

Financial and Housing Counseling (FHC) Graduate Certificate

New Certificate Program Application

A. Educational objectives of the certificate program

Rationale:

The Financial and Housing Counseling (FHC) Graduate Certificate is designed for students who want graduate coursework that meets the educational requirement to sit for the Accredited Financial Counselor (AFC) and Certified Housing Counselor (CHC) certification examinations. To qualify for the certificate, students must be admitted to the certificate option and take the necessary coursework.

The Great Plains IDEA has recently received a grant from USDA and the Department of Defense (DoD) entitled the University Passport Program (UPP) to provide high quality on-line academic programs for professionals who work with military families and for military personnel or family members preparing for such work. This proposed certificate will package some of the courses that currently exist in the GPIDEA Family Financial Planning Master's Degree program into a Certificate Program that will develop a student's financial and housing counseling skills. This Certificate is designed to support the UPP program but not limited to the military population. It is applicable to a broad array of financial and housing counseling careers.

This grant will provide distance education to train professionals to reach and empower service members and spouses with the tools and information they need to develop individual strategies to address their financial challenges, meet their financial goals, and place them on the path to financial freedom.

Through a Memorandum of Understanding with the Association for Financial Planning and Counseling Education (AFCPE), students will be able to sit for the Accredited Financial Counselor (AFC) examination or the Certified Housing Counselor (CHC) examination. By taking FSHS 624, Fundamentals of Financial Planning, and FSHS 756, Financial Counseling, students will be able to sit for the Accredited Financial Counselor (AFC examination). By taking FSHS 624, FSHS 756, and FSHS 758, Housing and Real Estate, students will be able to sit for the Certified Housing Counselor (CHC) examination.

Eighteen credits of coursework are required to be completed to receive the certificate in Financial and Housing Counseling. The courses are offered through the GPIDEA each semester. All of the classes currently exist in the GPIDEA as part of the Family Financial Planning Master's Degree program except for one which is being created. FSHS 765, Military Personal Financial Readiness is being created to be offered in January 2012. FSHS 765 will be offered Fall, Spring, and Summer Semester each year.

FSHS 850 Family Studies

3

Total: 18

Family Financial Planning Graduate Course Descriptions and Course Objectives

Required (These four classes are required).

FSHS 624 Fundamentals of Family Financial Planning: Issues and concepts related to the overall financial planning process, and establishing client-planner relationships. Services provided, documentation required and client and CFP licensee responsibilities are explored. Competencies related to gathering of client data, determining goals and expectations, and assessing the client's financial status by analyzing and evaluating data are developed. Emerging issues and the role of ethics in financial planning are an integral part of the course.

FSHS 709 Public Policy and Family Economic Well Being: This course will cover the major issues relative to the economics of families including household production, and human capital development. It will also cover the economics of crises, public policy and family life cycle spending, saving and borrowing. A theoretical and research perspective will be used to illuminate the concepts in the course. New and emerging issues in the field of family economics will be emphasized. Special attention will be given to the role of ethics in family economic issues throughout the course.

FSHS 756 Financial Counseling: Theory and research regarding the interactive process between the client and the practitioner, including communication techniques, motivation and esteem building, the counseling environment, ethics, and methods of data intake, verification, and analysis. Other topics include legal issues, compensation, uses of technology to identify resources, information management, and current or emerging issues.

FSHS 758 Housing and Real Estate: The role of housing and real estate in the family financial planning process, including taxation, mortgages, financial calculations, legal concerns, and ethical issues related to home ownership and real estate investments. Emphasis on emerging issues in the context of housing and real estate.

Electives (Students choose two of the following).

FSHS 675 Field Study in Family Economics: The objective of this class is to provide you an opportunity to integrate and apply the knowledge, skills, and attitudes learned in the classroom to actual professional practice. It is expected that students will have met prerequisite competencies in financial and housing counseling so they can gradually be given responsibilities similar to

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those they will experience in financial education or the financial counseling and planning services industry.

Practicum requirements are worked out on an individual basis between the student and the Practicum supervisor. Possibilities include participating in an internship, researching and writing a paper for publication, developing a program or project approved by the supervisor, teaching classes approved by the supervisor, taking additional classes that are approved, or participating in a guided independent study with professor.

FSHS 760 Families, Employment Benefits & Retirement Planning: Micro and macro considerations in retirement planning for individuals and families will be covered. Included is a survey of various types of retirement plans, ethical consideration in providing retirement planning services, assessing and forecasting financial needs in retirement, integration of retirement plans with government benefits, and current research and theory in the field. Case studies will provide experience in retirement planning needs analysis.

FSHS 762 Personal Income Taxation: In-depth information of income tax practices and procedures including tax regulations, tax return preparation, the tax audit process, the appeals process, preparation for an administrative or judicial forum, and ethical considerations of taxation. New and emerging issues related to taxation will be covered. Family / individual case studies provide practice in applying and analyzing tax information and recommending appropriate tax strategies.

