

# FIL 141

## *Personal Financial Literacy for the College Student*

### *Spring 2026*



## Course Information

### **Class Meeting Times:**

Section 001: 8 weeks (January 12 – March 7)

Section 002: 16 weeks (January 12 – May 2)

Section 003: 8 weeks (March 16 – May 2)

[ISU Academic Calendar](#)

### **Textbook Requirements:**

*All course materials will be provided to you in Canvas.*

### **Course Description from the University Catalog:**

Development of skills that promote financial responsibility by exploring the relationship between careers and money management. Not for Teacher Licensure. Equivalent course offered as BE and FIL 141; repeat policy will apply. The course is part of the General Education Curriculum at ISU in the domain of Quantitative Reasoning.

**Course Rationale:** The growing emphasis on financial literacy has highlighted the need for students to learn how to navigate the financial decisions they must make and how to make informed decisions related to managing finances and budgeting, saving and investing, living independently, earning and reporting income, buying goods and services, using credit, banking, and protecting against risk.

**Note: This course does NOT satisfy the Illinois State Board of Education requirements for teacher licensure in the area of Personal Financial Literacy, Consumer Education, Consumer Economics, or any related courses.**

### ***Instructor Information:***

***Dr. Tamra S. Connor***

***Professor***

***Finance, Insurance, and***

***Law Department***

***[Tdavis2@IllinoisState.edu](mailto:Tdavis2@IllinoisState.edu)***

***Office : SFHB 313***

***(309) 438-7040***

***Dept. Office SFHB 434***

***Dr. Tice Sirmans, Chair***

***(309) 438-8777***

# Meet your Professor



Dr. Tamra Connor  
Professor  
Finance, Insurance, and Law  
Department

Dr. Tamra S. Connor is a veteran teacher with over 30 years of classroom experience. She is the author of *Managing Your Personal Finances, 8e*, which is a textbook used in high schools in the U.S.

She is active in several professional associations,

including SIEC and WIBE. To learn more about Dr. Connor, visit her [LinkedIn Page](#).

All office hours will be virtual. To accommodate as many students as possible, please check the weekly Office Hours announcement in Canvas or contact Dr. Connor to schedule an appointment.

## Course Objectives

**UPON COMPLETION OF BE 141, THE STUDENT WILL BE ABLE TO:**

- Discuss career planning and management
- Calculate job-related financial transactions
- Evaluate job-related financial transactions
- Complete required forms to file personal income taxes
- Utilize money management techniques to plan personal finances
- Evaluate a financial institution to make an informed decision in selecting and using a financial institution
- Discuss the importance of managing credit
- Calculate the costs of credit
- Discuss the importance of saving and investing in a personal financial plan
- Calculate future value, interest, and finance charges
- Evaluate personal financial decisions
- Discuss the importance of risk management for personal finances

In Quantitative Reasoning courses, students examine the principles, practices, instruments, and systems of mathematics and logic used to measure, quantify, analyze, and represent social, scientific, technological, and other phenomena as a basis for decision-making. Problems and examples in the course are drawn from a variety of disciplines to represent a rich diversity of applications. Mathematics and logic will provide a basis for addressing the quantitative dimensions of problems confronting individuals, societies, and humanity.

Courses generally assess basic mathematical skills, understanding of elementary mathematical concepts, and the ability to reason quantitatively and to model and solve problems with quantitative methods.

*“The goal isn’t more money. The goal is living life on your terms.”  
~ Chris Brogan*

Courses in the Quantitative Reasoning category of General Education address the following learning outcomes:

1. Knowledge of diverse human cultures and the physical and natural world, allowing students to
  - a. use theories and principal concepts, both contemporary and enduring, to understand technologies, diverse cultures, and the physical and natural world
  - b. *explain how the combination of the humanities, fine arts, natural and social sciences, and technology contributes to the quality of life for individuals and communities*
2. Intellectual and practical skills, allowing students to
  - a. make informed judgments
  - b. analyze data to examine research questions and test hypotheses
  - c. *report information effectively and responsibly*
3. Personal and social responsibility, allowing students to
  - a. demonstrate ethical decision making
  - b. demonstrate the ability to think reflectively
4. Integrative and applied learning, allowing students to
  - a. identify and solve problems
  - b. transfer learning to novel situations
  - c. *work effectively in teams*

Primary learning outcomes are indicated in plain text, and secondary learning outcomes are indicated in *italics*.

## Mutual Responsibilities

This class is a community of scholars from across all colleges at ISU. For a community to function well, we need to have a common understanding of expectations.

