



EduCalc Learning Financial Literacy

Instructor

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Course Description

Students in this course learn financial literacy skills including short and long-term financial planning; different types of bank accounts; how to manage credit, debt, and loans; how to read wage and tax forms; making wise investment choices; and types of insurance. Students will also learn how to avoid scams, predatory lenders, and fraud.

Fully Online Course

This is an online course through the learning management system, Canvas. Activities consist of reading text, watching instructional videos, and taking online quizzes and tests. This is a one-credit course upon completion of all 8 units.

Scope and Sequence

Unit	Title	Topics Include
Unit 1	Making Money	Income, expenses, budgets, W-2 forms.
Unit 2	Managing Money	Checking/savings accounts, personal investments.
Unit 3	Housing	Rental apartments/houses, dorms, buying a home.
Unit 4	Careers	Careers, benefits, retirement.
Unit 5	Investing	Stocks, CDs, frauds/scams, cash flow.
Unit 6	Credit	Credit score, credit cards, bankruptcy.
Unit 7	Loans	Student loans, auto/home loans, personal loans.
Unit 8	Insurance	Auto, home, life, and health insurance; wills.

Grading Policy

Quizzes and tests are percentage based (number correct divided by total questions). Assignments are automatically set for two tries if a student wants to improve their grade.

Academic Integrity

The reality is that most students feel they can only pass a math class by using MathApp, Chegg, or some other tool. Our courses are designed so that you CAN pass on your own! Our students are happily surprised to find that they understand what they are doing and they are earning an A in class without cheating.