



CSCFFS 3000 Women & Money: Citizenship in a Modern World

Spring 2026, 4 credit hours, Asynchronous Online, #37004

GE Theme: Citizenship for a Diverse & Just World

High-Impact Practice: Research and Creative Inquiry

Course Description:

Discover how money shapes our lives, and how we can shape it in return. This course introduces the powerful impact of finance in society, with a focus on women's experiences and financial empowerment. Explore what it means to be a finance-informed citizen as you learn how to bank wisely, build credit, invest in the future, spot scams, and navigate money in relationships, careers, and communities.

Course Structure:

Each week students will view a short, on-demand lecture on the topics of citizenship, financial citizenship, personal finance, and research. Then, students will complete four key deliverables that build knowledge and practical skills:

1. **Weekly Quiz:** An open-note quiz on lecture content.
2. **Life Skills Assignment:** A hands-on activity applying personal finance concepts to real life, with reflection connecting experience and course learning.
3. **Citizenship Discussion:** An online discussion analyzing weekly topics and their impact on financial citizenship.
4. **Field Survey Project Step:** Progress on a semester-long research project examining women's financial citizenship issues through a field study.

Required Materials:

1. We will use the book "Rich AF" by Vivan Tu as our textbook throughout the semester. You can find this book on Thriftbooks for \$10 - \$15 or it is available on audio with a Spotify subscription.
2. Students will also need to use Tableau to complete the field survey project. Tableau can be downloaded for free for one year through the "Student Access" program with an OSU email.

Instructors:

Căzilia Loibl Ph.D., Certified Financial Planner®, Professor & Chair of Consumer Sciences Program, EHE Department of Human Sciences

Email address: loibl.3@osu.edu

Wendy McBroom M.S., Lecturer, Certified Financial Counselor by the National Association of Certified Credit Counselors (NACCC), Licensed REALTOR®

Email address: mcbroom.59@osu.edu

Deborah Sharp M.S., Senior Lecturer, Consumer Sciences Program, EHE Department of Human Sciences

Email address: sharp.230@osu.edu



Weekly Course Outline

1. Intro: What is citizenship? What is financial citizenship? Why is personal finance an important aspect of citizenship?
2. Women's economic participation. How has financial citizenship changed over time? What is your Money Story?
3. Justice and trust in financial systems. How do banks work? Who do banks work for? Banking and budgeting that works for you.
4. Social mobility: access and opportunity. Are credit systems and credit scores fair? How to build credit and why it's important.
5. Accountability and corporate social responsibility. How does the stock market work? How can I invest ethically? Gender differences in investment patterns.
6. Representation & taxation. How is the government funded and how is your share calculated? How do taxes work?
7. Safety and financial protection. What are consumer protection laws? How to spot and protect yourself from financial scams?
8. Identity. How does behavioral economics play a role in our decisions? What is the psychology of money?
9. Interdependence and relationships. How are partnerships linked to finance? Gender roles and household finances. How to talk about and manage money in relationships?
10. Dignity and wellbeing. How is health an economic issue? How can money impact your health and mood?
11. Agency and empowerment. Fair wages and equal pay. Does the pay gap still exist? How can you negotiate your pay?
12. Equity. What is generational wealth? Closing the wealth gap. What kind of legacy do you want to leave?
13. Pluralism. Workforce participation and citizenship. Female representation in finance and economics careers. What does a career in finance look like?
14. Solidarity. How does philanthropy shape opportunity? Volunteering, donating and advocating – how can we practice social solidarity?
15. Growth and change. How will you practice financial citizenship? Reflecting on the semester and looking towards the financial future.