

## Building Financial Assets and Capability for Vulnerable Families

### CS 340 / SW 672

#### Goals:

- Understand that factors that impact individual financial security
- Learn about strategies for managing cash flow, credit and debt, savings
- Understand the potential for private market financial services solutions for underserved populations
- Learn how public programs support economic stability
- Learn how to assess and prevent household financial problems in direct practice
- Apply your skills to develop tools and resources to support local programs or providers

#### Resources:

This course is designed in [Canvas \(https://canvas.wisc.edu/\)](https://canvas.wisc.edu/). All assignments and projects will be managed on online. This course emphasizes applied learning, especially written and oral communication skills in a professional context. Most classes we will be using case studies based on four families described in the text. We will also use some outside materials-mostly online and embedded into class session pages. We will have one book--"[The Financial Diaries" by Morduch & Schneider](https://www.amazon.com/dp/B01M5IMF5J/ref=dp-kindle-redirect?encoding=UTF8&btkr=1) ([https://www.amazon.com/dp/B01M5IMF5J/ref=dp-kindle-redirect? encoding=UTF8&btkr=1](https://www.amazon.com/dp/B01M5IMF5J/ref=dp-kindle-redirect?encoding=UTF8&btkr=1)) which we will read for specific class sessions and you will use for your final project.

#### Outline Fall 2017:

- Course time: 1:00-2:15 Tuesday and Thursday
- Location: [4235 Nancy Nicholas Hall \(http://av.fpm.wisc.edu/classrooms-nicholas-4235.htm\)](http://av.fpm.wisc.edu/classrooms-nicholas-4235.htm)

# Course Syllabus

The course main page is [here](#). Each session and assignment for that session is listed there, including quizzes and discussions. There are 16 quizzes in total, but the two lowest are dropped. There are 10 discussions in total, but lowest discussion is dropped. There are 15 in class activities, but the lowest is dropped. If you miss an assignment or do poorly on one assignment, you can still do well in the class.

In addition, there are three major out of class projects (50 points each) and one group-based applied project with a community-based client (125 points):

[Educational Material Development \(Project 1\)](#)

[Financial Services Proposal \(Project 2\)](#)

[Memo \(Project 3\)](#)

[Client Project](#)

CS340\_Grading : Sheet1

	Total	Count to Grade	Points	Total	Weight
Quizzes	16	14	10	140	20%
Discussions	10	9	10	90	13%
Projects	3	3	50	150	21%
Client Project	1	1	125	125	18%
In Class Assignments	15	14	10	140	20%
Participation	30	28	2	56	8%
				701	100%

## Course Objectives:

After the successful completion of this course:

- Understand the individual and structural components of financial capability.
- Have the resources and techniques to assess, address and prevent financial problems and help build assets with low-income families.
- Develop effective communication techniques for working directly with individuals and families and engaging with institutions.
- Utilize critical reading, logical thinking and use of evidence to identify market, programmatic and policy strategies to build the financial capability of low-income consumers.

**Questions?** Post any general course or assignment questions online: [Course Questions or Other Issues](#)










**Grading** Grades are percent of total points out of a possible 100:


- A: 93 and above
- AB: 87-92.99
- B: 83-86.99
- BC: 77-82.99
- C: 70-76.99
- D: 60-69.99
- F: below 60




















**Accommodations:** Your success in this class is important. This is an inclusive design course, with no timed tests and all lectures are recorded if the content is graded. Contact the [McBurney Disability Resource Center](#) if you need further resources.





**Academic Dishonesty:** In this class we will adhere to University grading standards and policies of academic misconduct. See {students.wisc.edu}. Copying work from another student, a published article or an online source is cheating. Students must be cautious to avoid plagerism defined in the UW bylaws as “using another person's ideas, words, or research and presenting it as one's own by not properly crediting the originator”. You may receive a zero score for any assignment that violates academic honesty. Serious cases will be reported to the department chair and dean. The instructor and TA may use online databases to check for plagerism, including copying from another student in the class this term as well as prior terms. You are strictly liable for any violation of these rules. For more information on what is considered plagerism and how to avoid it, contact [The Writing Center \(http://www.writing.wisc.edu\)](#)

