

## TWU CORE COURSE PROPOSAL FORM –TEXAS CORE CURRICULUM

### Submission Procedure

Submit an electronic copy of the following three documents to Ms. Elizabeth Brown, Senior Administrative Assistant, Undergraduate Studies & Academic Partnerships at [MBrown36@twu.edu](mailto:MBrown36@twu.edu)

1. TWU Core Course Proposal Form
2. Current Course Syllabus
3. Signed Letter of Approval from Department Chair and Dean

### I. Designated Contact & Course Information

Name: Margaret Young Department: COB Email: myoung13@twu.edu  
 Course Prefix/Number: \_\_\_\_\_ Course Title: Personal Finance  
 Semester Credit Hours: 3 Proposed TCCNS # \_\_\_\_\_  
 Existing Course  New Core Course

***If submitting a proposal for addition to Component Area Option, please skip to section III.***

### II. Proposed Foundational Component Area (FCA): Highlight one area only

Communication                                  Mathematics                                  Life & Physical Sciences  
 Language, Philosophy, & Culture          Creative Arts                                  American History  
 Government/Political Science              **Social & Behavioral Sciences**

**Table 1: Alignment of Course Description with Foundational Component Area (FCA)**

Foundational Component Area (FCA)	Course Description	Alignment of Course with Foundational Component Area
Provide name of selected FCA (from those provided below the table).	Provide approved catalog course description.	Identify elements of the FCA that align with the course description and explain how the course fulfills them.
Social and Behavioral Sciences	This course provides students with the competencies to successfully manage their personal financial health. By the end of the course, students will comprehend basic personal financial concepts and, more importantly, develop the confidence and skills to make wise lifetime financial decisions.	This course provides critical information for making sound personal financial decisions. The course also examines the impact money management has on individual stress levels and ultimately on society and institutions.

## Foundational Component Areas (FCAs)

- ◆ **Communication** – Courses in this category focus on developing ideas and expressing them clearly, considering the effect of the message, fostering understanding, and building the skills needed to communicate persuasively. Course involve the command of oral, aural, written, and visual literacy skills that enable people to exchange messages appropriate to the subject, occasion, and audience. [Required Core Objectives: CTS, CS, TW, and PR]
- ◆ **Mathematics** – Courses in this category focus on quantitative literacy in logic, patterns, and relationships. Courses involve the understanding of key mathematical concepts and the application of appropriate quantitative tools to everyday experience. [Required Core Objectives: CTS, CS, and EQS]
- ◆ **Life & Physical Sciences** – Courses in this category focus on describing, explaining, and predicting natural phenomena using the scientific method. Courses involve the understanding of interactions among natural phenomena and the implications of scientific principles on the physical world and on human experiences. [Required Core Objectives: CTS, CS, EQS, and TW]
- ◆ **Language, Philosophy, & Culture** – Courses in this category focus on how ideas, values, beliefs, and other aspects of culture express and affect human experience. Courses involve the exploration of ideas that foster aesthetic and intellectual creation in order to understand the human condition across cultures. [Required Core Objectives: CTS, CS, SR, and PR]
- ◆ **Creative Arts** – Courses in this category focus on the appreciation and analysis of creative artifacts and works of the human imagination. Courses involve the synthesis and interpretation of artistic expression and enable critical, creative, and innovative communication about works of art. [Required Core Objectives: CTS, CS, TW, and PR]
- ◆ **American History** - Courses in this category focus on the consideration of past events and ideas relative to the United States with the option of including Texas History for a portion of this component area. Courses involve the interaction among individual communities, states, the nation, and the world, considering how these interactions have contributed to the development of the United States and its global role. [Required Core Objectives: CTS, CS, SR, and PR]
- ◆ **Government/Political Science** – Courses in this category focus on consideration of the Constitution of the United States and the constitutions of the states, with special emphasis on that of Texas. Courses involve the analysis of governmental institutions, political behavior, civic engagement, and their political and philosophical foundations. [Required Core Objectives: CTS, CS, SR, and PR]
- ◆ **Social & Behavioral Sciences** – Courses in this category focus on the application of empirical and scientific methods that contribute to the understanding of what makes us human. Courses involve the exploration of behavior and interactions among individuals, groups, institutions, and events, examining their impact on the individual, society, and culture. [Required Core Objectives: CTS, CS, EQS, and SR]

