Financial Literacy for College Graduates

Days/Time: Mon 5pm-6:20pm
Meeting dates: Jan 22 (Tues), Jan 28, Feb 4, Feb 11, Feb 25, Mar 4

Instructor: Andrew Marx
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Course Description:
Explores how students can create a financial plan after they graduate college. Topics will include budgeting, salary, credit cards, and saving for long-term goals. Class discussions will examine the money challenges faced after graduation and the core values that influence our financial decisions. The class will emphasize how to make good financial decisions while pursuing graduate school, employment and other opportunities. Class participants will be expected to be active and engaged learners in class and on LATTE. Financial Literacy for College Graduates class is not-for-credit that satisfies one Life Skills module for the Health, Wellness and Life Skills requirement. Also counts as one-half activity course toward the physical education requirement.

Credit for this course will be earned through class participation, short written reflections posted to LATTE, and a class project.

Course Outcomes:
- Students will engage in exploration and critical thinking on the transitions and challenges of life after graduation and the impact of financial decisions on their short and long term goals.
- Students will gain an understanding of the financial decision-making skills they have developed and need to further develop to be successful and comfortable in the “real world.” There will be a focus on self-reliance, self-advocacy, and core personal values.
- Students will participate in a cooperative learning environment, exploring financial topics through small group discussions, dialogue, teamwork, presentations and other modes of experiential learning.
- Students will be encouraged to take greater responsibility for their financial situation.

Course Requirements:
1) Subject Matter Expert Assignment
   Select one financial topic to become a subject matter expert. You will pick one of the week’s topics and during that week, you will help facilitate the class discussion on the topic.
   Due: TBD

2) Complete three readings and reflections on LATTE.

Class Attendance/Participation:
Our class runs once a week for the duration of the first half of the semester. In order for our class to reach its fullest potential, we need all students present and engaged in active, participatory learning. Please arrive to class on time. It is expected that students will turn off cell phones, laptops, or other electronic devices during class time, in order to respect their peers and learning environment unless needed for the activities within the class.
If you are sick or have a conflict with the class time, please notify the instructors through email at least 12 hours before the class begins if possible. If you are more than fifteen minutes late to class, it may count as an absence. **Because attendance is a critical component, students are permitted 1 excused absence.**

**LATTE:**
Students are required to check the course’s LATTE page throughout the module. The instructor will post readings on LATTE. The readings will be short, thought-provoking, contemporary, and discussed in class. Students will be expected to prepare for the week based on the materials as well as contribute reflections to the readings or respond to another student’s post. Students can expect three read and reflect assignments during the class. Any other assignments will also be posted to LATTE, along with changes to the class schedule.

**Accessibility Services:**
If you are a student with a documented disability on record at Brandeis University, and wish to have a reasonable accommodation made for you, please notify the instructor as soon as possible. For more information about Accessibility Services at Brandeis, please refer to the office website: [http://www.brandeis.edu/accessibility/](http://www.brandeis.edu/accessibility/)

**Academic Integrity:**
Brandeis University Rights and Responsibilities
You are expected to be familiar with, and to follow, the University’s policies on academic integrity. Please consult Brandeis University [Rights and Responsibilities](http://www.brandeis.edu/accessibility/) for all policies and procedures. All policies related to academic integrity apply to in-class and take home projects, assignments, exams, and quizzes. Students may only collaborate on assignments with permission from the instructor. Allegations of alleged academic dishonesty will be forwarded to the Director of Academic Integrity. Sanctions for academic dishonesty can include failing grades and/or suspension from the university.

**Safe Space for Discourse:**
Students are expected to treat each other respectfully. This class, in person and online, is a safe space for discourse. Each person is entitled to their opinion, perspective and experience. As well, we ask that you:
1) Be mindful and respectful of your peers, instructors and invited guests.
2) Own your words and message. You are accountable for what you say.
3) Understand the discourse in this class, either during class or on LATTE, is not anonymous.

**Course Outline**

Week 1: Introduction and Course Expectations
What Makes a Good Financial Plan?
Subject Matter Expert Assignment Dates

Week 2: Budgeting and Setting Financial Goals
Student Loan Repayment

Week 3: Jobs, Salary, and Benefits
Salary Negotiation
Week 4: Bank Accounts and Credit Cards
Savings and Investments

Week 5: Managing Debt
Personal Loans, Home Loans, Auto Loans
Retirement Accounts and Insurance

Week 6: Saving for Long Term Goals