## Course Summary:

Date	Details	
Thu Sep 7, 2017	 <a href="https://canvas.wisc.edu/calendar?event_id=20938&amp;include_contexts=course_66044">Introduction (https://canvas.wisc.edu/calendar?event_id=20938&amp;include_contexts=course_66044)</a>	1pm to 2:15pm
Fri Sep 8, 2017	 <a href="https://canvas.wisc.edu/courses/66044/assignments/114794">Canvas (Quiz 1) (https://canvas.wisc.edu/courses/66044/assignments/114794)</a>	due by 11:59pm
Tue Sep 12, 2017	 <a href="https://canvas.wisc.edu/courses/66044/assignments/116044">Financial Capability (Discussion 1) (https://canvas.wisc.edu/courses/66044/assignments/116044)</a>	due by 12:59pm
	 <a href="https://canvas.wisc.edu/courses/66044/assignments/115848">Financial Wellbeing (Quiz 2) (https://canvas.wisc.edu/courses/66044/assignments/115848)</a>	due by 12:59pm
Thu Sep 14, 2017	 <a href="https://canvas.wisc.edu/courses/66044/assignments/116161">Financial Portraits (Quiz 3) (https://canvas.wisc.edu/courses/66044/assignments/116161)</a>	due by 12:59pm
	 <a href="https://canvas.wisc.edu/courses/66044/assignments/168665">Financial Portraits (In Class 1) (https://canvas.wisc.edu/courses/66044/assignments/168665)</a>	due by 11:59pm
Tue Sep 19, 2017	 <a href="https://canvas.wisc.edu/courses/66044/assignments/116830">Group Slide Development in History Context (In Class 2) (https://canvas.wisc.edu/courses/66044/assignments/116830)</a>	due by 4:59pm
Thu Sep 21, 2017	 <a href="https://canvas.wisc.edu/courses/66044/assignments/117732">Alternative Financial Products (Discussion 2) (https://canvas.wisc.edu/courses/66044/assignments/117732)</a>	due by 12:59pm
	 <a href="https://canvas.wisc.edu/courses/66044/assignments/168856">AFS Survey Form (In Class 3) (https://canvas.wisc.edu/courses/66044/assignments/168856)</a>	due by 3:59pm