### What We Should All Do:

- Treat one another with respect
- It is okay to disagree with one another; however, we must always remain civil while disagreeing
- Remember that everyone comes to this class from different places, and there is no such thing as a stupid question

### What I Will Do for You:

- Respond to your communications (**please use Canvas for all communication**) within **two business days**
- Cultivate an atmosphere of respect by moderating online discussions
- Be a resource for you when you need additional help with the content
- Provide feedback on your assignments within a reasonable time frame (generally within five to seven days of the assignment due date)

# Required Textbook and Technology

## Textbook Information

All course materials will be provided to you in Canvas this semester.

## Required Technology

All materials for this class will be within the Canvas Learning Environment. Access to the internet and a computer will be required to complete the class. All students are encouraged to take the Introduction to Technology Quickstart Orientation, found here: [IllinoisState.edu/Quickstart](https://illinoisstate.edu/Quickstart).

Technology support is available at [help.illinoisstate.edu/technology/](https://help.illinoisstate.edu/technology/), including hundreds of help articles on everything involving ISU technology, online chat, and phone support at (309) 438-HELP (4357). Walk-up support and computer repair & purchases are available from TechZone, located on the first floor of the Bone Student Center. Online support is available at [TechZone.IllinoisState.edu](https://TechZone.IllinoisState.edu).

Two software packages are available at no additional charge: [Microsoft 365](#) (Word, Excel, PowerPoint, etc.) and [Adobe Creative Cloud](#). Students can install these programs on their personal computers. Only Microsoft and Adobe files will be accepted for this class.

Students who do not have access to the technology they need to be successful in their coursework should contact the Technology Support Center using this [link](#) or by calling (309)438-HELP (4357) to discuss options.

**It is the expectation that all students have the available technology before starting this class.**

*“Do not save what is left after spending, but spend what is left after saving.”  
~ Warren Buffett*

## Professional Responsibilities

As a professional, it is expected that you will participate in the class with maximum effort each day. All students are expected to be prepared to discuss the content of the class as well as discuss how the activities apply to their future careers.

Although some of the information may be redundant for individuals in the class, discussion about how to apply the learning to your future career will be incorporated into most sessions.

This is an online class; therefore, assignments will be completed outside of an actual classroom.

**For a 3-credit-hour class, you should plan to spend approximately 9 - 12 hours per week working on this class.**

You are expected to log into Canvas **DAILY, Monday - Friday.**

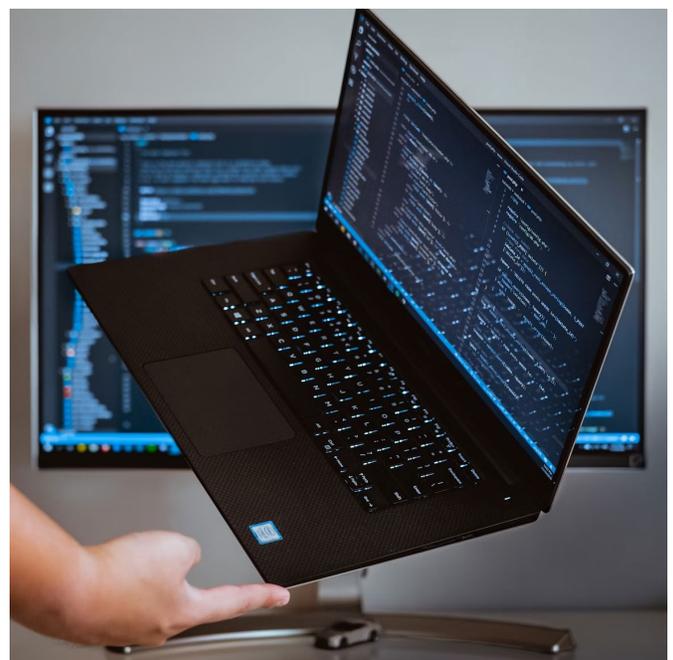


Photo by [Pakata Goh](#) on Unsplash

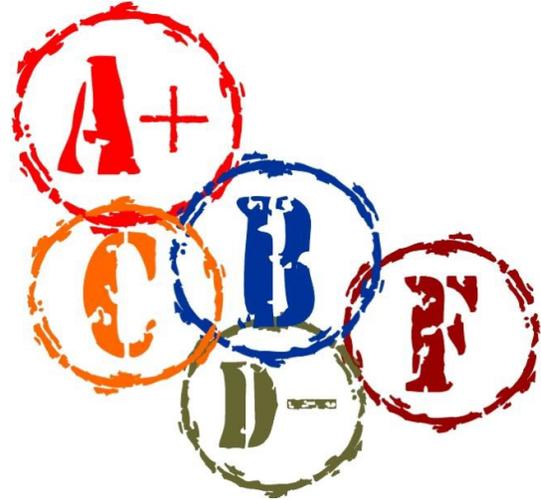
# Evaluation and Course

This course will be using weighted categories; certain types of assignments are collectively worth a percentage of the course. The Canvas gradebook will calculate your average automatically. The categories include:

1. Online Discussions (10%)
2. Quizzes (25%)
3. Final Project/Exam (25%)
4. Assignments and Activities (40%)

## Grading Scale:

- A = 90 – 100%
- B = 80 – 89.99%
- C = 70 – 79.99%
- D = 60 – 69.99%
- F = 0 – 59.99%



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*“When it comes to money, ignorance is NOT bliss. What you don’t know CAN hurt you.”*

*~Sandra S. Simmons*

# Course Policies

## Participation and Due Dates

This is a 100% online, asynchronous course. You are responsible for completing all assigned academic work. You should familiarize yourself with university policy to understand [which absences are excused and which are not](#).

