



THE OHIO STATE UNIVERSITY

COLLEGE OF
EDUCATION AND HUMAN ECOLOGY

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

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Course Information

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 for the future, spot scams, and navigate money in relationships, careers, and communities.

Course times and location: No required scheduled meetings; course instruction occurs asynchronously in Carmen.

Acknowledgement: This course is made possible by a generous donation from the Peggy Ruhlin Fund for Financial Empowerment.

Mode of delivery: Distance Education

This course is 100% online and asynchronous. There are no required sessions when students must be logged in to Carmen at a scheduled time. Each week, students will be presented with integrative content and dialogue between instructors of diverse professional backgrounds covering citizenship and research training. Students will complete activities that require them to integrate information from multiple perspectives, perform activities, deliver feedback, engage in discussion with classmates, utilize feedback from instructors, and apply research methods to identify positive financial behaviors and civic participation opportunities.

Course Overview

Description / Rationale

In this research-intensive course, we explore three interconnected concepts of citizenship that build upon one another. Each week, you will engage with concepts related to citizenship in today's society and apply it to financial citizenship and personal financial participation. We begin by establishing a foundation in citizenship, which provides the necessary context for deeper exploration into financial citizenship, where you will analyze economic policies, trends, key financial issues, and explore societal norms that impact both individuals and society at large. You will learn how finance-informed citizens engage with financial markets and how citizen-informed finance can empower individuals and foster broader economic participation. We will specifically explore financial citizenship through the lens of women's experiences.

We then look inward at your own personal finances, as financial competency is the foundation for engaged citizenship, advocating for policy change, and advancing financial citizenship. Overall, the course will equip you with an understanding of the systems shaping financial opportunities and the essential skills to manage your finances with confidence.

As a 4-credit hour, research-focused course, you will be part of a semester-long "Field Survey Project" – the name of the original research project in this course. The Field Survey Project of this course is a primary data collection through survey research. You will investigate opinions and attitudes toward engaged citizenship among college-aged young adults, gaining hands-on experience with survey research and data analytics software. Through engaging lectures, readings, practical life skills activities, and thought-provoking discussions, you will develop a comprehensive understanding of citizenship in today's society, the socio-economic systems that influence economic participation, and personal financial management. This course aims to prepare and empower you to take on leadership roles in your own civic and financial life.

Citizenship, citizen-informed finance, and personal finances go hand-in-hand and impact everyone in our society. Citizenry and financial skills are essential for nearly all individuals. Each person plays a role in our financial, economic, and political system, which we refer to as financial citizenship. This course specifically highlights the role of women as finance-informed citizens in our society.

Course Learning Objectives

By the end of this course, students will be able to:

1. Articulate the role of citizenship in today's society.
2. Understand the role of financial regulations, economic policy, and societal norms for citizenship.
3. Evaluate social, psychological, career-related implications related to financial citizenship.
4. Research and analyze current citizenship issues.
5. Critically assess capacity for civic engagement in relation to current financial regulation, economic policy, and societal norm, especially for women.

Goals GEN Theme: Citizenship for a Diverse and Just World

1. Successful students will analyze an important topic or idea at a more advanced and in-depth level than in the Foundations component. [Note: In this context, "advanced" refers to courses that are e.g., synthetic, rely on research or cutting-edge findings, or deeply engage with the subject matter, among other possibilities.]
2. Successful students will integrate approaches to the theme by making connections to out-of-classroom experiences with academic knowledge or across disciplines and/or to work they have done in previous classes and that they anticipate doing in future.
3. Successful students will explore and analyze a range of perspectives on local, national, or global citizenship and apply the knowledge, skills, and dispositions that constitute citizenship.
4. Successful students will examine notions of justice amid difference and analyze and critique how these interact with historically and socially constructed ideas of citizenship and membership within society, both within the United States and around the world.

Expected Learning Outcomes

Successful students are able to:

- 1.1 Engage in critical and logical thinking about the topic or idea of the theme.
- 1.2 Engage in advanced, in-depth, scholarly exploration of the topic or idea of the theme.
- 2.1 Identify, describe, and synthesize approaches or experiences as they apply to the theme.
- 2.2 Demonstrate a developing sense of self as a learner through reflection, self-assessment, and creative work, building on prior experiences to respond to new and challenging contexts.
- 3.1 Describe and analyze a range of perspectives on what constitutes citizenship and how it differs across political, cultural, national, global, and/or historical communities.

- 3.2 Identify, reflect on, and apply the knowledge, skills, and dispositions required for intercultural competence as a global citizen.
- 4.1 Examine, critique, and evaluate various expressions and implications of diversity, equity, and inclusion, and explore a variety of lived experiences.
- 4.2 Analyze and critique the intersection of concepts of justice, difference, citizenship, and how these interact with cultural traditions, structures of power, and/or advocacy for social change.

Relation to Other Courses

This course is an introductory course in the “Financial Planning” track of the Consumer and Family Financial Services undergraduate program.

Prerequisites and Prerequisite Knowledge: None.

Pace of online activities: This course is divided into weekly modules that are released on Monday of each week. Students are expected to keep pace with weekly deadlines but may schedule their efforts freely within that period.

Credit hours and work expectations: This is a 4-credit-hour course. According to Ohio State policy, students should expect to spend around 4 hours per week on direct instruction (instructor content and Carmen activities, for example) in addition to 8 hours per week on homework (reading and assignment preparation, for example) to receive a grade of (C) average.

How This Course Meets ELOs for Citizenship in a Just and Diverse World

Goal 1 - Advanced Analysis of an Important Topic:

You will engage in an in-depth exploration of citizenship in today’s society and financial citizenship, integrating financial and economic policy analysis, historic cultural and societal perspectives, and personal finance strategies. Our lens is the role of women as finance-informed citizens.

You will critically assess the foundations of citizenship, financial regulations, economic policies, and societal norms, applying logical reasoning to evaluate fairness, efficiency, and cultural implications. Through lectures, original research, discussions, and life-skills training, you will deepen your understanding of financial citizenship and its role in shaping economic opportunities, especially for women.

Goal 2 - Integration of Academic and Real-World Experiences:

The course integrates advanced academic training in the economic, financial, and sociological concepts of citizen’s access and participation in today’s society, financial markets, and the economy with hands-on, active learning-focused financial literacy training. In lectures and a field survey project, you will learn to link and synthesize financial

regulations, economic policy, and societal norms that define citizenship and apply it to the case of women's lives.

In weekly Life Skills Activities, you will complete hands-on activities that directly relate to personal finances. Our lens is women's financial decision-making. In weekly discussions, you will review cutting-edge research, current events, new or proposed economic policies, and national trends to react and respond to financial citizenship issues that matter for both the individual and the society.

Several, well-established activities and materials teach you research methodology and research practices from semester beginning to end in the research track "Field Survey Project". The semester-long Field Survey Project is a primary data collection through survey research. In weekly Field Survey Project lessons you learn about research question development, survey methods, survey data analysis, academic writing, and ethical guidelines of survey research. You will complete training in survey and data analytics softwares Google Forms and Tableau, with the opportunity to complete a certificate demonstrating Tableau proficiency (optional).

Goal 3 - Exploration of Citizenship and Social Perceptiveness:

By analyzing how the foundations of citizenship as well as financial regulations, economic policies, and societal norms impact citizens' economic opportunities in the U.S., you will develop a nuanced understanding of citizenship.

You will explore how these policies and regulations, such as credit access and pay parity, matter for both the individual and the society and shape economic participation, especially for women. The field survey project and weekly discussions will critically assess how background, and economic status influence financial citizenship, fostering intercultural awareness.

Goal 4 - Social Change and Financial Opportunities:

This course examines justice by critiquing economic policies that support or mitigate today's citizens' financial opportunities. We will explore how demographic group, socioeconomic status, and historical discrimination relate to financial participation.

By analyzing case studies of financial inequities from the women's perspective, you will evaluate policies designed to address systemic barriers and propose solutions for a more equitable financial system. Through readings and discussions, students will explore strategies for advocating financial fairness and policy reform to support economic empowerment and a finance-informed citizenry.

Course Requirements/Evaluation

Grades - See course schedule below for due dates.

Assignment Category	Details	Points	Percentage
Exams	50 points per exam, 3 exams	150	25%
Field Survey Project: Weekly tasks	10 points per week, 14 weeks (drop 2 lowest scores)	120	20%
Field Survey Project: Infographic	15 points	15	2.5%
Field Survey Project: Extended Abstract	15 points	15	2.5%
Weekly Citizenship Discussion posts	10 points per week, 14 weeks (drop 2 lowest scores)	120	20%
Weekly Life Skills Assignments	10 points per week, 14 weeks (drop 2 lowest scores)	120	20%
Weekly Module Quizzes	5 points per week, 14 weeks (drop lowest 2 scores)	60	10%
Total		600	100%

Course Materials

All required, supplemental/optional readings will be available free of charge through Carmen.

Assignment Descriptions

This course will provide a variety of graded opportunities, for a total of 600 points.

- 1) **Exams** earn 150 points or 25% of the course grade and cover the content presented in recorded faculty lectures. The three exams are non-cumulative. Students will answer 50 multiple choice questions in 60 minutes based on the lecture content and core concepts. They are administered through Carmen and represent a blend of conceptual and theory-based questions and synthesizing questions. (ELO 2.2).
- 2) **Field Survey Project** is the name of the semester-long, original research project in this course. The project investigates current financial citizenship issues of women. You will conduct original research from beginning to end, including weekly deadlines for project proposal, questionnaire development, data collection, Tableau Desktop training, data analysis, interpretation and presentation. The Field Survey Project provides an understanding of methods and research results to arrive at generalizable conclusions. You are asked to develop the research questions based on the citizenship topics covered in this course, collect primary data via online survey, analyze these data, and write a short research paper.

The five Field Survey Project milestones are:

1. Submission of a 100-125 word research proposal (Week 2)
2. Google Forms-coded survey questionnaire (Week 7)
3. Infographic in Canva and extended abstract of research results graphics in Tableau (Week 13)
4. Video/voice recorded personal reflection in their own voice on the competences obtained in the Field Survey Project (Week 14)
5. Public discourse of research findings through online Discussion Forum (Week 15)

The Field Survey Project earns 150 points or 25% of the grade. 10 points per week from weekly tasks for a total of 120 points or 20% of the course grade. The lowest two scores from the weekly field survey tasks will be dropped from the final grade (excluding the infographic and extended abstract). The Field Survey infographic earns 15 points, or 2.5% of the course grade. The Field Survey Extended Abstract earns 15 points, 2.5% of the course grade (ELO 3.2, 4.1, 4.2).