FSHS 764 Estate Planning for Families: Fundamentals of the estate planning process, including estate settlement, estate and gift taxes, property ownership and transfer, and powers of appointment will be studied. Tools and techniques used in implementing an effective estate plan, ethical considerations in providing estate planning services, and new and emerging issues in the field will be explored. Case studies will provide experience in developing estate plans suitable for varied family forms.

FSHS 765 Military Personal Financial Readiness: The ability to manage personal finances is challenging for many members of the Armed Forces. Personal financial problems have become a growing problem that can impact mission readiness of the service member. The purpose of this class is to train financial planners and counselors to help military service and family members effectively deal with financial issues. This course gives an overview of the topics relevant to the financial planning process. The course adapts the topics to address the unique needs of and resources available to military service members and their families. Topics covered are: status of service member; financial readiness; financial management; recordkeeping; cash flow management; risk management; credit and debt management; savings, education planning, and investment management; tax management; retirement management; estate management; and special topics.

FSHS 766 Insurance Planning for Families: An in-depth study of risk management concepts, tools, and strategies for individuals and families, including: life insurance; property and casualty insurance; liability insurance; accident, disability, health, and long-term care insurance; and government-subsidized programs. Current and emerging issues, as well as ethical consideration,

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relative to risk management will be discussed. Case studies will provide experience in selecting insurance products suitable for individuals and families.

FSHS 772 Investing for the Family's Future: An in-depth study of investment options for families, this course will include common stocks, fixed income securities, convertible securities, and related choices. Relationship between investment options and employee/employer benefit plan choices will be studied. Current and emerging issues, and ethics will be an integral part of the course.

FSHS 850 Family Studies FSHS 850: Research and theory relative to family functioning throughout the life cycle will be studied, especially financial decision making during crisis and conflict. Emphasis will be given to factors that shape family values, attitudes, and behaviors from a multi-cultural perspective. New and emerging issues critical to family functioning will be addressed.

C. HOW COURSES MEET STATED OBJECTIVES

Through a Memorandum of Understanding with the Association for Financial Planning and Counseling Education (AFCPE), students will be able to sit for the Accredited Financial Counselor (AFC) examination or the Certified Housing Counselor (CHC) examination upon completion of the required courses in the FHC Certificate Program. By taking FSHS 624 and FSHS 756, students will be able to sit for the Accredited Financial Counselor (AFC) examination). By taking FSHS 624, FSHS 756, and FSHS 758, students will be able to sit for the Certified Housing Counselor (CHC) examination. The students do not need a Master's Degree to sit for these two examinations. All of the classes currently exist except for one for one which is being created. FSHS 765, Military Personal Financial Readiness is being created to be offered in January 2012.

D. STATEMENT OF NEED

More than 3.5 million people make up our U.S. military forces including 1.4 million active duty members, 1.1 million Reserves, and over 800,000 DoD civilian personnel. When family members are combined with active duty and reserve forces, there are 3.24 million active duty and family members, and 1.95 million reserve members and family members. More than half (55 percent) of all active duty personnel are married. Nearly half (49.8) percent of reserve personnel are married. As of June 2008, there were 1.8 million deployments. The service member left behind a family member in over 1 million of those deployments. The GPIDEA UPP program in partnership with USDA and the Department of Defense (DoD) has the infrastructure in place to serve this population worldwide with K-State On-line. Source: Military One Source (January 2009). Report of the 2nd Quadrennial Quality of Life Review (pp,11-12). Washington, D.C. Office of the Deputy Under Secretary of Defense Military Community & Family Policy.

The Department of Defense believes that the ability of military service and family members to manage finances in a responsible manner is critical to execute the military mission. Thus the development of a work force to provide financial counseling, planning, and education to military service and family members is identified as a need from DOD and USDA. DOD has specifically

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requested the financial and housing curriculum as part of the UPP grant. It is estimated that there will be an increase in enrollment of at least 30 students per year. All classes will be offered each semester to accommodate the increase in the number of students. The GPIDEA Family Financial Planning faculty team met in June 2010 and November 2010. The team developed a plan to meet the increased demand for students, submitted the plan, and received approval at each institution to add the classes needed to meet the projected demand. The course timetable was revised to add the classes to accommodate the additional students. The program will be self-sustaining with resources generated from enrollments in classes.

E. Certificate program's administration

The administration of the program is conducted in accordance with the policies and procedures established by the Great Plains IDEA. The Great Plains IDEA Policies and Procedures Manual is available through the Dean's office of each participating institution or online at <http://www.gpidea.org/alliance/ResourceCenter/P&PHandbook.pdf>.

The Relationship Between the Financial Planning Program and the Participating Institutions

The Financial Planning program and each of the program courses have been approved at each institution participating as a degree or certificate granting entity. In that sense, the program, as approved, belongs to the institution and not the consortium or participating institutions. The consortium exists to facilitate the sharing of coursework and the pursuit of innovative program ideas in an age of diminishing resources. The consortium is not a degree granting entity.