Date	Details	
Tue Sep 26, 2017	 <a href="https://canvas.wisc.edu/courses/66044/assignments/129101">Using Income Statements (In Class Discussion)</a> <a href="https://canvas.wisc.edu/courses/66044/assignments/129101">https://canvas.wisc.edu/courses/66044/assignments/129101</a>	due by 12:59pm
	 <a href="https://canvas.wisc.edu/courses/66044/assignments/125467">Income and Balance Sheets (Quiz 4)</a> <a href="https://canvas.wisc.edu/courses/66044/assignments/125467">https://canvas.wisc.edu/courses/66044/assignments/125467</a>	due by 1pm
	 <a href="https://canvas.wisc.edu/courses/66044/assignments/117601">Educational Material Development (Project 1) Round 1</a> <a href="https://canvas.wisc.edu/courses/66044/assignments/117601">https://canvas.wisc.edu/courses/66044/assignments/117601</a>	due by 11:59pm
Thu Sep 28, 2017	 <a href="https://canvas.wisc.edu/courses/66044/assignments/125679">Income (Quiz 5)</a> ( <a href="https://canvas.wisc.edu/courses/66044/assignments/125679">https://canvas.wisc.edu/courses/66044/assignments/125679</a> )	due by 12:59pm
Tue Oct 3, 2017	 <a href="https://canvas.wisc.edu/courses/66044/assignments/127548">Jewell's Taxes ("Quiz" 6)</a> <a href="https://canvas.wisc.edu/courses/66044/assignments/127548">https://canvas.wisc.edu/courses/66044/assignments/127548</a>	due by 12:59pm
	 <a href="https://canvas.wisc.edu/courses/66044/assignments/147407">Educational Material Development (Project 1) Round 2</a> <a href="https://canvas.wisc.edu/courses/66044/assignments/147407">https://canvas.wisc.edu/courses/66044/assignments/147407</a>	due by 11:59pm
Thu Oct 5, 2017	 <a href="https://canvas.wisc.edu/courses/66044/assignments/127764">Spending (Quiz 7)</a> ( <a href="https://canvas.wisc.edu/courses/66044/assignments/127764">https://canvas.wisc.edu/courses/66044/assignments/127764</a> )	due by 12:59pm
	 <a href="https://canvas.wisc.edu/courses/66044/assignments/127757">George's Spending Plan (Discussion 4)</a> <a href="https://canvas.wisc.edu/courses/66044/assignments/127757">https://canvas.wisc.edu/courses/66044/assignments/127757</a>	due by 11:59pm
Tue Oct 10, 2017	 <a href="https://canvas.wisc.edu/courses/66044/assignments/129113">EmergencySavings (Quiz 8)</a> <a href="https://canvas.wisc.edu/courses/66044/assignments/129113">https://canvas.wisc.edu/courses/66044/assignments/129113</a>	due by 12:59pm
	 <a href="https://canvas.wisc.edu/courses/66044/assignments/169117">Emergency Savings Options Search (In Class 4)</a> <a href="https://canvas.wisc.edu/courses/66044/assignments/169117">https://canvas.wisc.edu/courses/66044/assignments/169117</a>	due by 3:59pm
	 <a href="https://canvas.wisc.edu/courses/66044/assignments/147408">Educational Material Development (Project 1) Round 3</a> <a href="https://canvas.wisc.edu/courses/66044/assignments/147408">https://canvas.wisc.edu/courses/66044/assignments/147408</a>	due by 11:59pm
Thu Oct 12, 2017	 <a href="https://canvas.wisc.edu/courses/66044/assignments/129996">Long Term Savings (Quiz 9)</a> <a href="https://canvas.wisc.edu/courses/66044/assignments/129996">https://canvas.wisc.edu/courses/66044/assignments/129996</a>	due by 12:59pm
Tue Oct 17, 2017	 <a href="https://canvas.wisc.edu/courses/66044/assignments/157505">Scripts with Clients (In Class 5)</a> <a href="https://canvas.wisc.edu/courses/66044/assignments/157505">https://canvas.wisc.edu/courses/66044/assignments/157505</a>	due by 4pm
	 <a href="https://canvas.wisc.edu/courses/66044/assignments/169151">Practice (Discussion 5)</a> <a href="https://canvas.wisc.edu/courses/66044/assignments/169151">https://canvas.wisc.edu/courses/66044/assignments/169151</a>	due by 11:59pm
Thu Oct 19, 2017	 <a href="https://canvas.wisc.edu/courses/66044/assignments/130685">Credit (Quiz 10)</a> ( <a href="https://canvas.wisc.edu/courses/66044/assignments/130685">https://canvas.wisc.edu/courses/66044/assignments/130685</a> )	due by 12:59pm
	 <a href="https://canvas.wisc.edu/courses/66044/assignments/169331">Jewell's Credit (In Class 6)</a> <a href="https://canvas.wisc.edu/courses/66044/assignments/169331">https://canvas.wisc.edu/courses/66044/assignments/169331</a>	due by 4pm
Tue Oct 24, 2017	 <a href="https://canvas.wisc.edu/courses/66044/assignments/131182">Debt (Quiz 11)</a> ( <a href="https://canvas.wisc.edu/courses/66044/assignments/131182">https://canvas.wisc.edu/courses/66044/assignments/131182</a> )	due by 12:59pm
Thu Oct 26, 2017	 <a href="https://canvas.wisc.edu/courses/66044/assignments/165362">Bankruptcy (Discussion 6)</a> <a href="https://canvas.wisc.edu/courses/66044/assignments/165362">https://canvas.wisc.edu/courses/66044/assignments/165362</a>	due by 12:59pm
	 <a href="https://canvas.wisc.edu/courses/66044/assignments/169735">Bankruptcy and Garnishment (In Class 7)</a> <a href="https://canvas.wisc.edu/courses/66044/assignments/169735">https://canvas.wisc.edu/courses/66044/assignments/169735</a>	due by 4pm