- 3) **Citizenship Discussion posts** earn 10 points per week or 120 points total, 20% of the course grade. The lowest two scores from the weekly discussion posts will be dropped from the final grade. The posts include an initial post and a reply post per week, and serve as a space for critically assessing the concepts of the weekly lectures. Hypothes.is, a social annotation tool will be used to facilitate engagement. You will debate workable solutions to challenges to women's financial citizenship; engage in structured reflection and writing about course content as it relates to self, others, and larger society; connect and combine new knowledge/experiences; and assess their own knowledge development with a personal reflection (ELO 1.1, 2.1, 4.1, 4.2).
- 4) **Life Skills Assignments** earn 10 points per week or 120 points total, 20% of the course grade. The lowest two scores from the weekly life skills assignments will be dropped from the final grade. They apply personal finance concepts to real-life by asking you to experience structured hands-on activities related key personal finance skills of women. You will also reflect upon your experience by combining your existing knowledge/experiences with new knowledge gained from this course (General ELO 1.1, 2.1, 2.2, 3.1, 3.2).
- 5) **Weekly Module Quizzes** earn 5 points per week or 60 points total, 10% of the course grade. The student's two lowest scores will be dropped from the final grade, for a total of 12 weekly quizzes counting towards the final grade. You will complete an open-note quiz on the content covered in the lectures (General ELO 2.1, 3.1). The quiz in Module 1 will be a **syllabus quiz**.
- 6) **Two office hour check-ins**, one in each semester half, are highly recommended. It is an opportunity to connect with instructors and TAs about the course.

Late Assignments

Assignment deadlines will only be adjusted with pre-approval from the instructor (and only for approved reasons such as religious accommodations or University-approved activities), or, in rare cases, emergency situations that cannot be foreseen.

Late Work:

Field Survey Project Assignments, Life Skills Assignment, Module Quizzes, and Discussion posts will have a grace period (24 hours).

No submissions will be accepted after the end of the grace period. The only exception is a medical procedure, documented with doctors note. In such cases, please reach out to the instructors.

- Early Submission Encouragement: Students are encouraged to work ahead and submit assignments early if they anticipate any conflicts with the due dates.
- Grace Period: A 24-hour grace period is provided for each assignment, quiz and exam. During this period, assignments can be submitted without penalty.
- Open Communication: If you are struggling with the course load or facing ongoing challenges, please reach out to the instructors early by emailing womenandmoney@osu.edu. We are here to support your success and can help you find resources or strategies to manage your workload.

To account for life challenges, illness and technical difficulties, a student's 2 lowest quiz and assignment scores will be dropped, except for exams.

Grading Scale

93–100: A	87–89.9: B+	77–79.9: C+	67 –69.9: D+
90–92.9: A-	83–86.9: B	73–76.9: C	60 –66.9: D
	80–82.9: B-	70 –72.9: C-	Below 60: E

Weekly Course Schedule

The course schedule outlines the course topics, readings, and weekly assignments. On Carmen, the course is also divided into weekly modules, with each module containing all content for the week.

How to Read this Course Schedule

- **Start date of the week is Monday.** The module for each week will open at 12:00 am (EST) on Mondays. Course objectives associated with learning opportunities are indicated in the header for each week.

- **[12345]** Helps you find each reading in the “List of Readings in This Course” references list at the end of the syllabus.
- **References to books:** The instructors will provide you with instructions in the course lectures which paper sections and book chapters are required reading. We will not ask you to read all papers and books in this syllabus from beginning to end! We want you to focus on the most relevant text pieces.
- **Field Survey Project:** The semester-long "Field Survey Project" is the name of the original research project in this course. It is a primary data collection through survey research and consists of weekly tasks to ensure that you obtain and master the expected research skills.

TOPICS	READINGS	ASSIGNMENTS
<p>MODULE 1: DEMOCRATIC CITIZENSHIP What is Citizenship? Why Financial Citizenship? What Do You Need To Know About Personal Finances? Course Objectives: CO1, CO2</p>		
<p><u>Citizenship in the 21st Century Lesson:</u> "Ask Not What Your Country Can Do For You – Ask What You Can Do For Your Country" The Definitions of Citizenship</p> <p><u>Financial Citizenship Lesson:</u> Define Financial Citizenship In A Diverse And Just World</p> <p><u>Personal Finance Lesson:</u> Personal Finance As An Application Of Financial Citizenship</p> <p><u>Field Survey Project Lesson:</u> Discover The Knowledge Gap & Ethics In Survey Research (IRB)</p>	<p><u>Citizenship:</u> Gorman A. The Hill We Climb. 2021. [1] (Review: [2])</p> <p>Willis L. Finance-Informed Citizens, Citizen-Informed Finance. Journal Of Social Science Education. 2017. [3]</p> <p><u>Financial Citizenship:</u> Lusardi A, Mitchell OS. Planning and Financial Literacy: How Do Women Fare? American Economic Review. 2008. [4]</p> <p>Willis LE. The Financial Education Fallacy. American Economic Review. 2011. [5]</p> <p>Khalil M. Financial Citizenship As A Broader Democratic Context Of Financial Literacy. Citizenship, Social And Economics Education. 2021. [6]</p>	<p><u>Week 1 Citizenship Discussion:</u> Introductions And Financial Citizenship Self-Evaluation</p> <p><u>Week 1 Life Skills Assignment:</u> Financial Future Digital Vision Board</p> <p><u>Week 1 Field Survey Project:</u> Develop Your Research Topic</p> <p>Syllabus Quiz</p>

	<p><u>Personal Finances:</u> Trellis Strategies. Student Financial Wellness Survey. 2025 [7]</p> <p><u>Field Survey Project:</u> Gebreegziabher, Y. How To Write A Research Proposal As An Undergrad. 2021 [8]</p>	
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TOPICS	READINGS	ASSIGNMENTS
<p>MODULE 2: OUR CHANGING ECONOMY: FROM A MEN’S WORLD TO A WOMEN’S WORLD</p> <p>How Has Financial Citizenship Evolved Over Time?</p> <p>What Is Your Personal Financial Citizenship Journey?</p> <p>Course Objectives: CO1, CO2, CO5</p>		
<p><u>Citizenship in the 21st Century: A New Era For Opportunity</u></p> <p><u>Financial Citizenship Lesson: History Of Citizens’ Participation In Financial Markets</u></p> <p><u>Personal Finance Lesson: Your Money Story</u></p> <p><u>Field Survey Project Lesson: Literature Review & Components Of A Proposal For A Field Survey Project</u></p>	<p><u>Citizenship:</u> Wilkerson I. The Warmth of Other Suns: The Epic Story of America's Great Migration. 2011. [9] (Review: [10])</p> <p><u>Financial Citizenship:</u> Wilson, B., J. The Equal Credit Opportunity Act Became Law 50 Years Ago. Here Are 6 Ways It Makes America Better Today. 2024. [11]</p> <p><u>Personal Finances:</u> Chatzky J. Women with Money. 2020, Chapter 2 [12]</p> <p><u>Field Survey Project:</u> Gebreegziabher [8]</p>	<p><u>Week 2 Citizenship Discussion: Women’s Financial Participation – Past, Present, and Future</u></p> <p><u>Week 2 Life Skills Assignment: Rewrite Your Financial Story</u></p> <p><u>Week 2 Field Survey Project: Write A 100-Word Proposal For Survey Research Project</u></p> <p>Week 2 Module Quiz</p>

TOPICS	READINGS	ASSIGNMENTS
<p>MODULE 3: CIVIL RIGHTS AND JUSTICE IN THE 21ST CENTURY How Do Banks Work? Who Do Banks Work For? Are You In Control Of Your Money? Course Objectives: CO1, CO2, CO4, CO5</p>		
<p><u>Citizenship in 21st Century:</u> Justice in the American Legal System</p> <p><u>Financial Citizenship Lesson:</u> Unbanked And Underbanked - How Banks Operate And Who They Serve</p> <p><u>Personal Finance Lesson:</u> Understanding Bank Accounts</p> <p><u>Field Survey Project Lesson:</u> How To Evaluate Project Proposals</p>	<p><u>Citizenship:</u> Baradaran M. The Color of Money. 2019. [13] (Review: [14])</p> <p><u>Financial Citizenship:</u> Flitter, E. The White Wall: How Big Finance Bankrupts Black America. 2022. Chapter 1 Banking While Black [15]</p> <p>Servon L. The Unbanking of America: How the New Middle Class Survives. 2017 [16]</p> <p><u>Personal Finances:</u> Sethi, R. I Will Teach You To Be Rich. 2019. Chapter 2: Beat the Banks [17]</p> <p><u>Field Survey Project:</u> Gebreegziabher [8]</p>	<p><u>Week 3 Citizenship Discussion:</u> “Overdraft Fees Overhauled” Pros and cons of our current overdraft fee system</p> <p><u>Week 3 Life Skills Assignment:</u> Create your own Budget!</p> <p><u>Week 3 Field Survey Project:</u> Peer Review Of Field Survey Project Proposals In Carmen & Personal Reflection On Role As Researcher</p> <p>Week 3 Module Quiz</p>