Admissions. Prospective students are admitted to the program through a participating degree-granting institution. Prospective students are applicants to that degree- or certificate-granting institution, so they must follow the unique application procedures for that particular institution. The institution is responsible for ensuring that admissions to the program are handled according to institutional policies and procedures. Each admitting institution must provide prospective students with clear, complete information about the Financial Planning program and their institution's admissions procedures. The Alliance website contains links to the admissions web pages of each participating institution. Campus Coordinators assist prospective students throughout the admissions process.

Admitting institutions must obtain signed acknowledgment forms from individuals applying for admission to the programs. By signing this form, students will acknowledge that they have been informed that student information will be shared among institutions participating in the program. For a student outside the program requesting to take a Financial Planning program course from any institution other than the home institution, the Campus Coordinator will ensure that the student completes the acknowledgment form as a condition of enrollment in the course. Acknowledgment forms are available for downloading on the Great Plains IDEA website at <http://www.gpidea.org/alliance/ResourceCenter/StudentAcknowledgementForm.pdf>. The Campus Coordinator at the student's home institution will keep the original signed acknowledgment form on file.

Verification of Program Completion. When applying to the institution for enrollment in the program, students declare their intention to pursue a master's degree or certificate. Students

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follow the policies and procedures of their home institution in documenting their program requirements and completion of those requirements.

Advising. The admitting institution is responsible for providing adequate advising for each student enrolled in the program at that institution.

Program Personnel

Alliance Program Liaison to a Program Initiative or Academic Program. The Alliance Board appoints at least one Administrative Liaison from among the board to advise and support the Financial Planning Faculty and to ensure that the faculty adheres to the policies and procedures established by the Great Plains IDEA. The Administrative Liaison supports the program faculty in curriculum construction, course development, teaching assignments and rotations, and any other applicable Great Plains IDEA policies and procedures and bylaws.

Specifically the liaison prepares and presents the annual program report to the board, assures that the faculty handbook is updated, monitors the learning outcome assessments, and oversees program administration. Additional responsibilities include:

- Manage implementation of the program business plan.
- Address issues of program administration.
- Plan program marketing initiatives.

Faculty Program Chair. The program faculty selects a Faculty Program Chair from the Financial Planning faculty across the participating institutions, and organizes a leadership succession plan.

The Faculty Program Chair is responsible for leading the faculty in the development of the Program Initiative business plan, the curriculum development, course titles and schedule of offerings. The Program Initiative/Academic Faculty Program Chair shall work in conjunction with the Administrative Liaison to the Board of Directors of the Alliance.

The responsibility of the Faculty Program Chair includes the following:

- Act as point of first contact for the Administrative Liaison to the Financial Planning program.
- Facilitate curriculum development and changes.
- Manage course rotation.
- Schedule faculty meetings as determined in this manual.
- Prepare agendas for faculty meetings and meetings of the Institutional Representatives.
- Coordinate faculty work related to student learning outcomes and assessments of student satisfaction.
- Coordinate CFP Board Registration renewal process every three years.

Institutional Representative. Each participating institution has one faculty member designated as the coordinator of the program for that institution. Each institution determines how that person is selected to fulfill these responsibilities. Responsibilities of the Institutional Representative include the following:

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- Coordinate the program at the institution.
- Represent the faculty at that institution at inter-institutional faculty meetings.
- Keep institution links to CFP Board and Great Plains IDEA website up-to-date.
- Oversee student admissions, matriculation, and program completion.
- Market the program to prospective students.
- Other responsibilities as defined by the institution.

Campus Coordinator. The Campus Coordinator is the person of “first contact” at the institution for students interested in programs offered by the Great Plains IDEA at that institution. The Campus Coordinator should be knowledgeable about the website, the courses offered at that institution and at other institutions for each program, the application for admission procedures, and other frequently asked questions regarding the Alliance’s policies and procedures. The Campus Coordinator must work closely with the Institutional Representative to the Alliance and with key personnel at her/his home institution, i.e. Great Plains IDEA board member, department head (or appropriate academic administrator), registrar, graduate dean, and extended studies/continuing education personnel, and shall be familiar with the Great Plains IDEA student database and revenue transfer policies.

Responsibilities of the Campus Coordinator include the following:

- Website maintenance,
- Recruitment and communication with prospective students,
- Assisting admitted students,
- Student and course data management,
- Budgeting and accounting for Great Plains IDEA revenues and expenses,
- Report preparation,
- General implementation of Great Plains IDEA Academic Program(s) - working with faculty and appropriate university administrators, i.e. graduate school, continuing education, registrar’s office, information systems office, computing center, college-level administrators, department head/chair, etc. to implement Great Plains IDEA academic programs and resolve problems,
- Recommending changes and improvements.

Program Faculty. Program faculty are those teaching any one of the required Financial Planning courses. Faculty must be approved as graduate faculty appropriate at their home institution. Adjunct faculty may serve as teaching faculty if they have the qualifications to be approved to teach graduate courses at their home institution (degree status, experience, etc.).

Responsibilities of program faculty include the following:

- Develop, edit, amend, and review the curriculum.
- Monitor the quality of course delivery and to recommend changes when and where needed.
- Adhere to the professional integrity expected at their home institution in teaching and serving students
- Serve as advisors to the students enrolled at their home institution and evaluate student transcripts for equivalencies.