**Table 2: Alignment of Course-Level Student Learning Outcomes (SLOs) with Required Core Objectives**

Core Objectives	Course-Level SLOs [List all course-level SLOs that directly align with the FCA required Core Objectives. SLOs listed should be <i>specific, observable, &amp; measurable</i> . SLO's should also be consistent with those listed on the syllabus. <u>A minimum of 1 course-level SLO must be identified for each of the required Core Objectives of the FCA.</u> ]	Description of how SLO's meet each core objective Describe how the proposed course meets each of the designated core objectives. The description may refer to specific assigned texts, specific course assignments, and/or course-specific student learning outcomes.
<b>Critical Thinking Skills [CTS]</b> – to include creative thinking, innovation, inquiry, and analysis, evaluation and synthesis of information	1. Evaluate the strategies used in developing a successful personal financial plan	The specific listed course SLOs for this core objective involve creative thinking, inquiry, analysis, evaluation and synthesis of information.
<b>Communication Skills [CS]</b> – to include effective development, interpretation and expression of	1. Develop a well written financial plan	The specific listed course SLOs for this core objective involve effective development, interpretation and

<i>ideas through written, oral, and visual communication</i>		expression of ideas through written and oral communication.
<b>Empirical &amp; Quantitative Skills [EQS]</b> – <i>to include the manipulation and analysis of numerical data or observable facts resulting in formed conclusions</i>	1. Calculate basic financial ratios using a financial calculator	The specific listed course SLOs for this core objective involve objective manipulation and analysis of numerical data and/or observable facts resulting in formed conclusions.
<b>Teamwork [TW]</b> – <i>to include the ability to consider different points of view and to work effectively with others to support a shared purpose or goal</i>		
<b>Personal Responsibility [PR]</b> – <i>to include the ability to connect choices, actions and consequences to ethical decision-making</i>		
<b>Social Responsibility [SR]</b> – <i>to include intercultural competence, knowledge of civic responsibility, and the ability to engage effectively in regional, national, and global communities</i>	1. Determine that personal finance is interconnected with the greater society - to include major global financial institutions and also governmental agencies.	The specific listed course SLOs for this core objective involve intercultural competence, knowledge of civic responsibility, and the ability to engage effectively in regional, national, and global communities

**III. Proposed Component Area Option (CAO):** If proposing a CAO highlight one area only.

Multicultural-Women’s Studies  
Wellness

Component Area Options (CAOs)

- ◆ **Multicultural-Women’s Studies**-Courses in this category explore social institutions, norms, and practices for their impact on the status and roles of diverse women, while enhancing knowledge of and appreciation for the multicultural world in which we live. Courses examine inequalities based on gender, race/ethnicity, and other social categories; adopt a feminist/social-justice perspective that reflects women’s experiences, ideas, issues, and needs as valid in their own right; and enhance understanding of the responsibilities of living in a culturally diverse world. *[Required Core Objectives: CTS, CS, PR, and SR]*
- ◆ **Wellness**- Courses in this category focus on six dimensions: emotional, intellectual, occupational, physical, social, and spiritual. Courses require students to participate in active learning or experiential activities designed to enhance personal well-being. *[Required Core Objectives: CTS, CS, and one other Course Objective option]*

**Multicultural-Women’s Studies Courses**

*Use this section only if proposing a Multicultural-Women’s Studies Course, otherwise skip to section VII.*

**If proposing a Multicultural-Women’s Studies Course, is the course currently approved to meet the University’s Multicultural-Women’s Studies requirement?**

- Yes (Skip to section VII)  No (complete the remainder of this section)