TOPICS	READINGS	ASSIGNMENTS
<p>MODULE 4: SOCIAL MOBILITY: RIGHTS AND OPPORTUNITIES Are Credit Scores Fair? Do We Have Access To Credit? Why Is Credit Important? How Can You Build Good Credit? Course Objectives: CO1, CO4, CO5</p>		
<p><u>Citizenship in the 21st Century</u>: How Access Shapes Rights and Opportunities</p> <p><u>Financial Citizenship Lesson</u>: The Law That Changed Citizens' Financial Power: Equal Credit Opportunity Act</p> <p><u>Personal Finance Lesson</u>: How To Build Good Credit</p> <p><u>Field Survey Project Lesson</u>: Designing online surveys</p>	<p><u>Citizenship</u>: Desmond M. Evicted: Poverty and Profit in the American City. 2017. [18] (Review: [19])</p> <p>Bergman P, Chetty R, DeLuca S, Hendren N, Katz LF, Palmer C. Creating Moves to Opportunity. American Economic Review. 2024 [20]</p> <p><u>Financial Citizenship</u>: Ballance, J., Clifford, R., & Shoag, D. "No More Credit Score": Employer Credit Check Bans And Signal Substitution. Labour Economics. 2020 [21]</p> <p><u>Personal Finances</u>: Sethi, R. I Will Teach You To Be Rich. 2019. Chapter 1 [17]</p> <p><u>Field Survey Project</u>: Dillman, D. A., Smyth, J. D., & Christian, L. M. Internet, Phone, Mail, And Mixed-Mode Surveys: The Tailored Design Method. 2014. Chapter 9 [22]</p>	<p><u>Week 4 Citizenship Discussion</u>: Pros and cons of our current credit scoring system. For example: should women use alternative credit scoring systems?</p> <p><u>Week 4 Life Skills Assignment</u>: Calculate: Impact Of Credit Score On Loans (NGPF)</p> <p><u>Week 4 Field Survey Project</u>: Draft Of Survey Outline For Top-Rated Field Survey Project Themes</p> <p>Week 4 Module Quiz</p> <p><u>Semester Date to Know</u>: Before 4th Friday of the semester: Drop course without a "W" on your transcript</p>

TOPICS	READINGS	ASSIGNMENTS
<p>MODULE 5: SOCIAL RESPONSIBILITY IN ECONOMICS How To Participate In The Stock Market Responsibly? What Does It Look Like To Invest For Your Future? Course Objectives: CO1, CO2, CO3, CO4</p>		
<p><u>Citizenship in the 21st Century:</u> Practicing Social Responsibility</p> <p><u>Financial Citizenship Lesson:</u> Participation In The Stock Market</p> <p><u>Personal Finances Lesson:</u> How to Invest for your Future</p> <p><u>Field Survey Project Lesson:</u> Writing Questions & Ethics In Survey Research</p>	<p><u>Citizenship:</u> Piketty T. Capital in the Twenty First Century. 2014. [23] (Review: [24])</p> <p>Buffett WE. Shareholder Letters. Selected Years [25]</p> <p><u>Financial Citizenship:</u> Bajtelsmit V. The Implications of Gender Differences in Retirement Plan Investment Patterns. The Wharton School. 2024. [26]</p> <p>Bucher-Koenen T, Alessie RJ, Lusardi A, Rooij Mv. Financial literacy and stock market participation. National Bureau of Economic Research. 2021. [27]</p> <p>Scanlon K. In This Economy? How Money & Markets Really Work. 2024, Chapter 11 [28]</p> <p><u>Personal Finances:</u> Tu V. Rich AF: The Winning Money Mindset That Will Change Your Life. 2023 [29]</p> <p><u>Field Survey Project:</u> Dillman, Chapter 4 [22]</p>	<p><u>Week 5 Citizenship Discussion:</u> Shaping Investing For A Better Future</p> <p><u>Week 5 Life Skills Assignment:</u> Open an Investment Account and Invest</p> <p><u>Week 5 Field Survey Project:</u> Final Version Of 5 Survey Questions</p> <p>Week 5 Module Quiz</p> <p>Exam 1 (Week 1-5)</p>

TOPICS	READINGS	ASSIGNMENTS
<p>MODULE 6: WORK & TAXATION: A CORE ASPECT OF CITIZENSHIP Is The Tax Code Fair to Everyone? How Am I Taxed? Course Objectives: CO1, CO2, CO3, CO4</p>		
<p><u>Citizenship in the 21st Century: How Financial Precarity Limits Effective Citizenship</u></p> <p><u>Financial Citizenship Lesson: Tax Brackets And Government Spending</u></p> <p><u>Personal Finance Lesson: Where Do My Taxes Go?</u></p> <p><u>Field Survey Project Lesson: Ordering Questions & Survey Implementation</u></p>	<p><u>Citizenship:</u> Ehrenreich B. Nickel and Dimed: On (Not) Getting By in America. 2001. [30] (Review: [31])</p> <p><u>Financial Citizenship:</u> Lincoln B, Snowe O. The Tax Code Disadvantages Women Taxpayers. Chicago Tribune. 2024. [32]</p> <p>Neumark D, Shirley P. The Long-Run Effects Of The Earned Income Tax Credit On Women's Labor Market Outcomes. Labour Economics. 2020. [33]</p> <p>USAFacts. The federal budget: An overview. 2025 [34]</p> <p><u>Personal Finances:</u> Tu V. Rich AF: The Winning Money Mindset That Will Change Your Life. 2023 [29]</p> <p><u>Field Survey Project:</u> Dillman, Chapter 9 [22]</p>	<p><u>Week 6 Citizenship Discussion:</u> Is the U.S. tax system working? What would you change?</p> <p><u>Week 6 Life Skills Assignment:</u> Calculate: Your Salary, State, And Taxes (NGPF)</p> <p><u>Week 6 Field Survey Project:</u> Code Your Online Survey Proposal; Recruitment letters</p> <p>Week 6 Module Quiz</p> <p><u>Extra Credit:</u> Exam Reflection</p>

TOPICS	READINGS	ASSIGNMENTS
<p>MODULE 7: CONSUMER RIGHTS AND DIGITAL IDENTITY Why Do Consumer Protection Laws Fail? How Do Scams Target Women? How Can You Protect Yourself From Financial Scams? Course Objectives: CO1, CO2, CO4, CO5</p>		
<p><u>Citizenship in the 21st Century: Watch Out!</u> Consumer Protection Laws</p> <p><u>Financial Citizenship Lesson: How Scams Target Everyone</u></p> <p><u>Personal Finance Lesson: How To Protect Yourself - Know The Signs!</u></p> <p><u>Field Survey Project Lesson: Online Survey Implementation & How To Evaluate The Scientific Value Of A Survey</u></p>	<p><u>Citizenship:</u> Chayka K. Filterworld: How Algorithms Flattened Culture. 2024. [35] (Review: [36])</p> <p>Thaler RH, Sunstein CR. Nudge: The Final Edition. 2021 [37]</p> <p><u>Financial Citizenship:</u> Bilz, A., Shepherd, L. A., & Johnson, G. I. Tainted Love: A Systematic Literature Review Of Online Romance Scam Research. Interacting With Computers. 2023. [38]</p> <p><u>Personal Finances:</u> Segarra M. 8 good habits that can protect you from getting scammed. 2025. [39]</p> <p><u>Field Survey Project:</u> Dillman, Chapter 9 [22]</p>	<p><u>Week 7 Citizenship Discussion: What are the limits of consumer protection laws?</u></p> <p><u>Week 7 Life Skills Assignment: Check Your Credit Report For Identity Theft</u></p> <p><u>Week 7 Field Survey Project: Carmen Peer Review of Surveys Proposals & Personal Reflection On Role As Researcher</u></p> <p>Week 7 Module Quiz</p>

TOPICS	READINGS	ASSIGNMENTS
<p>MODULE 8: ECONOMIC OPPORTUNITY AND IDENTITY DEVELOPMENT How Can Behavioral Sciences Increase Economic Opportunities? What Is The Psychology Of Money? Course Objectives: CO2, CO3, CO4</p>		
<p><u>Citizenship in the 21st Century: How Identity Shapes our Opportunity</u></p> <p><u>Financial Citizenship: Behavioral Lens To Increase Economic Opportunity</u></p> <p><u>Personal Finance: Money Mindset And Habits</u></p> <p><u>Field Survey Project Lesson With OSU Data Literacy And Visualization Librarian: Connecting To & Preparing Data Of The Field Survey Project</u></p>	<p><u>Citizenship:</u> Kahneman D. Thinking, Fast and Slow. 2011. [40]</p> <p>Lewis M. The Undoing Project: A Friendship That Changed Our Minds. 2016. [41]</p> <p>Jeter UA. mmiGRIT: How Immigrant Leadership Drives Business Success. 2024. [42]</p> <p><u>Financial Citizenship:</u> Walsh, C., Rojas Mendez, A. M., & Dalton, A. How To Apply A Behavioral Lens To Increase Women’s Economic Opportunity. The World Bank. 2022 [43]</p> <p>Milkman K. Choiceology's Guide to Nudges. 2024 [44]</p> <p><u>Personal Finance:</u> Housel, M. The Psychology Of Money: Timeless Lessons On Wealth, Greed, And Happiness. 2020 [45]</p> <p><u>Field Survey Project:</u> Dillman, Chapter 1 [22]</p>	<p><u>Week 8 Citizenship Discussion:</u> How Can Nudges and Behavioral Economics Impact Financial Decision Making?</p> <p><u>Week 8 Life Skills Assignment:</u> Your Money-type Assessment</p> <p><u>Week 8 Field Survey Project:</u> Tableau access & online data collection</p> <p>Week 8 Module Quiz</p>

TOPICS	READINGS	ASSIGNMENTS
<p>MODULE 9: DOMESTIC PARTNERSHIPS VS CITIZENSHIP? How Is A Romantic Partnership Linked To Finances? How Do You Approach Money In Relationships? Course Objectives: CO1, CO3, CO4</p>		
<p><u>Citizenship in the 21st Century: Marriage and Social Standing</u></p> <p><u>Financial Citizenship Lesson: Identity And Financial Access</u></p> <p><u>Personal Finance Lesson: Talk About Money Within A Partnership & Prenups</u></p> <p><u>Field Survey Project Lesson With OSU Data Literacy And Visualization Librarian: Exploring & Analyzing Data Of The Field Survey Project</u></p>	<p><u>Citizenship:</u> Austen J. Pride and Prejudice. 1813. [46]</p> <p>Kwan K. Crazy Rich Asians. 2014. [47]</p> <p><u>Financial Citizenship:</u> Guiso, L., & Zaccaria, L. From Patriarchy To Partnership: Gender Equality And Household Finance. Journal Of Financial Economics. 2023. [48]</p> <p>Stevenson B. The Impact Of Divorce Laws On Marriage-Specific Capital. Journal Of Labor Economics. 2007. [49]</p> <p>Cox J. Women Money Power: The Rise and Fall of Economic Equality. 2024. Chapter 7 [50]</p> <p><u>Personal Finances:</u> Chatzky J. Women with Money. 2020, Chapter 4 [12]</p> <p><u>Field Survey Project:</u> Lang E. Statistical Tableau. 2024. [51] Sleeper R. Innovative Tableau. 2020. [52]</p>	<p><u>Week 9 Citizenship Discussion: The Trad Wife Trend: How do policies influence domestic labor?</u></p> <p><u>Week 9 Life Skills Assignment: Practicing Money Conversations</u></p> <p><u>Week 9 Field Survey Project: Upload survey data; descriptive analysis</u></p> <p>Week 9 Module Quiz</p>

