



FIN 3200.001 Syllabus

For additional course information, including prerequisites, corequisites, and course fees, please refer to the Catalog: <https://catalog.uvu.edu/>

Semester: Spring

Course Prefix: FIN

Course Title: Financial Counseling

Year: 2024

Course and Section #: 3200-001

Credits: 3

Course Description

Prepares students to be effective financial counseling practitioners. Trains students to begin their role as effective financial counselors and planners. Develops counselor and client relationships skills as well as communication techniques to help identify and assist clients in an integrated financial planning environment. Provides an overview of the learning process needed to recognize the financial issues and concerns of many individuals and families and how to appropriately recommend solutions to help clients help themselves, while focusing on counselor sincerity and effectiveness in client reality.

Course Attributes

This course has the following attributes:

- General Education Requirements
- Global/Intercultural Graduation Requirements
- Writing Enriched Graduation Requirements
- Discipline Core Requirements in Program
- Elective Core Requirements in Program
- Open Elective

Other: *Click here to enter text.*

Instructor Information

Instructor Name: Ryan Law

Student Learning Outcomes

1. Explain various financial challenges that clients face.
 2. Identify resources and processes to assist clients through negative financial behaviors.
 3. Demonstrate communication skills to help clients make positive financial changes.
 4. Develop practice knowledge and skills to prepare to work with clients in a one-on-one professional setting.
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Course Materials and Texts

Gude to Surviving Debt 2024 edition

ISBN: 9781602482104

Course Requirements

Course Assignments, Assessments, and Grading Policy

Weekly Study Guides: Study guides will guide the student through reading and/or videos that week (10 study guides x 10 points each)

Homework: Weekly homework assignment related to the topic under study (10 assignments x 10 points each)

Reflection: Weekly reflection based on reading and class discussion (10 reflections x 5 points each)

Engagement Assignments: In-class assignments related to the topic under study (10 assignments x 5 points each)

Case Study: Helps students incorporate everything learned in the first half of the semester (100 points)

Professional Activities: Attend out-of-class industry activities (50 points)

Money History Paper: Write your money story (30 points)

Midterm Test: Closed book, closed-note, in-class test (70 points)

Final Exam: Open-book/notes take-home test (50 points)

Final grades are rounded to the nearest tenth and assigned the corresponding letter grade

A = 93-100	B- = 80-82.9	D+ = 67-69.9
A- = 90-92.9	C+ = 77-79.9	D = 63-66.9
B+ = 87-89.9	C = 73-76.9	D- = 60-62.9
B = 83-86.9	C- = 70-72.9	F = 0-59.9

Required or Recommended Reading Assignments

All required readings use chapters from the course text and supplemental material that align with the lectures below.

General Description of the Subject Matter of Each Lecture or Discussion

Module 2: Budgeting

Surviving Debt (SD) Chapter 8: Reducing Your Expenses

Surviving Debt Chapter 9: Options for Increasing Your Income

Surviving Debt Chapter 10: Keeping Track of Income, Expenses, and Debt

Module 3: Establishing Credit

Surviving Debt Chapter 3: What You Need to Know About Your Credit Report

Video: What is a FICO Score?

Video: What Goes Into FICO Scores?

Module 4: Debt in America Part I

Surviving Debt Chapter 1: Six Essential Rules for Surviving Debt

Surviving Debt Chapter 2: Responding to Debt Collectors

Video: Fair Debt Collection Practices Act

Surviving Debt Chapter 5: Taking Out New Loans to Pay for Old Debt

Surviving Debt Chapter 7: Choices to Avoid at All Costs

Module 5: Debt in America Part II (Credit Cards)

Video: How Does a Credit Card Work?

Video: How Credit Cards Work: Billing Cycle and "Grace Period"

Surviving Debt Chapter 12: Credit Card Debt

Module 6: Debt in America Part III (Student Loans)
Surviving Debt Chapter 13: Student Loans

Module 7: Getting Out of Debt Part I
Forbes: How to Get Out of Debt: 10 Strategies

Module 8: Getting Out of Debt Part II
Surviving Debt Chapter 25: Deciding Whether and When to File for Bankruptcy
Surviving Debt Chapter 26: How the Bankruptcy Process Works

Module 9: Careers & Designations
No reading

Module 10: Financial Coaching Framework
The Financial Counseling Process

Module 11: Communication Skills
Communication Skills - Listening: Seek First to Understand
Connecting with Clients – Questions

Module 12: Helping Clients Improve Their Relationship with Money
Video: How Clients' Money Scripts Predict Their Financial Behaviors

Module 13: The Science of Behavior Change
Video: Improve Your Life Using the Stages of Change

Required Course Syllabus Statements

Generative AI

AI programs are not a replacement for your human creativity, originality, and critical thinking. Writing, thinking, and researching are crafts that you must develop over time to develop your own individual voice. At the same time, you should learn how to use AI and in what instances AI can be helpful to you.