You are responsible for planning with your professor to complete missed coursework before an excused absence, unless it is an emergency absence. If you need advice on how to manage an extended absence or want notification of your absence sent to your instructors, contact the [Dean of Students Office](#).

As responsible adults investing in their future, Illinois State University students are encouraged to take control of their own education, especially when life and health challenges interfere with the planned process. When students are unable to complete the course requirements, they must be swift and proactive in working with your professor to take advantage of learning opportunities, develop mastery of course materials, meet the learning objectives as outlined in the course, and prepare themselves for more advanced learning.

**For this class, all due dates are final.** No work will be accepted after the published due date. There are no exams in this class. All quizzes may be completed multiple times until the due date, with the highest grade being recorded in the gradebook.

During Success Week, students will have the opportunity to submit missing activities and assignments or activities and assignments with low scores **for full credit** following the Amnesty Policy guidelines. Quizzes and online discussions may not be submitted for Amnesty.

*“Financial freedom is available to those who learn about it and work for it.”*

*~Robert Kiyosaki*

## Religious Observance Guidelines

Student Access and Accommodation Services (SAAS) assists students who are seeking religious accommodations. Visit their [Religious Accommodations website](#) or contact SAAS at [AbleISU@ilstu.edu](mailto:AbleISU@ilstu.edu) or [\(309\) 438-5853](tel:3094385853) for assistance with this absence request. Due to the nature of 100% online, asynchronous courses, it is the responsibility of the students to plan for religious holidays and submit work on or before the published due date. Late work will not be accepted as indicated above in the Attendance Policy.

## Classroom Behavior

In the classroom and other learning environments, you are expected to conduct yourself in a manner consistent with Illinois State University's Code of Student Conduct, and you should familiarize yourself with the University Classroom Disruption Policy 4.1.17.

Disruptive student conduct is behavior in a classroom or other learning environment (including in-person and virtual learning environments in both on and off-campus locations) that disrupts the educational process.

## Amnesty Guidelines

Because life happens and can be disruptive to the education process, I have developed this policy for all my online classes.

I do not accept late work **for any reason** in this class during the semester. This allows me to provide timely feedback within five to seven days of the assignment due date and to focus on answering student questions.

During Success Week (16-week semester) or the 7<sup>th</sup> week of class for 8-week classes, students may submit missing assignments and activities or resubmit assignments and activities with a low score for full credit. Specific instructions will be provided in an announcement at the start of Amnesty Week.

Quizzes and online discussions are **NOT** part of the Amnesty program. Online discussions are graded for participation and interaction with your peers as you discuss financial issues. For quizzes, the correct answers with feedback will be provided after the due date. Please note, all quizzes can be taken as many times as you wish before the due date with the highest grade being recorded.

## Office Hours

Office hours will be announced each week. Because this is an online class, I will vary my office hours to accommodate as many different schedules as possible; however, all office hours will be conducted during normal operating hours of the University (8:00 – 4:30 CT). I will announce the times I will have an open chat room using Zoom. Feel free to log into the online room if you have questions. You may also request a one-on-one meeting with me. We will find a convenient time that works with both of our schedules. **I will not schedule meetings outside of the normal University operating hours.**

You will be required to turn on your camera during meetings. I am hearing impaired, and this allows me to “hear” you better.

## Academic Integrity

You are expected to be honest in all academic work, consistent with the academic integrity policy as outlined in the [Code of Student Conduct](#) and any additional syllabus language. All work is to be appropriately cited when it is borrowed, directly or indirectly, from another source. Unauthorized and/or unacknowledged collaboration on any work, or the presentation of someone else's work as your own, is a form of academic dishonesty under the Code of Student Conduct.

Content generated by an Artificial Intelligence third-party service or site (AI-generated content) without proper authorization and attribution is a form of academic dishonesty. If you are unsure about whether something used in your work requires attribution, please reach out to your professor to discuss it as soon as possible. Allegations of academic dishonesty will be referred to [Student Conduct and Community Responsibilities](#), for review under the Student Code of Conduct. Students found responsible for academic dishonesty may also be assigned a grade penalty by the instructor.