TOPICS	READINGS	ASSIGNMENTS
<p>MODULE 10: PUBLIC HEALTH, MENTAL WELLBEING, AND CITIZENSHIP How Is Health An Economic Issue? How Can Finances Impact Your Health And Mood? Course Objectives: CO3, CO4, CO5</p>		
<p><u>Citizenship in the 21st Century: Mental Health Crisis</u></p> <p><u>Financial Citizenship Lesson: Health, Debt, And The Economy</u></p> <p><u>Personal Finance Lesson: Money Worries And Mental Health Cycle</u></p> <p><u>Field Survey Project Lesson With OSU Data Literacy And Visualization Librarian: Creating and Exporting Graphs Of The Field Survey Project</u></p>	<p><u>Citizenship:</u> Quinones S. Dreamland: The True Tale of America's Opiate Epidemic. 2015. [53] (Review: [54])</p> <p>Vance JD. Hillbilly Elegy: A Memoir of a Family and Culture in Crisis. 2016. [55]</p> <p><u>Financial Citizenship:</u> Dunn, L. F., & Mirzaie, I. A. Gender Differences In Consumer Debt Stress. Journal Of Family And Economic Issues. 2023. [56]</p> <p>Jones LE, Wang G, Yilmazer T. The Long-Term Effect Of The Earned Income Tax Credit On Women's Physical And Mental Health. Health Economics. 2022. [57]</p> <p>Damaske S. The Tolls of Uncertainty. 2021, Chapter 5 [58]</p> <p><u>Personal Finances:</u> Ellevest. Money Stress Is Hurting Women's Overall Health. 2021. [59]</p> <p><u>Field Survey Project:</u> Lang 2024 & Sleeper 2020. [51] [52]</p>	<p><u>Module 10 Citizenship Discussion:</u> Analyze the cycle of financial wellness and health</p> <p><u>Module 10 Life Skills Assignment:</u> Financial & Emotional Awareness Journal</p> <p><u>Module 10 Field Survey Project:</u> Info graphic due</p> <p>Module 10 Quiz</p> <p>Exam 2 (Modules 6-10)</p> <p><u>Semester Date to Know:</u> Before 10th Friday of the semester: Drop course with a "W" on your transcript</p>

TOPICS	READINGS	ASSIGNMENTS
<p>Module 11: FAIR WAGES AND EQUAL PAY Does The Pay Gap Still Exist? How To Negotiate To Get Paid What You Are Worth Course Objectives: CO1, CO2, CO3, CO4</p>		
<p><u>Citizenship in the 21st Century: Career and Family</u></p> <p><u>Financial Citizenship Lesson: Negotiation In Financial Matters</u></p> <p><u>Personal Finance Lesson: Confidence And Negotiation Skills</u></p> <p><u>Field Survey Project Lesson: Peer and public review of infographic; sections of extended abstract</u></p>	<p><u>Citizenship:</u> Goldin C. Career and Family. 2021. [60]</p> <p>Cahn N, Carbone J, Levit N. Fair Shake: Women and the Fight to Build a Just Economy. 2024 [61]</p> <p><u>Financial Citizenship:</u> Morduch J, Schneider R. The Financial Diaries: How American Families Cope in a World of Uncertainty. 2017. [62]</p> <p>Sousa JD. The Nobel Journey of an Economics Detective: Finding Gold in Gender Data. 2024. [63]</p> <p>Babcock, L., & Laschever, S. Women Don't Ask: Negotiation And The Gender Divide. 2021. [64]</p> <p><u>Personal Finances:</u> Tu V. Rich AF: The Winning Money Mindset That Will Change Your Life. 2023 [29]</p> <p><u>Field Survey Project:</u> Lang 2024 & Sleeper 2020. [51] [52]</p>	<p><u>Module 11 Citizenship Discussion: Salary Transparency: Closing the Wage Gap</u></p> <p><u>Module 11 Life Skills Assignment: Mock Salary Negotiation</u></p> <p><u>Module 11 Field Survey Project: Carmen Peer Review Of Infographic And Extended Abstract & Personal Reflection On Role As Researcher (Combined In 1 PDF); Share Infographic and feedback link with Ohio State students</u></p> <p>Extended Abstract Title, Motivation, Data Sections</p> <p>Module 11 Quiz</p> <p><u>Extra Credit: Exam Reflection</u></p>

TOPICS	READINGS	ASSIGNMENTS
<p>MODULE 12: LABOR MARKET ACCESS AND CITIZENSHIP</p> <p>Why Aren't More Women Working In Finance And Economics Careers?</p> <p>What Does A Career In Personal Financial Planning Look Like?</p> <p>Course Objectives: CO1, CO4, CO5</p>		
<p><u>Citizenship in the 21st Century: Lean in!</u></p> <p><u>Financial Citizenship Lesson:</u> "I'm Looking For A Woman In Finance"</p> <p><u>Personal Finance Lesson:</u> Explore Different Career Options In Finance (Guest Speaker Panel)</p> <p><u>Field Survey Project Lesson:</u> Create Highlights Of Survey Research Results</p>	<p><u>Citizenship:</u> Grant A. Originals: How Non-Conformists Move the World. 2016. [65] (Review: [66])</p> <p><u>Financial Citizenship:</u> Bertrand M, Goldin C, Katz LF. Dynamics of the Gender Gap for Young Professionals in the Financial and Corporate Sectors. American Economic Journal: Applied Economics. 2010. [67]</p> <p>CFP Board. Making more room for women in the financial planning profession. 2025 [68]</p> <p><u>Personal Finances:</u> Ruhlin, P. Wealth Is Women's Work. 2022. Chapter 1: We need more women [69]</p> <p><u>Field Survey Project:</u> Lang 2024 & Sleeper 2020. [51] [52]</p>	<p><u>Module 12 Citizenship Discussion:</u> Building Women's Participation And Confidence In Finance And Economics Fields</p> <p><u>Module 12 Life Skills Assignment:</u> Career Exploration</p> <p><u>Module 12 Field Survey Project:</u> Extended Abstract Results Section</p> <p>Module 12 Quiz</p>

TOPICS	READINGS	ASSIGNMENTS
<p>MODULE 13: PHILANTHROPY: SHAPING AN EGALITARIAN CITIZENRY How Does Crowdfunding Make A Difference In Society? How Can You Give? Course Objectives: CO5</p>		
<p><u>Citizenship in the 21st Century</u>: Giving back and practicing social solidarity</p> <p><u>Financial Citizenship Lesson</u>: Crowdfunding Basics</p> <p><u>Personal Finance Lesson</u>: Volunteering, Donating, And Advocating</p> <p><u>Field Survey Project</u>: Theoretical And Practical Implications In Survey Research</p>	<p><u>Citizenship</u>: Yunus M. Banker to the Poor. 2008. [70] (Review: [71])</p> <p>Yunus M. A History of Microfinance. 2012 [72]</p> <p><u>Financial Citizenship</u>: Shaw-Hardy S, Taylor Ma, Beaudoin-Schwartz B. Women And Philanthropy: Boldly Shaping A Better World. 2010. Chapter 1 [73]</p> <p>Mesch D, Osili U, Ackerman J, Bergdoll J, Skidmore T, Sager J. Gender and Crowdfunding. Women’s Philanthropy Institute. 2021. [74]</p> <p>Grant HM, Love JR. Are women donors the key to unlocking more giving? Stanford Social Innovation Review. 2025 [75]</p> <p>Personal Finances: Ellevest. How To Fit Donations Into Your Budget. New York 2020. [76]</p> <p><u>Field Survey Project</u>: None.</p>	<p><u>Module 13 Citizenship Discussion</u>: How can philanthropy strengthen community and solidarity?</p> <p><u>Module 13 Life Skills Activity</u>: What would you do with \$1,000,000?</p> <p><u>Assignment</u>: SEI (Student Evaluation Of Instruction)</p> <p><u>Module 13 Field Survey Project</u>: Extended Abstract Discussion and Conclusion Sections</p> <p>Module 13 Quiz</p>

TOPICS	READINGS	ASSIGNMENTS
MODULE 14: CIVIC ENGAGEMENT AND PERSONAL ACCOUNTABILITY Finance-Informed Citizens, Citizen-Informed Finance? Field Survey Project - Reflections Course Objectives: CO2, CO3, CO5		
<u>Citizenship in the 21st Century:</u> Course Reflection And Resources <u>Financial Citizenship Lesson:</u> Finance-Informed Citizens, Citizen-Informed Finance <u>Personal Finance Lesson:</u> This Is Just The Beginning: The Learning Doesn't Stop Here <u>Field Survey Project:</u> Reflection On Process And Results	<u>Citizenship:</u> Alexander E. Praise Song for the Day. 2009. [77] (Review: [78]) Financial Citizenship: List Of Recommended Apps & Resources <u>Personal Finances:</u> List Of Recommended Apps & Resources <u>Field Survey Project:</u> List Of Recommended Professional Certificates	<u>Module 14 Citizenship Discussion:</u> Field Survey Project Results-What Did You Learn? <u>Module 14 Life Skills Activity:</u> Reflect And Plan Your Financial Future As A Finance-Informed Citizen <u>Module 14 Field Survey Project:</u> Video Or Voice Recording Project Reflection; Make discussion forum post in response to public comments Module 14 Quiz Exam 3 (Modules 11-14)

The schedule above is subject to change based on course and participant needs. Any changes in schedule will be posted in Carmen (or in class).

