

“Scholastic dishonesty” includes, but is not limited to, cheating, plagiarism, collusion, falsifying academic records, misrepresenting facts, and any act designed to give unfair academic advantage to the student (such as, but not limited to, submission of essentially the same written assignment for two courses without the prior permission of the instructor) or the attempt to commit such an act.

Student Expectations

You will be expected to log into the Blackboard course regularly to be aware of possible announcements/reminders and to pace your progress in the course.

Students are expected to maintain an online environment conducive to learning, which includes “netiquette” (Internet etiquette). Please review the basic rules for [Online Discussion Netiquette](#). Ensure that your email messages, discussion board postings, and other electronic communications are thoughtful and respectful. Diverse opinions are welcome in this course, and you are expected to demonstrate an open mind and courtesy when responding to the thoughts and ideas of others.

The following are prohibited:

- making offensive remarks in email or the discussion board;
- using inappropriate language or discussing inappropriate topics online;
- spamming;
- hacking;
- using TTU or Blackboard email or discussion boards for commercial purposes;
- using all caps (considered shouting in online communications); and
- cyber-bullying or online harassment of any type.

Inappropriate behavior shall result in consequences ranging from a request to correct the problem, to removal from the course or even the university, depending on the severity of the behavior. Disciplinary actions will be taken according to the TTU K-12 Student Handbook.

Communication

- You can expect a reply from your instructor within 2 business days.
- Use the Blackboard Course Messages tool for sending messages to your instructor.

Submitting Assignments

You will submit all assignments through the Blackboard Assignment Tool, rather than by mail or email.

Technical Difficulties

Getting Help

For student assistance with Blackboard, visit [TTU K-12 Support](#).

Computer Problems

A working computer is necessary for online coursework. Computer problems will not be accepted as a valid reason for failure to complete course activities within the allotted time frame. Identify a second computer, before the course begins, that you can use if you experience computer problems.

Server Problems

When the Blackboard server needs to be taken down for maintenance, the Blackboard administrator will post an announcement in your course informing you of the time and date. If the server experiences unforeseen problems, your course instructor will notify you.

Lost or Corrupted Files

You must keep/save a copy of every project/assignment on an external disk or personal computer. In the event of any kind of technology failure (e.g., Blackboard server crash or virus infection, students' own computer problems, loss of files in cyberspace, etc.) or any disputes, the instructor may request or require you to resubmit the files. In some instances, the instructor may need to open another attempt within Blackboard, so communication with your instructor is critical in these circumstances.