

To: Dr. Leigh Dillard

From: Lima, Babila

Date: February 23rd, 2015

Subject: Proposal to implement a financial curriculum as a core requirement

Summary:

Introducing a financial literacy course to educate students on personal financial management will empower a generation of financially literate individuals. Participants will learn how to budget, save, eliminate debt, and several other relevant topics.

Problem:

As money becomes an integral part of our society, Americans are becoming increasingly stressed about their finances. LA. Times states that “more than one in four Americans report that they feel stress about money most or all of the time.”

Background:

As part of an effort to invest in a culture of financial literacy, The University of North Georgia has begun providing students with financial educational resources. However in the survey I conducted with a sample of 15 Gainesville Students, I discovered that most students do not use the resources provided by the University. This fact, as well as many others collected throughout my survey will be used to convince my audience that implementing a financial curriculum in a core-course will be the most impactful approach.

Audience:

For this proposal to be implemented, the following individuals will have to review and approve of the ideas presented by the author.

Gate Keeper: Dr. Leigh Dillard (Technical Communication Professor). You have the power to accept or reject the proposal before it is passed on to the primary audience.

Primary Audience: Professor Todd Campbell (Director of general and university studies) will be the audience who decides to implement the financial curriculum in the UNIV 1502 Course.

Secondary Audience: Professor Eric Jones (Director of the student money management center) will review topics that will be included in the curriculum. He will also recommend additional topics that could be added to the curriculum.

Tertiary Audience: The Strategic Planning Committee will review the report and provide ideas on how to implement the curriculum in the UNIV 1502 Course.

Topics to investigate:

Gaining qualitative information from students is the most effective way to test our student’s financial knowledge. The following questions were used in the survey:

Personal Finance

1. What does financial greatness mean to you?
2. Have you ever taken a course or read a book about personal financial management?
3. Do you have a budget?
4. Do you currently have a saving plan?
5. Do you have any student loan or any other loan?
6. What financial choices do you regret the most and why?
7. If the school provided a personal financial course or workshop that will empower you to better manage your finances will you be participate?

Methods and Resources:

Even though I plan on getting most of my methods and resources from in person interviews, these additional resources will be used

Healy, Melissa. "Americans Are Still Stressed Out, Mainly over Money, Annual Report Findings." (2015). [Http://touch.latimes.com/#section/-1/article/p2p-82739043/](http://touch.latimes.com/#section/-1/article/p2p-82739043/). LA TIMES. Web. 23 Feb. 2015.

Ramsey, Dave. *The Total Money Makeover: A Proven Plan for Financial Fitness*. Nashville: Thomas Nelson Pub., 2003. Print.

Ford, Brian Nelson. *The 8 Pillars of Financial Greatness*. Denver, Colo.: Outskirts, 2009. Print

Qualifications:

As a personal banker for SunTrust Bank, I help individuals and families on financial matters daily. Through my experience as a banker, I have garnered the necessary knowledge which enables me to recommend sound financial ideas.

Work Schedule:

Provided below is the timeline I will follow to complete this proposal

Organizing Proposal and Gathering information: Week of March 1st 2015

CAP Researching and Writing: Week of April 13th – 17th

Revision Proposal: Week of April 20th, 2015

Presentation: Week of April 27th, 2015.

Call to Action:

Studies prove that there is a strong positive correlation between positive financial wellbeing and a successful career. One student defined financial wellbeing as “being able to live a life in which money is not the number one concern from day to day”. I am certain that students across the U.S will echo the same remark. This program will help change lives.