Course Policies

Communication Guidelines

As a member of a community of learners, it is your responsibility to exhibit professional behavior and decorum in all modes of communication. The following communication and discussion guidelines help improve the readability of your messages, keep conversations focused, increase trust, and create a more positive experience for all participants.

The following are my expectations for how we should communicate as a class. Above all, please remember to be respectful and thoughtful.

- **Tone and civility:** Let's maintain a supportive learning community where everyone feels safe and where people can disagree amicably. Be professional and do not use language that is considered foul or abusive. Be careful when using sarcasm or humor, a remark meant to be humorous could come across as offensive or hurtful especially in written form.
- **Respectful dialogue:** Respond to peers honestly but thoughtfully, respectfully, and constructively. Address the ideas, not the person, when responding to others. Honor people's rights to their opinions; respect the right for people to disagree.
- **Writing style:** While there is no need to participate in class discussions as if you were writing a research paper, you should remember to write using good grammar, spelling, and punctuation. A more conversational tone is fine for non-academic topics. Avoid writing in all caps as it can convey shouting and anger. Avoid font styles, colors like yellow and green, and sizes that are difficult to read for accessibility reasons.
- **Citing your sources:** When we have written academic discussions, please cite your sources to back up what you say. When citing course materials, like the textbook or other readings, list at least the title and page numbers. For online sources, include a link. Do not distribute copyrighted materials, such as articles and images. Share links to those materials instead to avoid unintentionally violating copyright.
- **Backing up your work:** Consider composing your academic posts in a word processor, where you can save your work, and then copying into our online discussion.

The university's official mode of communication is via university email. Students should use their buckeyemail when emailing their professor, and faculty will use their OSU email when emailing students.

Attendance and participation requirements: Because this is an online course, your attendance is based on your online activity and participation. The following is a summary of everyone's expected participation:

- **Participating in online activities: AT LEAST ONCE PER WEEK**
You are expected to log in to the course in Carmen every week. During most weeks you will log in many times. If you have a situation that might cause you to miss an entire week of class, discuss it with the instructor *as soon as possible*.
- **Participating in discussion forums: ABOUT 1 TIME PER WEEK**
Instructors will present a class discussion topic and engage in dialogue related to the interaction of disciplines. As part of your participation, you can expect to post once a week as part of our substantive class discussion on the week's topics.
- **Office hours and drop-in sessions: AVAILABLE DAILY**
You are strongly encouraged to attend office-hour sessions to check in with

instructors and/or Teaching Assistants. Aim for one meeting in weeks 1 to 8 and the second in weeks 9 to 16. Instructors and Teaching Assistants will offer drop-in hours every day. The times will be posted on Carmen.

- **Participation in peer group: ABOUT 1 TIME PER WEEK**
You will be randomly assigned to a small peer group of 20 students at semester start that is led by a Teaching Assistant. Your peer group will support you throughout the semester for check-ins, to voice questions and concerns, and share updates. Your TA leader will reach out and support you if you miss assignments or have below average grades.

Opportunities for Instructor/Student Interaction: This is an asynchronous online course, but your ability to have meaningful interaction with your instructors is a high priority. Listed below are some examples of how you can actively engage with your course instructors.

- **Discussion Boards:** Interactive discussions on weekly assigned topic brings opportunity to interact with instructors in a variety of ways
- **Daily Drop-in Hours:** Every weekday you can attend online drop-in hours with instructors and teaching assistants via Zoom. Participation in two sessions is strongly recommended.
- **Individual Zoom meetings:** Available with instructors and teaching assistants upon request
- **Your Peer Group:** You will be assigned to a peer group of 20 students and a TA leader. This peer group stays in touch weekly through course assignments. Your TA leader will provide support if you fall behind on assignments or have lower grades.
- **Assignment Comment Section:** We will utilize this feedback feature on CarmenCanvas. This is especially important for when an assignment has not been completed as expected. Feedback will be provided to increase student awareness of the issues at hand.
- **Email Correspondence:** We encourage contact by email and students should reach out to instructors and teaching assistants to engage in questions/concerns related to course content. Please email womenandmoney@osu.edu for all questions or comments relating to the course.
- **Weekly Announcements:** Are shared via email and on homepage on CarmenCanvas.

Response Times: The instructors are providing the following list to give you an idea of my intended availability throughout the course. Remember that you can call **614-688-HELP** or use 8help@osu.edu at any time if you have a technical problem.

- **Grading and feedback:** For large weekly assignments, you can generally expect feedback within **7 days**.
- **E-mail:** The instructors will reply to e-mails within **24 hours on school days**.
- **Discussion board:** The instructors will check and reply to messages in the discussion boards every **24 hours on school days**.

Course Assignments and Academic Integrity

In addition to Ohio State's academic integrity policy, listed below, please review our course-specific policies:

- Exams: You must complete the exams yourself, without any external help or communication.
- Artificial Intelligence (AI): AI is only allowed when clearly stated in the assignment. Please reference the AI specific policy below.
- Reusing past work: In general, you are prohibited in university courses from turning in work from a past class to your current class, even if you modify it. If you want to build on past research or revisit a topic you've explored in previous courses, please discuss the situation with me.
- Falsifying research or results: All research you will conduct in this course is intended to be a learning experience; you should never feel tempted to make your results or your library research look more successful than it was.
- Collaboration and informal peer-review: The course includes many opportunities for formal collaboration with your classmates. While study groups and peer-review of major written projects is encouraged, remember that comparing answers on a quiz or assignment is not permitted. If you're unsure about a particular situation, please ask ahead of time.

Technology

For help with your password, university e-mail, Carmen, or any other technology issues, questions, or requests, contact the OSU IT Service Desk. Standard support hours are available at <https://ocio.osu.edu/help/hours>, and support for urgent issues is available 24x7.

- **Self-Service and Chat support:** <http://ocio.osu.edu/selfservice>
- **Phone:** 614-688-HELP (4357)
- **Email:** 8help@osu.edu
- **TTY:** 614-688-8743

Baseline technical skills necessary for online/hybrid courses:

- Basic computer and web-browsing skills
- Navigating Carmen (Canvas) for questions about specific functionality, see the [Canvas Student Guide](#).

Technology necessary for this course:

- Google Form software account (free via <https://workspace.google.com/products/forms/>)
- Tableau data analysis software account (free via <https://www.tableau.com/academic/students>)
- CarmenZoom virtual meetings

- Recording a slide presentation with audio narration
- Recording, editing, and uploading video
- Using discussion boards (posting and replying to peers) with Hypothes.is
- Computer: current Mac (OS X) or PC (Windows 7+) with high-speed internet connection
- Webcam: built-in or external webcam, fully installed and tested
- Microphone: built-in laptop or tablet mic or external microphone
- Other: mobile device (smartphone or tablet) or landline to use for BuckeyePass authentication
- Microsoft Office 365: All Ohio State students are now eligible for free Microsoft Office 365 ProPlus through Microsoft’s Student Advantage program. Full instructions for downloading and installation can be found at go.osu.edu/office365help

Carmen Access

You will need to use BuckeyePass multi-factor authentication to access your courses in Carmen. To ensure that you can always connect with Carmen, it is recommended that you take the following steps:

- Register multiple devices in case something happens to your primary device. Visit the BuckeyePass - Adding a Device help article for step-by-step instructions.
- Request passcodes to keep as a backup authentication option. When you see the Duo login screen on your computer, click “Enter a Passcode” and then click the “Text me new codes” button that appears. This will text you ten passcodes good for 365 days that can each be used once.
- Download the Duo Mobile application to all your registered devices for the ability to generate one-time codes if you lose cell, data, or Wi-Fi service.

If none of these options meet the needs of your situation, you can contact the IT Service Desk at 614-688-4357 (HELP) and IT support staff will work out a solution with you.

Student Resources

Technology:

[EHE Tech Help](#)

[OSU Tech Support](#)

Academics:

[EHE Homepage](#)

[EHE Advising](#)

[OSU Advising](#)

[OSU Library](#)

[Dennis Learning Center](#)

[EHE Office of Research](#)

[OSU Office of Research](#)

Student Life:

[OSU Student Health Services](#)

[EHE Undergraduate Student Services](#)

[OSU Student Life](#)

[OSU Student Advocacy Center](#)

[OSU Student Financial Aid](#)

[EHE Career Services](#)

[OSU Career Counseling & Sup. Services](#)

Institutional Policies

Academic Misconduct

Academic integrity is essential to maintaining an environment that fosters excellence in teaching, research, and other educational and scholarly activities. Thus, The Ohio State University and the Committee on Academic Misconduct (COAM) expect that all students have read and understand the University's Code of Student Conduct, and that all students will complete all academic and scholarly assignments with fairness and honesty. Students must recognize that failure to follow the rules and guidelines established in the University's Code of Student Conduct and this syllabus may constitute Academic Misconduct.

Committee on Academic Misconduct (COAM): <https://oaa.osu.edu/resources/policies-and-procedures/committee-academic-misconduct>

Code of Student Conduct: <https://trustees.osu.edu/bylaws-and-rules/code>

The Ohio State University's Code of Student Conduct (Section 3335-23-04) defines academic misconduct as: Any activity that tends to compromise the academic integrity of the University or subvert the educational process. Examples of academic misconduct include (but are not limited to) plagiarism, collusion (unauthorized collaboration), copying the work of another student, and possession of unauthorized materials during an examination. Ignorance of the University's Code of Student Conduct is never considered an excuse for academic misconduct, so please review the Code of Student Conduct and, specifically, the sections dealing with academic misconduct.

If an instructor suspects that a student has committed academic misconduct in this course, the instructor is obligated by University Rules to report those suspicions to the Committee on Academic Misconduct. If COAM determines that a student violated the University's Code of Student Conduct (i.e., committed academic misconduct), the sanctions for the misconduct could include a failing grade in the course and suspension or dismissal from the University.

If students have questions about the above policy or what constitutes academic misconduct in this course, they should contact the instructor.

Artificial Intelligence and Academic Integrity

There has been a significant increase in the popularity and availability of a variety of generative artificial intelligence (AI) tools, including ChatGPT, Sudowrite, and others. These tools will help shape the future of work, research and technology, but when used in the wrong way, they can stand in conflict with academic integrity at Ohio State.

