RAMAPO COLLEGE OF NEW JERSEY
First-Year Seminar
Your Money and Your Life

Course Information
Prerequisites and/or Co-requisites: First-time, first-year student status
Class Meeting Days Tuesdays and Fridays 8-9:30 am in Room

Instructor Information
Barrie Peterson, M.Div
Office Location A 217
Office Hours: Tuesdays and Fridays 10-12
E-mail: bpeterso@ramapo.edu
973-761-0216

Common Course Description
Designed for first-time, full-time, first-year students, First-Year Seminar (FYS) provides a comprehensive introduction to college-level learning. Seminar courses are developed around an academic theme or topic that is based on one of Ramapo College’s academic pillars. First-Year students will have the opportunity to select a seminar that best suits their interests while learning about Ramapo’s academic foundation. The First-Year Seminar course helps students in their transition from high school to college life both in and out of the classroom. The common learning outcomes of FYS are: critical and creative thinking, college-level writing, oral communication, information literacy, and technological competency. FYS classes are small to emphasize open discussion and experiential learning within the context of the theme of the seminar course. Peer facilitators play an essential role in your FYS class ensuring that first-year students have guidance from a more experienced student. FYS is also the home of the Ramapo Summer Reading Program; all first-year students read the same book and discuss and write about it in their seminars. FYS encourages new students to participate in a community of learners, to strengthen their critical thinking skills, and to communicate effectively both orally and in writing.

Course Goals and Description
Students will first be challenged to examine their basic values, life goals and career options and then be taught how to form a strategic plan to accomplish their dream for the year 2023. We will do personal reflections, group exercises, critical analysis of media to obtain information culminating in a Term Paper laying out the students’ prioritized life goals and the means to achieve them. Issues of accessing the labor market, budgeting, use of financial instruments, understanding taxes and inflation and health care and risk assessment, insurance, and various purposes for savings will be covered.

Measurable Student Learning Outcomes
Course completers will be clear about their middle term life goals and have a multi-faceted plan, based on an analysis of socio-economic factors and using financial literacy skills to take steps to accomplish them. Students will also improve their verbal presentation and research and writing skills, putting their personal decisions and plans into a larger context informed by data and trends. CEC activities and reports will be assessed and count for 5% of total grade.
Peer Facilitators
As an added resource for first-year students, each section of First-Year Seminar (FYS) will have a peer facilitator. These upper-level students will attend FYS classes and assist the instructor with the academic topics covered in this seminar. They will serve as discussion leaders on issues that pertain to your personal and social development and they will facilitate weekly discussions on the class readings. Your peer facilitator will be your mentor and will be available to you to provide guidance on navigating the different personal and social hurdles that you may encounter in your first year at Ramapo.

First-Year Academic Advising
Each First-Year Seminar course is assigned a professional Academic Advisor from the Center for Academic Advising and First-Year Experience (CAAFYE) who serves as your Academic Advisor during your first year. This advisor will attend your First-Year Seminar class for a group advisement session to review general academic advising policies and procedures. They will also be available to answer any general questions regarding college policies/practices. Students are encouraged to schedule individual appointments with their CAAFYE Advisor for assistance with course selection and the development of a personal academic plan. If you have any questions regarding Academic Advisement please call CAAFYE at (201) 684-7441 or via email at: caafye@ramapo.edu

Texts, Readings, Materials

Course Requirements
**Classroom Participation** – You are expected to be on time, present (no distracting gadgets), and participating by taking notes and asking questions and being involved in discussions in a courteous and informed manner.

**Writing Assignments** – Two essays of 3 pages will be done in response to the common reading and speaker, details for each provided in class. You will also hand in a Media Report following the rubric given out on the day you summarize it for the class and write up your CEC experiences. A Term Paper of a research nature of at least 10 pages will summarize student’s clarification of life goals and steps to accomplish them. Passing grades will be seen by clarity of writing, addressing the assigned issues, and depth of analysis.

**Examinations**- Three quizzes will be given covering all readings, reports, presentations and class discussions up to those dates. A combination of multiple choice, fill in the blank, true/false and short essay will be used, with opportunity for extra credit. There will not be a final exam.

**General Education Program Course**
This course fulfills the First-Year Seminar category of the general education curriculum at Ramapo College. Common to all First-Year Seminar (FYS) courses, you will develop critical thinking skills that are
basic to college level study, regardless of your area of interest. You will be reading, writing, and participating in thoughtful group discussions with the aim of developing the skills of a scholar. You will learn to support your arguments using a foundation of knowledge and facts rather than simply using personal opinions and experiences. This course is interdisciplinary as it draws from psychology, sociology, economics, and public policy.