**Alignment of Course with Required Objectives for Multicultural-Women’s Studies Courses**

Required Multicultural-Women’s Studies Objectives	Description of how course meets each objective for Multicultural-Women’s Studies Courses Describe how the proposed course meets each of the objectives for Multicultural-Women’s Studies courses. The description may refer to specific assigned texts, specific course assignments, and/or course-specific student learning outcomes.
1. Examines social institutions, norms, and/or practices for their impact on the status and roles of diverse women	
2. Examines inequalities based on gender, race/ethnicity, and other social categories (for example, economic status, nationality, sexuality, disability status, region or religion)	
3. Adopts a feminist/social-justice perspective that reflects women’s experiences, ideas, issues, and needs as valid in their own right.	
4. Enhances knowledge of and appreciation for the multicultural world in which we live.	

## Wellness Courses

Use this section only if proposing a Wellness Course. Otherwise skip to section VIII.

### Alignment of Course with Required Objectives for Wellness Courses

Wellness Courses must fulfill all 5 of the objectives listed below:

<b>Required Wellness Objectives</b>	<b>Description of how course meets each objective for Wellness Courses</b> Describe how the proposed course meets each of the objectives for Wellness courses. The description may refer to specific assigned texts, specific course assignments, and/or course-specific student learning outcomes.
1. Describe and explain the interrelationships of at least three of the dimensions of wellness (emotional, intellectual, occupational, physical, social, and spiritual).	The interrelationships of at least three dimensions of wellness are addressed under the following Core Objective Personal Responsibility (PR) areas of emphasis:  1. Examine the impact of saving decisions on personal finances (emotional and intellectual)  2. Examine the impact of relationships on personal finances (emotional, intellectual, and social)  3. Explain that it is impossible to separate one's financial life from one's life (emotional, intellectual, social and spiritual)
2. Evaluate information resources to develop the ability to determine the relevance and accuracy of wellness related materials.	Students will be able to evaluate various financial resources and materials that can be best utilized in their financial wellness. This is illustrated by the following areas of emphasis:  1. Identify useful research resources for car buying  2. Identify appropriate financing options  3. Identify appropriate investing options  4. Compare various employer sponsored retirement plans  5. Identify retirement planning options besides employer sponsored plans  6. Identify financial tools to manage the transfer of wealth

<p>3. Examine personal wellness choices affecting society at large.</p>	<p>Students will be able to examine personal wellness choices affecting society at large. This is illustrated by the following areas of emphasis:</p> <ol style="list-style-type: none"> <li>1. Identify what an employer finds valuable in new college graduates</li> <li>2. Determine what lenders look for when deciding to make a loan to an individual.</li> <li>3. Develop good insurance purchasing strategies</li> </ol>
<p>4. Examine social and cultural factors affecting personal wellness choices.</p>	<p>Students will be able to examine social and cultural factors affecting personal wellness choices. This is illustrated by the following areas of emphasis:</p> <ol style="list-style-type: none"> <li>1. Define how to avoid pitfalls that cause people to fail at personal financial planning</li> <li>2. Analyze the major causes of Indebtedness</li> </ol>
<p>5. Apply wellness principles and guidelines to enhance personal well-being.</p>	<p>Students will be able to apply wellness principles and guidelines to enhance personal well-being. This is illustrated by the following areas of emphasis:</p> <ol style="list-style-type: none"> <li>1. Articulate the impact of relationships on personal finances</li> <li>2. Identify effective techniques for discussing money with family members</li> <li>3. Identify the implications of combining financial assets with another individual.</li> <li>4. Determine that personal finance is interconnected with the rest of one's life.</li> </ol>