Generative AI can be used in this course at specified times with proper attribution. In this course, students can use generative AI tools (such as CoPilot or Adobe Firefly) to complete specific assignments, given instructor guidance and permission, so long as the use of generative AI tools is properly disclosed through in-text citations, quotations, and references. Please use the most current version of APA for all citations in this class.

Note that any use of generative AI must be both responsible and ethical. This means that students using generative AI are required to comply with all privacy laws and research requirements to protect data and must have appropriate permissions to enter data into a generative AI tool. Students should clarify any questions on whether data or information may be entered into a generative AI tool with the instructor.

## Student Basic Needs

Student Navigator Program--The Student Navigator program is a student-led, peer-to-peer initiative in the Dean of Students Office designed to assist students facing economic hardships and basic needs crises. Referrals are available to resources for food, textbooks, housing, finances, health, and more.

For more information, please visit the following link: <https://deanofstudents.illinoisstate.edu/services/student-navigator/>

## Student Accommodation Statement

Any student needing to arrange a reasonable accommodation for a documented disability and/or medical/mental health condition should contact [Student Access and Accommodation Services](#) at 308 Fell Hall, Office Phone [\(309\) 438-5853](tel:(309)438-5853), Video Phone [\(309\) 319-7682](tel:(309)319-7682) or visit the website at [StudentAccess.IllinoisState.edu](http://StudentAccess.IllinoisState.edu).

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*All electronic communications to your professor should be professional. Inappropriate messages will be returned for revision before the question is answered.*

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*“Beware of little expenses; a small leak will sink a great ship.”  
~ Benjamin Franklin*

# General Calendar for the Class

Please check Canvas for the official due dates for each assignment. The standard due date time will be posted in Canvas.

Discussions will have different due dates; please note the due dates listed on each forum. Not all units will have a required discussion.

The Final Project is due as indicated on the detailed calendar for the class posted in Canvas.

Please plan to spend 9 - 12 hours per week working in the class during a 16-week course. The 8-week courses will require you to work between 18 and 24 hours per week.

It will take a minimum of 5 - 7 days for all grading to be completed each week.

**Late work is not accepted at any time in this class. Do not ask to submit work after the due date. You may work ahead in the class.**

## Course Outline

### **Orientation to the Online Course (located in Canvas)**

#### **Textbook**

Chapter 1: Personal Planning

Chapter 2: Employment and Finances

Chapter 3: Taxes

Chapter 4: Financial Transactions

Chapter 5: Credit

Chapter 6: Managing Resources

Chapter 7: Risk Management

Chapter 8: Putting It All Together

### **Final Project (located in Canvas)**

**In the 16-week course, you will complete approximately one chapter every other week.**

**In the 8-week course, you will complete approximately one chapter every week.**

# Philosophy of the Class Design

During this class, you will find several different types of activities that should appeal to most students most of the time, but not all students all the time. As you work through the assignments, you may find some that you do not like. The course attempts to meet all learning styles at some point throughout the class.

I want to explain a little of my philosophy in teaching an online class to you. I do this for several reasons.

I believe that if you, the student, understand the "why" I ask you to do something, you will be more receptive to completing the activity to the best of your ability. None of the work in this class is "busy" work. Each task I ask you to complete is leading you to a greater overall understanding of the topic. There will be many short activities in the class. The reason for this model is that we do not have the benefit of being in a classroom space where I can read your expressions and body language to gauge your understanding. Some of the activities may not seem to be "personal finance," and yet all of them are related to the class. Please trust me and complete every assignment to the best of your ability. Because personal finance is *personal*, there may be assignments that you do not wish to complete. That is your choice. However, if you decide to not complete an assignment, please be aware that it will impact your grade. I have designed the class in such a way that if you miss one or two assignments your overall grade will not be impacted. If you have any questions, please contact me. I will respond to you as quickly as possible.

The class will take time to complete. I do not design my classes so that you read a little and then take a quiz. My classes, even online, are designed to get you active and involved in the learning process. I will ask you to discuss with your peers, complete examples, and work towards the goal of becoming a competent money manager for your personal finances. You will not be asked to memorize anything in this class. Instead, you will be asked to demonstrate your knowledge of the topics through a task that needs to be completed. There are no exams where you are expected to memorize something to answer a multiple-choice question. This does mean more time and effort on your part throughout the course. It should also mean that you remember what you have learned in this class.

Another reason to explain my philosophy is to reinforce for you that I am truly here to help you learn. If you have questions, ask them. I will do my best to answer in a timely manner. Normally, you will receive a response from me within two business days.

Stay in touch with me. Follow along in the book. Participate with your peers. Have fun. Learn. I can be reached via the Canvas Communications Tools.

Specifics for each activity will be given to you in the Units. You need to follow along in the book to understand what you need to do for each assignment.

**Please do not attempt to complete any activity or assignment without reading the corresponding course materials and information in the book provided.**