Writing Intensive (WI) Course
Writing will be integrated into the life of this course. You will receive comments, direction, and support as you work on strengthening your writing skills. Your writing will be evaluated and returned in a timely fashion, allowing you to incorporate my comments into your future work. For help outside the classroom, please see me during my office hours and/or work with a writing tutor in the Center for Reading and Writing (CRW), Room: L-211, crw@ramapo.edu.

Weekly Class Schedule

<table>
<thead>
<tr>
<th>Date</th>
<th>Class topic, reading assignment</th>
<th>Exam/assignment/paper</th>
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<tbody>
<tr>
<td>September 1</td>
<td>Opening Convocation, Phil Klay, author of <em>Redeployment</em></td>
<td>Be there, take notes, ask questions; don’t leave early—be polite!</td>
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<tr>
<td>Week 1 9/4</td>
<td>Intros of instructor and students, syllabus reviewed</td>
<td>3 p. Essay on speaker</td>
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<tr>
<td>Week 2 9/8,11</td>
<td>Obtaining Useful Information / video “Soul of Money”</td>
<td>Read first 3 chapters</td>
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<tr>
<td>Week 3 9/15,18</td>
<td>Values Clarification / Class choose Top 10 Life Goals</td>
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<tr>
<td>Week 5 9/29,10/2</td>
<td>Financial planning to support goals / Basic budgeting</td>
<td>Quiz 1 (Friday)</td>
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<tr>
<td>Week 6 10/6,9</td>
<td>Consumerism / Career paths</td>
<td>Read handouts</td>
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<tr>
<td>Week 7 10/13,16</td>
<td>Entrepreneurial Option / Current hiring patterns, methods</td>
<td>Finish reading text</td>
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<tr>
<td>Week 8 10/20,23</td>
<td>Academic Advisement Workshop / Economic futures</td>
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<tr>
<td>Week 9 10/27,30</td>
<td>Understanding inflation / Taxes: local, state, federal</td>
<td>Quiz 2 (Tues.)</td>
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<tr>
<td>Week 10 11/3,6</td>
<td>Health care and Social Security / Climate change</td>
<td>Read handouts</td>
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<tr>
<td>Week 11 11/10,13</td>
<td>Financial tools and scams / Bubbles and busts</td>
<td>Read handouts</td>
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<tr>
<td>Week 12 11/17,20</td>
<td>Life goals revisited / Is the American Dream dead?</td>
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<tr>
<td>Week 13 11/24</td>
<td>Gratitude and spirituality</td>
<td>Quiz 3</td>
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<tr>
<td>Week 14 12/1,4</td>
<td>The partner possibility / Internal, external risk assessment</td>
<td>Read handouts</td>
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<tr>
<td>Week 15 12/8,11</td>
<td>Insurance / 3 types of savings</td>
<td>Draft of term paper due</td>
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<tr>
<td>Term Paper 12/18</td>
<td>Each share 5 minute summary</td>
<td>Hand in term paper</td>
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Important Dates
First Day of Classes: September 2nd
Last day for Schedule Adjustments (on the Web): September 9th
Last day to withdraw from courses with “W” grade: November 13th
Thanksgiving Recess: Nov 25th – 29th
Reading Day (no classes): December 15th
Final Exam Week: December 16th – 22nd
Common Finals: December 19th
Last day to request “I” grades: December 22nd

- 5 Media report and writeup
- 25 for 3 quizzes
- 10 for 2 Essays
- 10 attendance
- 10 participation
- 10 journal as assessed by Peers
- 30 Term Paper
- 100 total
- Up to 5 Extra Credit points on reports handed in and shared
- (topic must be approved by 11/6)
- Rubrics and assessment tools may be shared for each assignment.
- Incomplete grade situations are considered consistent with the college’s Incomplete policy
- Make-ups for quizzes must be negotiated with Instructor prior to event

Attendance Policy
- One point is lost for each absence up to 10 when you will fail regardless of other work.
- Each late arrival (over 10 minutes) or early departure (over 10 minutes) will cost ½ point.
  “College policy states that students must notify faculty within the first three weeks of the semester if they anticipate missing any classes due to religious observance.”

Electronic Forms of Communication
In accordance with College policy, I will use your Ramapo College email address (@ramapo.edu) to communicate with you about all course-related matters. No emailed papers will be accepted, but drafts for review or emailed or phone inquiries are welcomed. I do not text or use social media.