All students have important obligations under the Code of Student Conduct to complete all academic and scholarly activities with fairness and honesty. Our professional students also have the responsibility to uphold the professional and ethical standards found in their respective academic honor codes. Specifically, students are not to use unauthorized assistance in the laboratory, on field work, in scholarship, or on a course assignment unless such assistance has been authorized specifically by the course instructor. In addition, students are not to submit their work without acknowledging any word-for-word use and/or paraphrasing of writing, ideas or other work that is not your own. These requirements apply to all students undergraduate, graduate, and professional.

To maintain a culture of integrity and respect, these generative AI tools should not be used in the completion of course assignments unless an instructor for a given course specifically authorizes their use. Some instructors may approve of using generative AI tools in the academic setting for specific goals. However, these tools should be used only with the explicit and clear permission of each individual instructor, and then only in the ways allowed by the instructor.

Religious Accommodations

Ohio State has had a longstanding practice of making reasonable academic accommodations for students' religious beliefs and practices in accordance with applicable law. In 2023, Ohio State updated its practice to align with new state legislation. Under this new provision, students must be in early communication with their instructors regarding any known accommodation requests for religious beliefs and practices, providing notice of specific dates for which they request alternative accommodations within 14 days after the first instructional day of the course. Instructors in turn shall not question the sincerity of a student's religious or spiritual belief system in reviewing such requests and shall keep requests for accommodations confidential.

With sufficient notice, instructors will provide students with reasonable alternative accommodations with regard to examinations and other academic requirements with respect to students' sincerely held religious beliefs and practices by allowing up to three absences each semester for the student to attend or participate in religious activities. Examples of religious accommodations can include, but are not limited to, rescheduling an exam, altering the time of a student's presentation, allowing make-up assignments to substitute for missed class work, or flexibility in due dates or research responsibilities. If concerns arise about a requested accommodation, instructors are to consult their tenure initiating unit head for assistance.

A student's request for time off shall be provided if the student's sincerely held religious belief or practice severely affects the student's ability to take an exam or meet an academic requirement and the student has notified their instructor, in writing during the first 14 days after the course begins, of the date of each absence. Although students are required to provide notice within the first 14 days after a course begins, instructors are strongly encouraged to work with the student to provide a reasonable accommodation if a request is made outside the notice period. A student may not be penalized for an absence approved under this policy.

If students have questions or disputes related to academic accommodations, they should contact their course instructor, and then their department or college office. For questions or to report discrimination or harassment based on religion, individuals should contact the Civil Rights Compliance Office (civilrights@osu.edu).

Policy: Religious Holidays, Holy Days and Observances

<https://oaa.osu.edu/resources/policies-and-procedures/religious-holidays-holy-days-and-observances>

Disability Statement (with Accommodations for Illness)

The university strives to maintain a healthy and accessible environment to support student learning in and out of the classroom. If students anticipate or experience academic barriers based on a disability (including mental health and medical conditions, whether chronic or temporary), they should let their instructor know immediately so that they can privately discuss options. Students do not need to disclose specific information about a disability to faculty. To establish reasonable accommodations, students may be asked to register with Student Life Disability Services (see below for campus-specific contact information). After registration, students should make arrangements with their instructors as soon as possible to discuss your accommodations so that accommodations may be implemented in a timely fashion.

If students are ill and need to miss class, including if they are staying home and away from others while experiencing symptoms of viral infection or fever, they should let their instructor know immediately. In cases where illness interacts with an underlying medical condition, please consult with Student Life Disability Services to request reasonable accommodations.

slds@osu.edu

<https://slds.osu.edu/>

098 Baker Hall, 113 W. 12th Ave

614-292-3307 phone

Intellectual Diversity

Ohio State is committed to fostering a culture of open inquiry and intellectual diversity within the classroom. This course will cover a range of information and may include

discussions or debates about controversial issues, beliefs, or policies. Any such discussions and debates are intended to support understanding of the approved curriculum and relevant course objectives rather than promote any specific point of view. Students will be assessed on principles applicable to the field of study and the content covered in the course. Preparing students for citizenship includes helping them develop critical thinking skills that will allow them to reach their own conclusions regarding complex or controversial matters.

Grievances and Solving Problems

According to University Policies, if you have a problem with this class, you should seek to resolve the grievance concerning a grade or academic practice by speaking first with the instructor or professor. Then, if necessary, take your case to the department chairperson, college dean or associate dean, and to the provost, in that order. Specific procedures are outlined in Faculty Rule 3335-8-23. Grievances against graduate, research, and teaching assistants should be submitted first to the supervising instructor, then to the chairperson of the assistant's department.

Creating an Environment Free from Harassment, Discrimination, and Sexual Misconduct

The Ohio State University is committed to building and maintaining a welcoming community. All Buckeyes have the right to be free from harassment, discrimination, and sexual misconduct. Ohio State does not discriminate on the basis of age, ancestry, color, disability, ethnicity, gender, gender identity or expression, genetic information, HIV/AIDS status, military status, national origin, pregnancy (childbirth, false pregnancy, termination of pregnancy, or recovery therefrom), race, religion, sex, sexual orientation, or protected veteran status, or any other bases under the law, in its activities, academic programs, admission, and employment. Members of the university community also have the right to be free from all forms of sexual misconduct: sexual harassment, sexual assault, relationship violence, stalking, and sexual exploitation.

To report harassment, discrimination, sexual misconduct, or retaliation and/or seek confidential and non-confidential resources and supportive measures, contact the Civil Rights Compliance Office (CRCO):

Online reporting form: <http://civilrights.osu.edu/>

Call 614-247-5838 or TTY 614-688-8605

civilrights@osu.edu

The university is committed to stopping sexual misconduct, preventing its recurrence, eliminating any hostile environment, and remedying its discriminatory effects. All university employees have reporting responsibilities to the Civil Rights Compliance Office to ensure the university can take appropriate action:

- All university employees, except those exempted by legal privilege of confidentiality or expressly identified as a confidential reporter, have an obligation to report incidents of sexual assault immediately.

- The following employees have an obligation to report all other forms of sexual misconduct as soon as practicable but at most within five workdays of becoming aware of such information: 1. Any human resource professional (HRP); 2. Anyone who supervises faculty, staff, students, or volunteers; 3. Chair/director; and 4. Faculty member.

Copyright

The materials used in connection with this course may be subject to copyright protection and are only for the use of students officially enrolled in the course for the educational purposes associated with the course. Copyright law must be considered before copying, retaining, or disseminating materials outside of the course.

Any video recordings, presentations or other course materials posted for this course are intended exclusively for learning associated with this course. Students may not modify content or re-use content for any purpose other than personal educational reasons. All lecture video recordings (created by the instructors) are subject to government and university regulations. Therefore, students accessing unauthorized recordings or using them in a manner inconsistent with Ohio State values and educational policies are subject to suspension or civil action.

All graphics, websites, and videos (made by other creators) shared in this course are being shared for educational purposes only under the fair use doctrine of U.S. copyright law.

Counseling and Consultation Services / Mental Health Statement

As a student you may experience a range of issues that can cause barriers to learning, such as strained relationships, increased anxiety, alcohol/drug problems, feeling down, difficulty concentrating and/or lack of motivation. These mental health concerns or stressful events may lead to diminished academic performance or reduce a student's ability to participate in daily activities. The Ohio State University offers services to assist you with addressing these and other concerns you may be experiencing.

If you or someone you know are suffering from any of the aforementioned conditions, you can learn more about the broad range of confidential mental health services available on campus via the Office of Student Life's Counseling and Consultation Service (CCS) by visiting ccs.osu.edu or calling 614-292-5766.

CCS is located on the 4th floor of the Younkin Success Center and 10th floor of Lincoln Tower. You can reach an on-call counselor when CCS is closed at 614-292-5766 and 24-hour emergency help is also available through the 24/7 by dialing 988 to reach the Suicide and Crisis Lifeline.

Military-Connected Students

The Military and Veterans Services (MVS) Office offers a wide range of resources for military-connected students. Whether using educational benefits or not, all military-connected students are encouraged to learn more about how the university supports military-connected students (i.e., information about tutoring, transition services, access to the veteran's lounge, etc.). For service members, should you receive military orders during the semester or know of classes that will be missed due to service commitments, please speak with your instructor as soon as possible on possible accommodations.

MVS contact information:

milvets@osu.edu;

614-247-VETS;

185 Student Academic Services Building, 281 W. Lane Avenue.

Website: <https://veterans.osu.edu/>

Appendix

FIELD SURVEY PROJECT

Overview

The Field Survey Project is original research to assess young adults' opinions and attitudes about current topics in citizenship. Students will conduct this research project from beginning to end and will obtain training and, if interested, certification in survey research and data analytical software.

The Field Survey Project surveys young adults about their opinions. Collecting data from people usually requires approval by Ohio State's Institutional Review Board, to make sure ethical standards are met. The Field Survey Project does not require review from Ohio State's Institutional Review Board because it is for educational purposes only.

Overarching Themes of Field Survey Project

Students must address each of the three themes in their field survey project proposal, questionnaire, data analysis, and results presentation.

Students select a citizenship topic from the weekly course schedule and identify a current news item related to the citizenship topic of choice.

In your field survey, you are tasked with addressing the following themes:

- Theme #1: Which attitudes and opinions do college-aged young adults have toward recent news reports about the citizenship topic of choice?
- Theme #2: How does the current news about the citizenship topic affect the lives, communities, and the larger environment of college-aged young adults?
- Theme #3: How can college-aged young adults actively influence the discourse about the citizenship topic and make a difference?

Syllabus Citizenship Topics to Choose From For Field Survey Project

Week 1: Democratic citizenship

Week 2: Our changing economy: From a men's world to a women's world

Week 3: Civil rights and justice in the 21st century

Week 4: Social mobility: Rights and opportunities

Week 5: Social responsibility in economics

Week 6: Work & Taxation: A core aspect of citizenship

Week 7: Consumer rights and digital identity

Week 8: Economic opportunity and identity development

Week 9: Domestic partnerships vs citizenship?

