## FCS 3450 – Family Economic Issues

**INSTRUCTOR:** Heather Spencer

this course meets the Quantitative Intensive & Social/Behavioral Science Exploration requirements





"I do have a diversified retirement plan: 30% hopes, 30% wishes, 40% prayers."

This course is an introduction of the economic approach to family-decision making across the life course. Topics include consumption, saving, time allocation, human capital investment, housing, marriage, divorce, fertility, and retirement. In the course, we will examine how economic decisions that are made at the household level affect the larger society. My personal goal is to give you the tools necessary to have a positive impact on our local, state, and national economies by making sound economic decisions, including preparing for a comfortable retirement.

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

- 1. Understand basic economic and financial planning principles.
- 2. Apply the concepts from the course to enhance personal financial responsibility.
- 3. Compare and contrast differing financial opportunities.
- 4. Understand the cost of risk inherent in all financial decisions.
- 5. Use critical thinking skills to analyze data and present it in a written format.

HAVE TO LET TWO OF YOU GO."

Evaluation Methods	<b>Percent of Final Grade</b>
Quizzes (4 @10% each)	40%
Assignments:	
Start-up Assignments	5%
Project	15%
Homework Assignments (4 @ 10% each)	40%

## **Text**

There is no required text for this online course. All of the readings are posted on Canvas in the Learning Modules. Readings will be relied on heavily for background information and some quiz questions will come straight from the readings. Please be prepared for the quizzes by completing and comprehending the readings.

If you have any questions, please contact Heather Spencer at <a href="heather.spencer@fcs.utah.edu">heather.spencer@fcs.utah.edu</a>.