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- Design courses that accomplish the course objectives approved by Financial Planning faculty and each participating institution.
- Teach program coursework.
- Provide students with opportunities to evaluate courses using Student Learning Outcomes and commonly accepted assessment practices.
- Advise students.
- Attend the annual Financial Planning faculty meeting.
- Assist in the promotion of the Financial Planning program.

According to Great Plains IDEA bylaws, instructors in the Financial Planning program are faculty of their home institution and participate in the Great Plains IDEA Financial Planning program.

Meetings

Annual Faculty Meeting: The Faculty Program Chair will schedule and organize, in consultation with the Administrative Liaison, one annual faculty meeting. This meeting is typically held in the fall of each academic year, at the same time and location as the Association for Financial Counseling and Planning Education (AFCPE) annual meeting. The Faculty Program Chair will give notice in writing or via e-mail to each faculty member at least 30 days in advance of the meeting. It is expected that all program faculty attend this annual meeting.

Conference Calls: The Great Plains IDEA Lead Institution will support conference calls to conduct affairs between the annual face-to-face meetings.

Special Meetings: The Faculty Program Chair, in consultation with the Administrative Liaison and/or other Financial Planning faculty, shall determine when special meetings are to be called. Special meetings of Institutional Representatives or of the Financial Planning faculty may be held. The Faculty Program Chair will give notice in writing or via e-mail to each Institutional Representative at least 30 days in advance of the meeting. In no cases should a special meeting be held in which decisions will be made that affect the content, structure, or general administration of the program without a proper notice of the meeting being given to all institutions participating in the Financial Planning program. Special meetings may be held in person or through telecommunications.

F. ESTIMATED BUDGET TO SUPPORT THE CERTIFICATE PROGRAM:

Kansas State University Portion of Budget – Tuition generates all funds to cover program expenses.

GPIDEA Campus Coordinator	\$19,285.00 salary and fringe benefits for .25 FTE
K-State Faculty Member	\$27,452.78 salary and fringe benefits for .25 FTE (plus \$321 per student for student enrollment above 30)
Supplies/equipment	\$1,000.00 per year
Total	\$47,737.78

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G. THE NAMES OF THE FACULTY ASSOCIATED WITH OR CONTRIBUTING TO THE CERTIFICATE PROGRAM, EITHER BY TEACHING ONE OR MORE OF THE COURSES ASSOCIATED WITH THE PROGRAM OR PARTICIPATING IN THE DESIGN OF THE CURRICULUM.

Iowa State University	Dr. Pat Swanson, GPIDEA PFP Faculty Chair
Kansas State University	Dr. Esther Maddux
Montana State University	Dr. Deborah Haynes
North Dakota State University	Dr. Margaret Fitzgerald
Oklahoma State University	Dr. Sissy Osteen
South Dakota State University	Dr. Kathryn Morrison
University of Nebraska	Dr. Sheran Cramer
University of Missouri-Columbia	Dr. Robert Weagley

H. THE NAME AND ADDRESS OF THE FACULTY MEMBER DESIGNATED AS THE COORDINATOR OF THE PROGRAM:

Dr. Esther Maddux
Kansas State University
Family Studies and Human Services
313 Justin Hall
Manhattan, KS 66506

I. STUDENT LEARNING OUTCOMES AND ASSESSMENT PLAN FOR THE PROGRAM:

According to the Policies and Procedures governing the operations of the Great Plains IDEA Board of Directors, the Financial Planning program must be evaluated annually. This evaluation must include assessments of student learning outcomes, student retention, and student and faculty satisfaction. Both formative and summative assessments must be included in the evaluation.

The following assessments are implemented by the program.

Assessment	When Administered	Who is responsible for administering	Who is responsible for collecting & archiving
Intake survey	After formal admission to the program, prior to completing the first semester of	Campus Coordinator	Campus Coordinator collects and archives. A copy is sent to the Faculty Program

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	coursework		Chair for discussion in the annual faculty meeting
Exit survey	On completion of program	Campus Coordinator	Campus Coordinator collects and archives. A copy is sent to the Faculty Program Chair for discussion in the annual faculty meeting.
Alumni survey	One year after completion of the program	Campus Coordinator	Campus Coordinator collects and archives. A copy is sent to the Faculty Program Chair for discussion in the annual faculty meeting.
Annual faculty evaluation of the program	Toward the end of each academic year. May be administered at the annual faculty meeting.	Faculty Program Chair	Program Liaison

Information collected should include:

1. Course evaluations
2. Student Learning Outcomes and evaluations
3. Other program assessments

Student Learning Outcomes

1. Knowledge: Students will demonstrate a depth of knowledge and apply the methods of inquiry in financial and housing counseling. They will demonstrate a breadth of knowledge across their discipline. Student outcomes associated with this SLO are listed below.
 - a. Understand the fundamentals of the financial planning process.
 - b. Calculate and interpret the time value of money.