#### IV. Core Objectives Assessment

<p><b>Core Objective/SLO(s)</b></p> <p>1. Identify Core Objective [use bracketed abbreviation found in Section II, Table 2]</p> <p>2. Provide associated SLO(s) consistent with those listed in Section II.</p>	<p><b>Course Embedded Assignment(s)</b></p> <p>1. Identify the course embedded assignment(s) by name</p> <p>2. List major categories/elements that will be assessed</p>
<p>[ CTS ]</p> <p>1. Evaluate the strategies used in developing a successful personal financial plan</p>	<p>Homework assignments and/or exam questions from textbook chapters in <b>Personal Finance Experience</b>, Pratt/Weitzel/Rhodes, will be used to evaluate strategies in developing a successful personal financial plan. The pertinent textbook chapters are: 1 and 9 .</p>
<p><b>Core Objective/SLO(s)</b></p> <p>1. Identify Core Objective [use bracketed abbreviation found in Section II, Table 2]</p> <p>2. Provide associated SLO(s) consistent with those listed in Section II.</p>	<p><b>Course Embedded Assignment(s)</b></p> <p>1. Identify the course embedded assignment(s) by name</p> <p>2. List major categories/elements that will be assessed</p>
<p>[ EQS ]</p> <p>1. Calculate basic financial ratios using a financial calculator</p>	<p>Homework assignments and/or exam questions from textbook chapters in <b>Personal Finance Experience</b>, Pratt/Weitzel/Rhodes, will be used in the manipulation and analysis of numerical data or observable facts resulting in formed conclusions. The pertinent textbook chapters are: 3 and 8 .</p>
<p><b>Core Objective/SLO(s)</b></p> <p>1. Identify Core Objective [use bracketed abbreviation found in Section II, Table 2]</p> <p>2. Provide associated SLO(s) consistent with those listed in Section II.</p>	<p><b>Course Embedded Assignment(s)</b></p> <p>1. Identify the course embedded assignment(s) by name</p> <p>2. List major categories/elements that will be assessed</p>
<p>[ SR ]</p> <p>1. Determine that personal finance is interconnected with the greater society - to include major global financial institutions and also governmental agencies.</p>	<p>Homework assignments and/or exam questions from textbook chapters in <b>Personal Finance Experience</b>, Pratt/Weitzel/Rhodes, will include the ability to connect choices, actions and consequences to ethical decision-making. The pertinent textbook chapter is: 7 .</p>

Core Objective/SLO(s) 1. Identify Core Objective [use bracketed abbreviation found in Section II, Table 2] 2. Provide associated SLO(s) consistent with those listed in Section II.	Course Embedded Assignment(s) 1. Identify the course embedded assignment(s) by name 2. List major categories/elements that will be assessed
[ CS ]  1. Develop a well written financial plan	Homework assignments and/or exam questions from textbook chapters in <b>Personal Finance Experience</b> , Pratt/Weitzel/Rhodes , will include effective development, interpretation and expression of ideas through written, oral, and visual communication. The pertinent textbook chapters are: 3 , 15 and 8 .

## V . Expectations

Assessments are to be conducted/administered based on the established Core Objectives Assessment rotation cycle. Course instructors will be responsible for uploading course embedded assignments and student artifacts based on Core Objectives Assessment rotation cycle and sampling design selection.

### Criteria Used to Assess the Core Course Proposal:

- ✓ Course description aligns with selected Foundational Component Area (FCA)
- ✓ Course-level student learning outcomes (SLOs) align with state-mandated Core Objectives for the designated FCA
- ✓ SLOs are specific, observable, and measurable
- ✓ SLOs clearly describe what students will be able to do (performance-based)
- ✓ Course embedded assignments chosen clearly align with the intent of the SLO
- ✓ Course syllabus is aligned with Foundational Component Area (FCA) and required Core Objectives based on SLOs, learning activities, and assessments

## VI. Addendum

Attach current course syllabus (REQUIRED).

### **For Undergraduate Studies Staff Only:**

- Forward to Department Dean, Chair, Program Director, and Course Proposed Author
- Forwarded to OSAP for Colleague CRSE updating
- Forwarded to OAP for updating
- Forwarded to RO for Degree Audit updating
- Forwarded to Admissions for updating
- Forwarded to Academic Advising for updating
- Forwarded to Coordinator, Transfer & Compliance
- UGSAP web site updated