Week 10: Spring Break

Week 11: Public health, mental wellbeing, and citizenship

Week 12: Fair wages and equal pay

Week 13: Labor market access and citizenship

Week 14: Philanthropy: Shaping an egalitarian citizenry

Week 15: Civic engagement and personal accountability

Timeline of Field Survey Project

1. Week 1 & 2: Research topic selection
 1. Student votes on the syllabus topics, see below list
 2. Instructors select 3 of the most popular topics for the semester's Field Survey Project
 3. Student selects 1 topic of choice among the final list of 3 topics
2. Weeks 2 to 4: Field Survey Motivation and Aims
 1. Student reviews primary literature of the 1 topic of their choice based on the literature, starting with the literature listed in the topic's "Citizenship in the 21st Century" and "Financial Citizenship Lesson" and review news reports in the media.
 2. Student formulates the research question for their topic of choice and current news reports, aligned with the 3 overarching themes of the course, see above.
 3. Student drafts 100-125 word research field survey proposal
 4. Student reviews 5 peer proposals across the 3 topics plus brief comment
 5. Instructors debrief students in each of the 3 topics about scope of field survey project based on peer-review results
3. Weeks 4 to 9: Field Survey Methods: Questionnaire
 1. Student reviews primary literature on survey methodology
 2. Student completes Google Forms training
 3. Student formulates 5 survey questions and drafts questionnaire for topic of choice and approved scope, aligned with debriefing
 4. Student programs individual survey proposal in Google Forms
 5. Student reviews 5 peer proposals plus brief comment
 6. Instructors debriefs students in each topic group about the top-rated questions; instructors program the final questionnaire in Google Forms for each topic

4. Weeks 9 to 13: Field Survey Data Analysis
 1. Student collects survey data of 5 Ohio State students (depending on group size)
 2. Student completes, over 4 weeks, a series of selected Tableau modules, about 1 hour/week, within the Tableau for Students Program, with a focus on basic data management and analysis.
 3. OSU Data Literacy and Visualization Librarian provides Tableau co-instruction and student support
 4. Student analyzes survey data and prepares a one-page extended abstract, summarizing motivation, methods, results, and conclusions, including references to original literature, a data table, and a graph with results. Extended abstract instructions are below.
 5. Student reviews 5 peer papers plus brief comment
 6. Optional: Students receive information on how to complete the optional Tableau Desktop Specialist Certification Exam (not required)

5. Weeks 14 to 16: Field Survey Results, Interpretation, and Sharing
 - o Student prepares a 1-page info graphic for personal reflection of the Field Survey Project as a video or voice recording in Canva, as taught in GENED 1201 GE Launch Seminar. Infographic instructions are below.
 - o Student reviews 5 peer info graphics plus brief comment
 - o Student shares the 1-page info graphic with 5 Ohio State students and asks for comments, insights, feedback via a class-wide, faculty-provided feedback link and discussion forum. The comments from the public will be accessible to all students in the class and the invited public, to create a discussion thread about the research findings. The discussion forum will also showcase the best info graphics. The discussion forum will be curated by the faculty to manage inappropriate content and survey bots.

Instructions for Infographic Assignment

Open Canva and search for "Infographics":

- Open a "Canva Free" account here: <https://www.canva.com>
- Start by logging into your Canva account and search for "Infographics" in the search bar to access pre-designed templates.

Select a template:

Browse through the class-approved infographic templates and select one of the class-approved templates.

Add your content:

Title:

- Concise and specific to your Field Survey Project topic.
- Use the same title as in the Extended Abstract

Text:

- Draft short text pieces that summarize motivation, methods, results, and conclusions in about 100 words total from the Field Survey Project.
- Input your key points and information directly into the text boxes, adjusting fonts and colors to enhance readability.

Data visualization:

- Utilize Canva's built-in chart and graph tools to visually represent the Field Survey Project's motivation, methods, results, and conclusions.

Images and icons:

- Search for relevant icons and images from Canva's library or upload your own to support your information.

Customize design elements:

- Colors: Choose a color palette that aligns with your theme.
- Layout: Arrange elements strategically to create a clear visual flow.
- Typography: Select fonts that are easy to read and visually appealing.

Download your infographic:

Once satisfied with your design, click the "Download" button to save your infographic as a PDF and upload it into the course Carmen assignment page.

Instructions for Extended Abstract Assignment

The goal is to present the essential elements of the Field Survey Project clearly and concisely while providing enough detail to understand motivation, methods, results, and conclusions.

Formatting guidelines: 1 page, 8.5x11 letter page, 12 point Arial font, 1-inch margin, single spaced; Total length: 500 to 550 words

Structure of extended research abstract

1. Title

Use same title as in the infographic

Concise and specific to your Field Survey Project topic

2. Motivation for Field Survey Project topic (3-4 sentences)

- Describe the 3 overarching themes of the Field Survey Project and how they apply to your topic.
- Provide more than 3 references to primary literature about the themes and topic to be considered critically. Information is taken from source(s) with enough interpretation/evaluation to develop a comprehensive analysis or synthesis. Viewpoints of experts and professionals in the literature and lessons are questioned thoroughly.

- Literature review is stated clearly and described comprehensively, delivering all relevant information necessary for full understanding.
- State 3 specific research questions aligned with the 3 overarching themes and topic.

3. Data and Survey Methods (4-5 sentences)

- Describe the survey questionnaire, survey distribution method and timeframe
- Specify sample size using numbers.
- Outline sampling method using technical terms.
- Describe at least 8 survey questions, including 5 content and 3 sociodemographic questions.

4. Results (4-5 sentences)

- Describe of means and standard deviations from at least 8 survey questions, including 5 content and 3 sociodemographic questions.
- Create 2 crosstabs of 5 content questions with 2 different sociodemographic questions and provide 2 charts illustrating the means differences.
- Highlight 3 or more major patterns in the crosstabs referring to 2 to 3 data points or percentages.

5. Discussion (3-4 sentences)

- Interpret 3 or more main findings correctly. Thoroughly (systematically and methodically) analyzes own and others' assumptions and carefully evaluates the relevance of contexts when presenting a position.
- Connect results back to 3 or more research questions with critical evaluation.
- Address any unexpected findings with explanations.
- Note limitations of the data, the survey method, and the data analysis using technical terms throughout.

6. Conclusions (2-3 sentences)

- Summarize 3 or more main takeaways by articulating a thorough and complex understanding of the issues, resources, assets, and cultures of the community in which students are living.
- State 2 or more implications for future research by connecting, analyzing, and extending knowledge (facts, theories, etc.) from course content to research.
- State 2 or more practical implications by thoroughly evaluating the impacts of the research on themselves, the organization, and also considers the long-term impact of the Field Survey Project.

Assessment Rubric for Infographic and Extended Abstract Assignments

Please note that this rubric is an example rubric. The final rubric will be provided in the course at the time of the assignment.

	4 pts.	3 pts.	2 pts.	1 pt.	0 pts
<u>Infographic</u>					
Title				Title is provided	No title
Template			One of the suggested templates is used	Template, but not the suggested ones is used	No template used
Content	All 4 design elements included (title, text, data visualization, images)	3 of the 4 design elements included	2 of the 4 design elements included	1 of the 4 design elements included	No title, text, data visualization, images
Customization		All 3 customization elements adjusted	2 of 3 customization elements adjusted	1 of 3 customization elements adjusted	No adjustments
<u>Extended Abstract</u>					
Title		Title is concise and specific to topic	Title is not concise but specific to topic	Title is not concise and not specific to topic	No title
Motivation	*Describes the three overarching themes and how they apply to your topic *Provides more than 3 references to primary literature *States 3 specific research questions aligned with the 3 overarching themes and topic.	*Describes some overarching themes and how they apply to your topic *Provides 3 references to primary literature *States specific research questions that are not fully aligned with themes and topic.	*Describes the topic but does not link it to the 3 overarching themes *Provides 2 references to primary literature *States specific research questions that are not aligned with themes and topic.	*Describes the topic but not the 3 overarching themes *Provides 1 reference to primary literature *States specific research questions that are not aligned with themes and topic.	Does not provide a motivation
Data and Survey Methods	*Describes the survey questionnaire, survey distribution method and timeframe using numbers. *Specifies sample size with numbers *Outlines sampling method using technical terms. *Describes at least 8 survey questions.	*Describes the survey questionnaire, survey distribution method and timeframe without numbers. *Specifies sample size *Outlines sampling method without using technical terms. *Describes 5 survey questions.	*Describes two of the three items (survey questionnaire, survey distribution method and timeframe). *Specifies sample size without numbers. *Outlines sampling method vaguely. *Describes 3 survey questions.	*Describes one of the three items (survey questionnaire, survey distribution method and timeframe). *Specifies sample size without numbers. *Outlines sampling method vaguely. *Describes 1 survey question.	Does not provide data and survey methods

Results	<p>*Describes means and standard deviations from at least 8 survey questions.</p> <p>*Creates two crosstabs of 5 content questions with 2 different sociodemographic questions and provides 2 charts.</p> <p>*Highlights three or more major patterns in the crosstabs referring to 2 to 3 data points or percentages.</p>	<p>*Describes means and standard deviations from 5 survey questions.</p> <p>*Creates two crosstabs of 3 content questions with 1 sociodemographic question and provides 1 chart.</p> <p>*Highlights two patterns in the crosstabs referring to 1 data point or percentage.</p>	<p>*Describes means and standard deviations from 3 survey questions.</p> <p>*Creates 1 crosstab of 1 content question with 1 sociodemographic question and provides 1 chart.</p> <p>*Highlights one pattern in the crosstabs; does not reference data points or percentages.</p>	<p>*Describes mean and standard deviation from 1 survey question.</p> <p>*Creates no crosstab, no chart.</p> <p>*Does not reference data points or percentages.</p>	Does not provide results section
Discussion	<p>*Interprets 3 or more main findings correctly</p> <p>*Connects results back to 3 or more research questions, with critical evaluation.</p> <p>*Addresses any unexpected findings with explanations.</p> <p>*Notes limitations using technical terms throughout.</p>	<p>*Interprets 2 main findings correctly</p> <p>*Connects results back to 2 research questions, with critical evaluation.</p> <p>*Addresses any unexpected findings without explanations.</p> <p>*Notes limitations using some technical terms.</p>	<p>*Interprets 1 main finding correctly</p> <p>*Connects results back to 1 research question with critical evaluation.</p> <p>*Does not address unexpected findings.</p> <p>*Notes limitations without technical terms.</p>	<p>*Does not interpret main finding correctly</p> <p>*Connects results back to research questions without evaluation.</p> <p>*Does not address unexpected findings.</p> <p>*Notes limitations without technical terms.</p>	Does not provide discussion section
Conclusions		<p>*Summarizes 3 or more main takeaways.</p> <p>*States 2 or more implications for future research.</p> <p>*States 2 or more practical implications.</p>	<p>*Summarizes 2 main takeaways.</p> <p>*States 1 implication for future research.</p> <p>*States 1 practical implication.</p>	<p>*Summarizes 1 main takeaways.</p> <p>*Does not state implication for future research.</p> <p>*Does not state practical implications.</p>	Does not provide conclusion section

List of Readings in This Course

WEEK 1: DEMOCRATIC CITIZENSHIP

1. Gorman A. *The Hill We Climb: An Inaugural Poem for the Country*. New York: Viking Books; 2021.
2. Armenti P. "For there is always light": Amanda Gorman's Inaugural Poem "The Hill We Climb" Delivers Message of Unity. Washington: U.S. Library of Congress; 2021.
3. Willis LE. Finance-informed citizens, Citizen-informed finance: An essay occasioned by the International Handbook of Financial Literacy. *Journal of Social Science Education*. 2017;16(4):16-27. doi: <https://doi.org/10.4119/UNIBL/jsse-v16-i4-1761>.