Students with Disabilities
“If you need course adaptation or accommodations because of a disability that has been documented with the Office of Specialized Services, please make an appointment with me.”
Please note: Students must be registered with the Office of Specialized Services (OSS) to receive accommodations. For additional information, contact the Office of Specialized Services (OSS) at x7514 or email at oss@ramapo.edu. There is no time limit on when students may request accommodation, as they may not be aware of their need until later in the semester.

Academic Integrity Policy
All members of the community are expected to be honest and forthright in their academic endeavors. Since violations of academic integrity erode community confidence and undermine the pursuit of truth and knowledge at the College, academic dishonesty must be avoided.

Procedures
The Office of the Provost has responsibility for the oversight and enforcement of the Academic Integrity Policy and for making the policy an institutional priority. The Office of the Provost is also responsible for publishing the policy and for educating both faculty and students about the policy.

Faculty members play a crucial role in the Academic Integrity Policy. They are responsible for educating their students about the importance of academic integrity and for communicating to students their expectations with respect to academic integrity in course work. They are also urged to report alleged violations of the policy to the Vice Provost.

Students have the responsibility to understand the Academic Integrity Policy and to comply with the policy in their academic work.
Criteria
There are four (4) broad forms of academic dishonesty:

1. Cheating

Cheating is an act of deception by which a student misrepresents his or her mastery of material on a test or other academic exercise. Examples of cheating include, but are not limited to:

- copying from another student’s work;
- allowing another student to copy his/her work;
- using unauthorized materials such as a textbook, notebook, or electronic devices during an examination;
- using specifically prepared materials, such as notes written on clothing or other unauthorized notes, formula lists, etc., during an examination;
- collaborating with another person during an examination by giving or receiving information without authorization from the instructor;
- taking a test for another person or asking or allowing another to take the student’s own test.

2. Plagiarism

Plagiarism occurs when a person represents someone else’s words, ideas, phrases, sentences, or data as one’s own work. When a student submits work that includes such material, the source of that information must be acknowledged through complete, accurate, and specific footnote or endnote references; additionally, verbatim statements must be acknowledged through quotation marks. To avoid a charge of plagiarism, a student should be sure to include an acknowledgment of indebtedness:

- whenever he or she quotes another person’s words directly;
- whenever he or she uses another person’s ideas, opinions, or theories, even if they have been completely paraphrased in one’s own words;
- whenever he or she allows another individual to contribute to the work in some significant fashion (for instance, through editing or sharing of ideas);
- whenever he or she uses facts, statistics, or other illustrative material taken from a source, unless the information is common knowledge.

Examples of standard citation formats can be found on the George T. Potter Library Website: Library Website: Citation Manuals and Style Guides

3. Academic Misconduct

Academic misconduct includes the alteration of grades, involvement in the acquisition or distribution of unadministered tests, and the unauthorized submission of student work in more than one class. Examples of academic misconduct include, but are not limited to:

- changing, altering, falsifying, or being the accessory to the changing, altering, or falsifying of a grade report or form, transcript, or other academic record, or entering any computer system or College office or building for that purpose;
- stealing, buying, selling, giving way, or otherwise obtaining all or part of any unadministered test or paper or entering any computer system or College office or building for the purpose of obtaining an unadministered test;
- submitting written work (in whole or in significant part) to fulfill the requirements of more than one course without the explicit permission of both instructors;
- disregarding policies governing the use of human subjects or animals in research;
4. Fabrication

Fabrication refers to the deliberate use of invented information or the falsification of research or other findings with the intent to deceive. Examples of fabrication include, but are not limited to:

- citing information not taken from the source indicated;
- citing of sources in a “works cited” that were not used in that project;
- altering, stealing, and/or falsifying research data used in research reports, theses, or dissertations;
- submitting as one’s own any academic work prepared in whole or in part by others, including the use of another’s identity;
- falsifying information or signatures on registration, withdrawal, or other academic forms and records.

Reporting Violations

To ensure due process, any member of the Ramapo community who is aware of violations of the College's academic integrity policy is expected to report the incident to the Office of the Provost.

Faculty members who choose to resolve the matter themselves are urged also to report the incident to the Office of the Provost, since the incident may be a repeat offense, or there may be a subsequent grade appeal.

More details on Ramapo College’s academic integrity policy can be found here: [http://www.ramapo.edu/catalog_13_14/academic-policies.html](http://www.ramapo.edu/catalog_13_14/academic-policies.html)