Date	Details	
Tue Oct 31, 2017	 <a href="https://canvas.wisc.edu/courses/66044/assignments/169830">Testing Fin Apps (In Class 8)</a> <a href="https://canvas.wisc.edu/courses/66044/assignments/169830">https://canvas.wisc.edu/courses/66044/assignments/169830</a>	due by 4pm
	 <a href="https://canvas.wisc.edu/courses/66044/assignments/169313">Financial Diaries (Discussion 7)</a> <a href="https://canvas.wisc.edu/courses/66044/assignments/169313">https://canvas.wisc.edu/courses/66044/assignments/169313</a>	due by 11:59pm
Thu Nov 2, 2017	 <a href="https://canvas.wisc.edu/courses/66044/assignments/133320">Life Course (Quiz 12)</a> ( <a href="https://canvas.wisc.edu/courses/66044/assignments/133320">https://canvas.wisc.edu/courses/66044/assignments/133320</a> )	due by 12:59pm
	 <a href="https://canvas.wisc.edu/courses/66044/assignments/133321">Higher Education (Quiz 13)</a> <a href="https://canvas.wisc.edu/courses/66044/assignments/133321">https://canvas.wisc.edu/courses/66044/assignments/133321</a>	due by 12:59pm
Tue Nov 7, 2017	 <a href="https://canvas.wisc.edu/courses/66044/assignments/169903">FAFSA Form (In Class 9)</a> <a href="https://canvas.wisc.edu/courses/66044/assignments/169903">https://canvas.wisc.edu/courses/66044/assignments/169903</a>	due by 4pm
	 <a href="https://canvas.wisc.edu/courses/66044/assignments/169956">Mortgage Application (In Class 10)</a> <a href="https://canvas.wisc.edu/courses/66044/assignments/169956">https://canvas.wisc.edu/courses/66044/assignments/169956</a>	due by 4pm
	 <a href="https://canvas.wisc.edu/courses/66044/assignments/117645">Financial Services Proposal (Project 2) V1</a> <a href="https://canvas.wisc.edu/courses/66044/assignments/117645">https://canvas.wisc.edu/courses/66044/assignments/117645</a>	due by 11:59pm
Thu Nov 9, 2017	 <a href="https://canvas.wisc.edu/courses/66044/assignments/133322">Housing (Quiz 14)</a> ( <a href="https://canvas.wisc.edu/courses/66044/assignments/133322">https://canvas.wisc.edu/courses/66044/assignments/133322</a> )	due by 12:59pm
	 <a href="https://canvas.wisc.edu/courses/66044/assignments/133323">Insurance (Quiz 15)</a> ( <a href="https://canvas.wisc.edu/courses/66044/assignments/133323">https://canvas.wisc.edu/courses/66044/assignments/133323</a> )	due by 12:59pm
Tue Nov 14, 2017	 <a href="https://canvas.wisc.edu/courses/66044/assignments/184271">Disability Case (In Class)</a> <a href="https://canvas.wisc.edu/courses/66044/assignments/184271">https://canvas.wisc.edu/courses/66044/assignments/184271</a>	due by 3:59pm
	 <a href="https://canvas.wisc.edu/courses/66044/assignments/164709">Financial Services Proposal (Project 2) V2</a> <a href="https://canvas.wisc.edu/courses/66044/assignments/164709">https://canvas.wisc.edu/courses/66044/assignments/164709</a>	due by 11:59pm
Thu Nov 16, 2017	 <a href="https://canvas.wisc.edu/courses/66044/assignments/169239">Retirement (Discussion 8)</a> <a href="https://canvas.wisc.edu/courses/66044/assignments/169239">https://canvas.wisc.edu/courses/66044/assignments/169239</a>	due by 12:59pm
	 <a href="https://canvas.wisc.edu/courses/66044/assignments/169954">Retirement Planning (In Class 11)</a> <a href="https://canvas.wisc.edu/courses/66044/assignments/169954">https://canvas.wisc.edu/courses/66044/assignments/169954</a>	due by 4pm
Mon Nov 27, 2017	 <a href="https://canvas.wisc.edu/calendar?event_id=31574&amp;include_contexts=course_66044">Group Feedback Process</a> ( <a href="https://canvas.wisc.edu/calendar?event_id=31574&amp;include_contexts=course_66044">https://canvas.wisc.edu/calendar?event_id=31574&amp;include_contexts=course_66044</a> )	12pm to 3pm
Tue Nov 28, 2017	 <a href="https://canvas.wisc.edu/courses/66044/assignments/133324">Estates (Quiz 16)</a> ( <a href="https://canvas.wisc.edu/courses/66044/assignments/133324">https://canvas.wisc.edu/courses/66044/assignments/133324</a> )	due by 12:59pm
	 <a href="https://canvas.wisc.edu/courses/66044/assignments/169963">Beneficiary form (In Class 12)</a> <a href="https://canvas.wisc.edu/courses/66044/assignments/169963">https://canvas.wisc.edu/courses/66044/assignments/169963</a>	due by 4pm
Thu Nov 30, 2017	 <a href="https://canvas.wisc.edu/courses/66044/assignments/169234">ID Theft (Discussion 9)</a> ( <a href="https://canvas.wisc.edu/courses/66044/assignments/169234">https://canvas.wisc.edu/courses/66044/assignments/169234</a> )	due by 11:59am
	 <a href="https://canvas.wisc.edu/courses/66044/assignments/169964">ID Theft (In Class 13)</a> ( <a href="https://canvas.wisc.edu/courses/66044/assignments/169964">https://canvas.wisc.edu/courses/66044/assignments/169964</a> )	due by 4pm
Tue Dec 5, 2017	 <a href="https://canvas.wisc.edu/courses/66044/assignments/169236">Careers (Discussion 10)</a> <a href="https://canvas.wisc.edu/courses/66044/assignments/169236">https://canvas.wisc.edu/courses/66044/assignments/169236</a>	due by 12:59pm
	 <a href="https://canvas.wisc.edu/courses/66044/assignments/117599">Recommendations Memo (Project 3)</a> <a href="https://canvas.wisc.edu/courses/66044/assignments/117599">https://canvas.wisc.edu/courses/66044/assignments/117599</a>	due by 3:59pm