The use of generative AI tools (e.g. ChatGPT, Google Bard, etc.) is permitted in this course for the following activities:

Brainstorming and refining your ideas;

- Fine tuning your research questions;
- Finding information on your topic;
- Drafting an outline to organize your thoughts; and
- Checking grammar and style.

The use of generative AI tools is not permitted in this course for the following activities:

- Impersonating you in classroom contexts, such as by using the tool to compose discussion board prompts/responses assigned to you or content that you put into a Teams/Canvas chat.
- Completing group work that your group has assigned to you, unless it is mutually agreed upon that you may utilize the tool.

- Writing a draft of a writing assignment.
- Writing entire sentences, paragraphs or papers to complete class assignments.

You are responsible for the information you submit based on an AI query (for instance, that it does not violate intellectual property laws, or contain misinformation or unethical content). Your use of AI tools must be properly documented and cited in order to stay within university policies on academic honesty.

Any student work submitted using AI tools should clearly indicate what work is the student's work and what part is generated by the AI. In such cases, no more than 25% of the student work should be generated by AI. If any part of this is confusing or uncertain, please reach out to me for a conversation before submitting your work.

An in-text citation would look like the following:

(OpenAI, 2023).

A reference for ChatGPT would look like the following:

OpenAI. (2023). ChatGPT (Mar 14 version) [Large language model]. <https://chat.openai.com/chat>

Using Remote Testing Software

This course does not use remote testing software.

This course uses remote testing software. Remote test-takers may choose their remote testing locations. Please note, however, that the testing software used for this may conduct a brief scan of remote test-takers' immediate surroundings, may require use of a webcam while taking an exam, may require the microphone be on while taking an exam, or may require other practices to confirm academic honesty. Test-takers therefore shall have no expectation of privacy in their test-taking location during, or immediately preceding, remote testing. If a student strongly objects to using test-taking software, the student should contact the instructor at the beginning of the semester to determine whether alternative testing arrangements are feasible. Alternatives are not guaranteed.

Required University Syllabus Statements

Accommodations/Students with Disabilities

Students needing accommodations due to a permanent or temporary disability, pregnancy or pregnancy-related conditions may contact UVU [Accessibility Services](#) at accessibilityservices@uvu.edu or 801-863-8747.

Accessibility Services is located on the Orem Campus in BA 110.

Deaf/Hard of Hearing students requesting ASL interpreters or transcribers can contact Accessibility Services to set up accommodations. Deaf/Hard of Hearing services can be contacted at DHHservices@uvu.edu

DHH is located on the Orem Campus in BA 112.

Academic Integrity

At Utah Valley University, faculty and students operate in an atmosphere of mutual trust. Maintaining an atmosphere of academic integrity allows for free exchange of ideas and enables all members of the community to achieve their highest potential. Our goal is to foster an intellectual atmosphere that produces scholars of integrity and imaginative thought. In all academic work, the ideas and contributions of others must be appropriately acknowledged and UVU students are expected to produce their own original academic work.

Faculty and students share the responsibility of ensuring the honesty and fairness of the intellectual environment at UVU. Students have a responsibility to promote academic integrity at the university by not participating in or facilitating others' participation in any act of academic dishonesty. As members of the academic community, students must become familiar with their [rights and responsibilities](#). In each course, they are responsible for knowing the requirements and restrictions regarding research and writing, assessments, collaborative work, the use of study aids, the appropriateness of assistance, and other issues. Likewise, instructors are responsible to clearly state expectations and model best practices.

Further information on what constitutes academic dishonesty is detailed in [UVU Policy 541: Student Code of Conduct](#).

Equity and Title IX

Utah Valley University does not discriminate on the basis of race, color, religion, national origin, sex, sexual orientation, gender identity, gender expression, age (40 and over), disability, veteran status, pregnancy, childbirth, or pregnancy-related conditions, citizenship, genetic information, or other basis protected by applicable law, including Title IX and 34 C.F.R. Part 106, in employment, treatment, admission, access to educational programs and activities, or other University benefits or services. Inquiries about nondiscrimination at UVU may be directed to the U.S. Department of Education's Office for Civil Rights or UVU's Title IX Coordinator at 801-863-7999 – TitleIX@uvu.edu – 800 W University Pkwy, Orem, 84058, Suite BA 203.

Religious Accommodation

UVU values and acknowledges the array of worldviews, faiths, and religions represented in our student body, and as such provides supportive accommodations for students. Religious belief or conscience broadly includes religious, non-religious, theistic, or non-theistic moral or ethical beliefs as well as participation in religious holidays, observances, or activities. Accommodations may include scheduling or due-date modifications or make-up assignments for missed class work.

To seek a religious accommodation, a student must provide written notice to the instructor and the Director of Accessibility Services at accessibilityservices@uvu.edu. If the accommodation relates to a scheduling conflict, the notice should include the date, time, and brief description of the difficulty posed by the conflict. Such requests should be made as soon as the student is aware of the prospective scheduling conflict.

While religious expression is welcome throughout campus, UVU also has a [specially dedicated space](#) for meditation, prayer, reflection, or other forms of religious expression.