4. Lusardi A, Mitchell OS. Planning and Financial Literacy: How Do Women Fare? *American Economic Review*. 2008;98(2):413-7. doi: 10.1257/aer.98.2.413.
5. Willis LE. The Financial Education Fallacy. *American Economic Review*. 2011;101(3):429-34. doi: <https://doi.org/10.1257/aer.101.3.429>
6. Khalil M. Financial citizenship as a broader democratic context of financial literacy. *Citizenship, Social and Economics Education*. 2021;20(1):3-16. doi: <https://doi.org/10.1177/204717342094841>.
7. Trellis Strategies. Student Financial Wellness Survey. Round Rock2025.
8. Gebreegziabher Y. How to Write a Research Proposal as an Undergrad. Princeton: Princeton University; 2021.

MODULE 2: OUR CHANGING ECONOMY: FROM A MEN'S WORLD TO A WOMEN'S WORLD

9. Wilkerson I. *The Warmth of Other Suns: The Epic Story of America's Great Migration*. New York: Vintage Books; 2011.
10. Wilkerson I. Author Interview: *The Warmth of Other Suns*. New York: Penguin Random House; 2010.
11. Wilson B, J. The Equal Credit Opportunity Act became law 50 years ago. Here are 6 ways it makes America better today Bankrate.com; 2024.
12. Chatzky J. *Women with Money*. New York City: Grand Central Publishing; 2020.

MODULE 3: CIVIL RIGHTS AND JUSTICE IN THE 21ST CENTURY

13. Baradaran M. *The Color of Money*. Cambridge: Harvard University Press; 2019.
14. Kyron B, Winford L. Review: *The Color of Money: Black Banks and the Racial Wealth Gap*. *Enterprise & Society*. 2019;20(3):743-6. doi: 10.1017/eso.2018.64
15. Flitter E. *The White Wall: How Big Finance Bankrupts Black America*. New York: Atria/One Signal Publishers; 2022.
16. Servon L. *The Unbanking of America: How the New Middle Class Survives*. New York: Houghton Mifflin Harcourt; 2017.
17. Sethi R. *I Will Teach You to Be Rich: No Guilt. No Excuses. Just a 6-Week Program That Works*: Workman Publishing Company; 2019.

MODULE 4: SOCIAL MOBILITY: RIGHTS AND OPPORTUNITIES

18. Desmond M. *Evicted: Poverty and Profit in the American City*. New York: Crown; 2017.
19. Wilson C. Markets and Players: Plotting Poverty and Citizenship in Matthew Desmond's *Evicted*. *Journal of American Studies*. 2022;56(1):167-90. doi: 10.1017/S0021875821000281

20. Bergman P, Chetty R, DeLuca S, Hendren N, Katz LF, Palmer C. Creating Moves to Opportunity: Experimental Evidence on Barriers to Neighborhood Choice. *American Economic Review*. 2024;114(5):1281-337. doi: 10.1257/aer.20200407.
21. Ballance J, Clifford R, Shoag D. "No more credit score": Employer credit check bans and signal substitution. *Labour Economics*. 2020;63. doi: <https://doi.org/10.1016/j.labeco.2019.101769>.
22. Dillman DA, Smyth JD, Christian LM. *Internet, Phone, Mail, and Mixed-Mode Surveys: The Tailored Design Method*. 4 ed: Wiley; 2014.

MODULE 5: SOCIAL RESPONSIBILITY IN ECONOMICS

23. Piketty T. *Capital in the Twenty First Century*. Cambridge: Harvard University Press; 2014.
24. Pearlstein S. 'Capital in the Twenty-first Century' by Thomas Piketty: Income inequality is the normal and future state of capitalism, argues the economist Thomas Piketty. *Washington: The Washington Post*; 2014.
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26. Bajtelsmit V. *The Implications of Gender Differences in Retirement Plan Investment Patterns*. Philadelphia: Pension Research Council, The Wharton School, University of Pennsylvania; 2024.
27. Bucher-Koenen T, Alessie RJ, Lusardi A, Rooij Mv. *Financial literacy and stock market participation*. Washington: National Bureau of Economic Research; 2021.
28. Scanlon K. *In This Economy? How Money & Markets Really Work*. New York City: Crown Publishing Group's Currency; 2024.
29. Tu V. *Rich AF: The Winning Money Mindset That Will Change Your Life*. New York: Portfolio; 2023.

MODULE 6: WORK & TAXATION: A CORE ASPECT OF CITIZENSHIP

30. Ehrenreich B. *Nickel and Dimed: On (Not) Getting By in America*. New York: Metropolitan Books; 2001.
31. O'Neill B. Nickel and Dimed - On (Not) Getting By in America. *Journal of Financial Counseling and Planning*. 2002;13(1):97-8.
32. Lincoln B, Snowe O. The tax code disadvantages women taxpayers. *Chicago Tribune*. 2024;April 09.
33. Neumark D, Shirley P. The Long-Run Effects of the Earned Income Tax Credit on Women's Labor Market Outcomes. *Labour Economics*. 2020;66(October):101878.
34. USAFacts. *The federal budget: An overview*. Washington2025.

MODULE 7: CONSUMER RIGHTS AND DIGITAL IDENTITY

35. Chayka K. *Filterworld: How Algorithms Flattened Culture*. New York: Doubleday; 2024.
36. Holterman C. *Eclectic Grandpa, Coastal Grandma, Mob Wife? Fast Fads Are Tiring Out Gen Z*. New York: New York Times; 2025.
37. Thaler RH, Sunstein CR. *Nudge: The Final Edition*. New York: Penguin Books; 2021.
38. Bilz A, Shepherd LA, Johnson GI. Tainted Love: A systematic literature review of online romance scam research. *Interacting with Computers*. 2023;35(6):773–88. doi: <https://doi.org/10.1093/iwc/iwad048>.
39. Segarra M. 8 good habits that can protect you from getting scammed. Washington: National Public Radio; 2025.

MODULE 8: ECONOMIC OPPORTUNITY AND IDENTITY DEVELOPMENT

40. Kahneman D. *Thinking, Fast and Slow*. New York: Farrar, Straus and Giroux; 2011.
41. Lewis M. *The Undoing Project: A Friendship That Changed Our Minds*. New York: W. W. Norton; 2016.
42. Jeter UA. *mmiGRIT: How Immigrant Leadership Drives Business Success*. Washington: Manuscripts; 2024.
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44. Milkman K. *Choiceology's Guide to Nudges*. Westlake: Charles Schwab; 2024.
45. Housel M. *The Psychology of Money: Timeless lessons on wealth, greed, and happiness*. Petersfield, Hampshire: Harriman House; 2020.

MODULE 9: DOMESTIC PARTNERSHIPS VS CITIZENSHIP?

46. Austen J. *Pride and Prejudice*. New York: Penguin Books; 1813.
47. Kwan K. *Crazy Rich Asians*. New York: Vintage; 2014.
48. Guiso L, Zaccaria L. From patriarchy to partnership: Gender equality and household finance. *Journal of Financial Economics*. 2023;147(3):573-95. doi: <https://doi.org/10.1016/j.jfineco.2023.01.002>.
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52. Sleeper R. *Innovative Tableau: 100 more tips, tutorials, and strategies*. Sebastopol: O'Reilly Media; 2020.

MODULE 10: PUBLIC HEALTH, MENTAL WELLBEING, AND CITIZENSHIP

53. Quinones S. *Dreamland: The True Tale of America's Opiate Epidemic*. New York: Bloomsbury Press; 2015.
54. Monnat SM. Book review "Dreamland: The true tale of America's opiate epidemic.". *Journal of Research in Rural Education*. 2015;31(4):1-3.
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59. Ellevest. *Money Stress Is Hurting Women's Overall Health*. New York City 2021.

MODULE 11: FAIR WAGES AND EQUAL PAY

60. Goldin C. *Career and Family*. Princeton: Princeton University Press; 2021.
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MODULE 12: LABOR MARKET ACCESS AND CITIZENSHIP

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MODULE 13: PHILANTHROPY: SHAPING AN EGALITARIAN CITIZENRY

70. Yunus M. *Banker to the Poor: Micro-Lending and the Battle Against World Poverty*. New York: PublicAffairs; 2008.
71. Hundley T. Richly deserved prize for banker to the poor: Muhammad Yunus, the Bangladeshi winner of the Nobel Peace Prize, has helped lift millions of women and men from poverty, nurturing the entrepreneurial spirit one small loan at a time. Chicago: Chicago Tribune; 2006.
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MODULE 14: CIVIC ENGAGEMENT AND PERSONAL ACCOUNTABILITY

77. Alexander E. *Praise Song for the Day*. New York: Academy of American Poets; 2009.
78. Malamud R. *Walking Forward in a Poet's Light*. *The Chronicle of Higher Education*. 2009;55(22):B8-B9.