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- c. Complete a cash flow statement, net worth statement, and debt management plan. Complete an executive summary that outlines recommendations for increasing income and reducing, as well as action steps and a timetable for completing the repayment plan.
 - d. Compile a portfolio of community resources that may be available for those experiencing financial distress
 - e. Understand fundamentals of the financial counseling process and develop skills to motivate positive financial behaviors by using effective financial counseling, planning and education interventions.
 - f. Demonstrate comprehensive knowledge of vocabulary and theories associated with family economics and understand how national economy and government policy impact family economic well-being.
 - g. Describe the financial, valuation, lending, taxation, legal, policy, and ethical issues related to landlord/tenant relations, home ownership, and real estate investments .
 - h. Develop skills in writing a debt management plan for a client and present it to the class.
2. Critical Thinking: Students will be able to gather and interpret information, respond and adapt to changing situations, make complex decisions, solve problems, and evaluate actions. They will apply knowledge to help others meet challenges and resolve problems. They will develop a cash flow statement, net worth statement, and debt management plan to help clients in financial distress.
 3. Communication: Students develop and refine written and oral communication skills so they will be able to communicate clearly and effectively.
 4. Diversity: Students will demonstrate awareness, understanding, and skills necessary to live and work in a diverse world by working in multidisciplinary and diverse teams.
 5. Ownership for learning: Students will develop skills to enable them to become and remain well life-long learners, to retrieve and manage information appropriately, to open their mind to differing world views, and consider revising their views when warranted. They will be introduced to professional groups and activities.
 6. Personal and Professional Development: Students will be introduced to professional ethical standards, participate in experiences to demonstrate personal and social responsibility, provide leadership in interactions with peers, and work effectively as team members. They will learn and demonstrate leadership skills. They will demonstrate standards of ethical conduct which adhere to the Code of Ethics and Professional Responsibility developed by the Certified Financial Planner Board of Standards. They will obtain an understanding of 21st Century technologies.

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Student Learning Assessment

The following student learning outcomes will be assessed.

1. Knowledge: Students will demonstrate a depth of knowledge and apply the methods of inquiry in financial and housing counseling. They will demonstrate a breadth of knowledge across their discipline. Student outcomes associated with this SLO are listed below.
 - a. Understand the fundamentals of the financial planning process.
 - b. Calculate and interpret the time value of money.
 - c. Complete a cash flow statement, net worth statement, and debt management plan. Complete an executive summary that outlines recommendations for increasing income and reducing, as well as action steps and a timetable for completing the repayment plan.
 - d. Compile a portfolio of community resources that may be available for those experiencing financial distress
 - e. Understand fundamentals of the financial counseling process and develop skills to motivate positive financial behaviors by using effective financial counseling, planning and education interventions.
 - f. Demonstrate comprehensive knowledge of vocabulary and theories associated with family economics and understand how national economy and government policy impact family economic well-being.
 - g. Describe the financial, valuation, lending, taxation, legal, policy, and ethical issues related to landlord/tenant relations, home ownership, and real estate investments .
 - h. Develop skills in writing a debt management plan for a client and present it to the class.
2. Critical Thinking: Students will be able to gather and interpret information, respond and adapt to changing situations, make complex decisions, solve problems, and evaluate actions. They will apply knowledge to help others meet challenges and resolve problems. They will develop a cash flow statement, net worth statement, and debt management plan to help clients in financial distress.
3. Communication: Students develop and refine written and oral communication skills so they will be able to communicate clearly and effectively.

The following direct measures will be used to assessed student learning outcomes.

SLO 1

SLO 1. Develop knowledge of financial and housing counseling content

Measure: Each student will complete at least four exams that are given in FSHS 624 Fundamentals of Family Financial Planning, FSHS 709 Public Policy & Economic Well-Being, FSHS 756 Financial Counseling, and FSHS 758 Housing/Real Estate. It is expected that 80% of students will receive a score of 80% or better on each exam in each course.

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SLO 2 & SLO 3.

SLO 2. Gather, interpret, suggest recommendations for solving financial problems;

SLO 3. Submit written debt management plan and present using K-State on-line technology. Submit a portfolio of community resources.

Measure: Each student will submit a written debt management plan and portfolio of community resources and present it using appropriate K-State on-line technology. A rubric will be used to assess the written debt management plan and portfolio of community resources.

SLO 1, SLO 2, SLO 3.

SLO 1. Develop knowledge of family financial planning content

SLO 2. Gather, interpret, suggest recommendations for solving financial problems;

SLO 3. Submit written comprehensive financial plan and present it orally using technology.

Measure: Successful completion of the AFC or CHC exam by 75% of the students who have the goal of completing the exam. Approximately 50% of the students may choose to take the exam.