Date	Details	
Thu Dec 7, 2017	 <a href="https://canvas.wisc.edu/courses/66044/assignments/169967">Final Project Peer Feedback I (In Class 14)</a> <a href="https://canvas.wisc.edu/courses/66044/assignments/169967">https://canvas.wisc.edu/courses/66044/assignments/169967</a>	due by 4pm
Tue Dec 12, 2017	 <a href="https://canvas.wisc.edu/courses/66044/assignments/169976">Final Project Peer Feedback II (In Class 15)</a> <a href="https://canvas.wisc.edu/courses/66044/assignments/169976">https://canvas.wisc.edu/courses/66044/assignments/169976</a>	due by 4pm
Thu Dec 14, 2017	 <a href="https://canvas.wisc.edu/courses/66044/assignments/184564">Course Participation</a> ( <a href="https://canvas.wisc.edu/courses/66044/assignments/184564">https://canvas.wisc.edu/courses/66044/assignments/184564</a> )	due by 11:59pm
Mon Dec 18, 2017	 <a href="https://canvas.wisc.edu/courses/66044/assignments/117597">Client Project</a> ( <a href="https://canvas.wisc.edu/courses/66044/assignments/117597">https://canvas.wisc.edu/courses/66044/assignments/117597</a> )	due by 11:59pm

## What to Expect

You should expect the work load for this class to require 5-6 hours of attention weekly (on average). Course content is presented in the order above. The dates for each session are above, with links to the materials for that session. Some sessions most of the work will be online before the class session. Working with clients will involve meetings off campus, conference calls and other methods of communications as needed.

**[Assignments \(https://canvas.wisc.edu/courses/66044/assignments/syllabus\)](https://canvas.wisc.edu/courses/66044/assignments/syllabus)** include...

- Assigned readings for each session
- 10 Online discussions
- 15 In class tasks or activities
- 16 Online quizzes (usually due before class)
- 3 Individual applied projects
- 6 Peer Reviews for other students
- 1 Client Sponsored Project working with a group/team

## Instructor



**[J. Michael Collins \(http://www.ssc.wisc.edu/~jmcollin/\)](http://www.ssc.wisc.edu/~jmcollin/)**  
**<mailto:jmcollins@wisc.edu>** Office Location: NN Hall 4206  
Mobile [608.616.0369](tel:608.616.0369)  
Available for online student chat: W 8:30pm-9:30pm\*  
Available in office for student meetings T/Th 2:30pm-3:30pm\*  
(Note: \* some weeks, I will have to cancel due to conflicts)

**Questions?** Post any general course or assignment questions online: [Course Questions or Other Issues \(https://canvas.wisc.edu/courses/66044/discussion\\_topics/125077\)](https://canvas.wisc.edu/courses/66044/discussion_topics/125077)

**No late work is accepted in this course. No exceptions.**