Data is collected every time the courses are taught. Faculty review assessment results annually. Exams results in individual classes are discussed with students when they are returned to the students. The written debt management plan and community resource portfolio assignment results are discussed with the student at the completion of the 756 Financial Counseling class. The GPIDEA Family Financial Planning Faculty meet at least once annually to review enrollments and address issues of concern. The syllabus for each class is reviewed by all faculty at least once every five years or when AFCPE changes the topic list due to changes in job task analysis reviews. The assessment outcomes will be assessed annually at the GPIDEA Family Financial Planning Faculty meeting. The faculty will use the following items to assess the program: 1. feedback from class exams, 2. feedback from the written debt management plan and community resource portfolio assignment, 3. faculty evaluations, 4. non-solicited student feedback, and 5. results from the assessment. This information will be used to review the class content and revise the course content when there are indications that adjustments are needed.

J. ENDORSEMENTS FROM THOSE ACADEMIC UNITS (INCLUDING EXTENSION) WHOSE STUDENTS, COURSES, OR PROGRAMS COULD BE IMPACTED BY THE CREATION OF THE NEW GRADUATE CERTIFICATE.

The Financial and Housing Counseling Graduate Certificate is being proposed to be offered by Kansas State University in cooperation with the seven other member institutions in the GPIDEA Consortium. The Financial and Housing Counseling Graduate Certificate offers content area that has been determined to be needed by the Department of Defense in cooperation with USDA to support development of a work force to provide financial counseling, planning, and education to military service and family members. The Department of Defense believes that personal financial readiness is critical to execute the military mission. This curriculum has been specifically requested by the Department of Defense.

Appendix I

**Graduate Certificate in Financial and Housing Counseling (FHC)
Assessment of Student Learning Plan
Kansas State University**

A. College, Department, and Date

College: Human Ecology

Department: Family Studies and Human Services – Personal Financial Planning

Date: March 27, 2011

B. Contact Person(s) for the Assessment Plans

Estoria (Esther) M. Maddux, Professor and Extension Specialist, Personal Financial Planning

C. Degree Program

Graduate Certificate in Financial and Housing Counseling

D. Assessment of Student Learning Three-Year Plan

1. Student Learning Outcome(s)

a. List (or attach a list) all of the student learning outcomes for the program.

1. Knowledge: Students will demonstrate a depth of knowledge and apply the methods of inquiry in financial and housing counseling. They will demonstrate a breadth of knowledge across their discipline. Student outcomes associated with this SLO are listed below.
 - a. Understand the fundamentals of the financial planning process.
 - b. Calculate and interpret the time value of money.

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- c. Complete a cash flow statement, net worth statement, and debt management plan. Complete an executive summary that outlines recommendations for increasing income and reducing, as well as action steps and a timetable for completing the repayment plan.
 - d. Compile a portfolio of community resources that may be available for those experiencing financial distress
 - e. Understand fundamentals of the financial counseling process and develop skills to motivate positive financial behaviors by using effective financial counseling, planning and education interventions.
 - f. Demonstrate comprehensive knowledge of vocabulary and theories associated with family economics and understand how national economy and government policy impact family economic well-being.
 - g. Describe the financial, valuation, lending, taxation, legal, policy, and ethical issues related to landlord/tenant relations, home ownership, and real estate investments .
 - h. Develop skills in writing a debt management plan for a client and present it to the class.
2. Critical Thinking: Students will be able to gather and interpret information, respond and adapt to changing situations, make complex decisions, solve problems, and evaluate actions. They will apply knowledge to help others meet challenges and resolve problems. They will develop a cash flow statement, net worth statement, and debt management plan to help clients in financial distress.
 3. Communication: Students develop and refine written and oral communication skills so they will be able to communicate clearly and effectively.
 4. Diversity: Students will demonstrate awareness, understanding, and skills necessary to live and work in a diverse world by working in multidisciplinary and diverse teams.
 5. Ownership for learning: Students will develop skills to enable them to become and remain well life-long learners, to retrieve and manage information appropriately, to open their mind to differing world views, and consider revising their views when warranted. They will be introduced to professional groups and activities.
 6. Personal and Professional Development: Students will be introduced to professional ethical standards, participate in experiences to demonstrate personal

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and social responsibility, provide leadership in interactions with peers, and work effectively as team members. They will learn and demonstrate leadership skills. They will demonstrate standards of ethical conduct which adhere to the Code of Ethics and Professional Responsibility developed by the Certified Financial Planner Board of Standards. They will obtain an understanding of 21st Century technologies.

b. Identify outcomes that will be assessed in the first three years of the plan.

[List at least **2-5 learning outcomes** that will be assessed by the unit over the next three years. Each unit will select which of its learning outcomes to assess.]

1. Knowledge: Students will demonstrate a depth of knowledge and apply the methods of inquiry in financial and housing counseling. They will demonstrate a breadth of knowledge across their discipline. Student outcomes associated with this SLO are listed below.
 - a. Understand the fundamentals of the financial planning process.
 - b. Calculate and interpret the time value of money.
 - c. Complete a cash flow statement, net worth statement, and debt management plan. Complete an executive summary that outlines recommendations for increasing income and reducing, as well as action steps and a timetable for completing the repayment plan.
 - d. Compile a portfolio of community resources that may be available for those experiencing financial distress
 - e. Understand fundamentals of the financial counseling process and develop skills to motivate positive financial behaviors by using effective financial counseling, planning and education interventions.
 - f. Demonstrate comprehensive knowledge of vocabulary and theories associated with family economics and understand how national economy and government policy impact family economic well-being.
 - g. Describe the financial, valuation, lending, taxation, legal, policy, and ethical issues related to landlord/tenant relations, home ownership, and real estate investments .
 - h. Develop skills in writing a debt management plan for a client and present it to the class.

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2. **Critical Thinking:** Students will be able to gather and interpret information, respond and adapt to changing situations, make complex decisions, solve problems, and evaluate actions. They will apply knowledge to help others meet challenges and resolve problems. They will develop cash flow statements, net worth statements, and debt management plans to assist financially distressed clients in improve their financial condition.
3. **Communication:** Students develop and refine communication skills so they will be able to communicate clearly and effectively. Students will present a written debt management plan to the class and submit a portfolio of community resources for assisting financially distressed clients.

Special rationale for selecting these learning outcomes (optional):

[If applicable, provide a brief rationale for the learning outcomes that were selected]

These learning outcomes were selected because these are the competencies required to qualify to sit for the Accredited Financial Counselor (AFC) or Certified Housing Counselor (CHC) examination.

Relationship to K-State Student Learning Outcomes (insert the program SLOs and check all that apply):

Program SLOs	University-wide SLOs (Graduate Programs)			Program SLO is conceptually different from university SLOs
	<i>Knowledge</i>	<i>Skills</i>	<i>Attitudes and Professional Conduct</i>	
<i>1. Develop knowledge of financial and housing counseling content</i>	<i>x</i>	<i>X</i>	<i>X</i>	
<i>2. Gather, interpret, suggest recommendations for solving financial problems</i>	<i>x</i>	<i>X</i>	<i>X</i>	
<i>3. Submit written debt management plan and present</i>	<i>x</i>	<i>x</i>	<i>X</i>	

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<i>to class. Submit portfolio of community resources.</i>			
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2. How will the learning outcomes be assessed? What groups will be included in the assessment?

[Briefly describe the assessment tools, measures, or forms of evidence that will be utilized to demonstrate students’ accomplishment of the learning outcomes selected in the three-year plan. Also indicate whether each measure is direct or indirect. If you are unsure, then write “Unsure of measurement type”. There is an expectation that **half of the assessment methods/measures** will be direct measures of student learning (see **Measures, Rubrics, & Tools for Assessing Student Learning Outcomes** on the APR website for examples of direct and indirect measures).]

Direct Measures:

SLO 1

SLO 1. Develop knowledge of financial and housing counseling content

Measure: Each student will complete at least four exams that are given in FSHS 624 Fundamentals of Family Financial Planning, FSHS 709 Public Policy & Economic Well-Being, FSHS 756 Financial Counseling, and FSHS 758 Housing/Real Estate. It is expected that 80% of students will receive a score of 80% or better on each exam in each course.

SLO 2 & SLO 3.

SLO 2. Gather, interpret, suggest recommendations for solving financial problems;

SLO 3. Submit written debt management plan and present it using K-State on-line technology. Submit a portfolio of community resources.

Measure: Each student will submit a written debt management plan and portfolio of community resources and present it using appropriate K-State on-line technology. A rubric will be used to assess the written debt management plan and portfolio of community resources.

SLO 1,2,3.

SLO 1. Develop knowledge of financial and housing counseling content

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SLO 2. Gather, interpret, suggest recommendations for solving financial problems;

SLO 3. Submit written debt management plan and present it orally using K-State on-line technology. Submit a portfolio of community resources.

Measure: Successful completion of the AFC or CHC exam by 75% of the students who have the goal of completing the exam. Approximately 50% of the students may choose to take the exam.

3. When will these outcomes be assessed? When and in what format will the results of the assessment be discussed?

[Briefly describe the timeframe over which your unit will conduct the assessment of the learning outcomes selected for the three-year plan. For example, provide a layout of the semesters or years (e.g., year 1, year 2, and year 3), list which outcomes will be assessed, and which semester/year the results will be discussed and used to improve student learning (e.g., discussed with faculty, advisory boards, students, etc.)]

Data is collected every time the courses are taught. Faculty review assessment results annually.

Exams results in individual classes are discussed with students when they are returned to the students. The written debt management plan and community resource portfolio assignment results are discussed with the student at the completion of the 756 Financial Counseling class.

The GPIDEA Family Financial Planning Faculty meet at least once annually to review enrollments and address issues of concern. The syllabus for each class is reviewed by all faculty at least once every five years or when AFCPE changes the topic list due to changes in job task analysis reviews. The assessment outcomes will be assessed annually at the GPIDEA Family Financial Planning Faculty meeting.

4. What is the unit's process for using assessment results to improve student learning?

[Briefly describe your process for using assessment data to improve student learning.]

The Family Financial Planning Faculty meet to discuss the family financial planning graduate programs at least annually and will continue to do this. The faculty will use the following items to assess the program: 1. feedback from class exams, 2. feedback from the written debt management plan and community resource portfolio assignment, 3. faculty evaluations, 4. non-solicited student feedback, and 5. results from the

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assessment. This information will be used to review the class content and revise the course content when there are indications that adjustments are needed.

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Appendix II
Financial and Housing Counseling Rubric Chart

Student Learning Outcomes (SLO)	Level 3 Performance	Level 2 Performance	Level 1 Performance
1. Knowledge: Students will demonstrate a depth of knowledge and apply the methods of inquiry in financial and housing counseling. They will demonstrate a breadth of knowledge across the discipline. Student learning outcomes associated with this SLO are listed below	Is aware of historical and current principles and trends in the financial and housing counseling discipline; reads and is familiar with the content of literature that is relevant; is open to developing knowledge and receiving feedback to grow professional core competencies	Has some knowledge of historical and current principles and trends in the financial and housing counseling discipline; is somewhat familiar with financial and housing counseling literature; is somewhat open to developing knowledge and receive feedback to grow professional core competencies	Is not aware of historical and current principles and trends in the financial and housing counseling discipline; is not familiar with financial and housing counseling literature; is closed to developing knowledge and receive feedback to grow professional core competencies
a. Understand fundamentals of the financial planning process	Demonstrates understanding of fundamental financial planning principles and is able to apply them to solve various financial problems that may be experienced by clients	Is able to demonstrate knowledge of fundamental financial planning principles and apply them to solve various financial problems that may be experienced by clients sometimes or when prompted	Is unable to demonstrate knowledge of fundamental financial planning principles and is unable to apply them to solve various financial problems that may be experienced by clients
b. Calculate and interpret time value of money	Demonstrates knowledge of time value of money concepts, executes calculations by hand, calculator, and/or spreadsheet correctly; and interprets calculations correctly	Is able to demonstrate knowledge of time value of money concepts, execute calculations by hand, calculator, and/or spreadsheet correctly; and interpret calculations correctly sometimes or when prompted	Is unable to demonstrate knowledge of time value of money concepts, execute calculations by hand, calculator, and/or spreadsheet correctly; and interpret calculations correctly
c. Complete a cash flow statement, net worth statement, and/or debt management plan. Complete an executive summary that outlines recommendations for increasing income and reducing debt, as well as action steps and a timetable for completing the repayment plan.	Demonstrates knowledge of composition of and is able to create and populate cash flow, net worth, and debt inventory worksheets to analyze a client's financial situation	Is able to demonstrate knowledge of composition of and is able to create and populate cash flow, net worth, and debt inventory worksheets to analyze a client's financial situation sometimes or when prompted	Is unable to demonstrate knowledge of composition of and is unable to create and populate cash flow, net worth, and debt inventory worksheets to analyze a client's financial situation
d. Become aware of and compile a portfolio of community resources for referring financially distressed clients to the appropriate resource to assist in resolving problems	Demonstrates knowledge and ability to conduct a survey and compile a thorough and complete list of a broad array of community resources into a portfolio; the portfolio is designed to be used as a guide to refer financially distressed clients to appropriate resources in community; Community list includes name of contact person, contact information, services provided; method of entry to receive resources	Is able to demonstrate knowledge and ability to conduct a survey and compile a list of a broad array of community resources into a portfolio; the portfolio is designed to be used as a guide to refer financially distressed clients to appropriate resources in community; Community list includes name of contact person, contact information, services provided; method of entry to receive resources. The list of community resources is partially reflective of available resources	Is unable to identify resources in community for referring financially distressed clients; does not compile community resource list or list is inadequate reflection of available resources
e. Understand fundamentals of the financial counseling process and develop skills to motivate clients to use positive financial behaviors by using effective financial counseling, planning and education interventions	Demonstrates knowledge of fundamentals of the financial counseling process and is able to apply appropriate counseling skills and interventions to engage with a client to be able to motivate the client to use positive financial behaviors to achieve desired financial outcomes	Demonstrates knowledge of fundamentals of the financial counseling process and is able to apply appropriate counseling skills and interventions to engage with a client to be able to motivate the client to use positive financial behaviors to achieve desired financial outcomes sometimes or when prompted	Is unable to demonstrate knowledge of fundamentals of the financial counseling process and ability to apply appropriate counseling skills and interventions to engage with a client to be able to motivate the client to use positive financial behaviors to achieve desired financial outcomes

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f. Demonstrate comprehensive knowledge of vocabulary and theories associated with family economics and understand how national economy and government policy impact family economic well-being	Demonstrates creative synthesis in applying knowledge of vocabulary and theories associated with family economics, the national economy and government policy to explain how they impact family economic well-being	Is able to demonstrate knowledge of vocabulary and theories associated with family economics, the national economy and government policy to explain how they impact family economic well-being sometimes or when prompted	Is unable to demonstrate knowledge of vocabulary and theories associated with family economics, the national economy and government policy to explain how they impact family economic well-being
g. Describe the financial, valuation, lending, taxation, legal, policy and ethical issues related to landlord/tenant relations, home ownership, and real estate investments	Demonstrates ability to master financial, valuation, lending, taxation, legal, policy, and ethical knowledge to be able to successfully resolve issues related to landlord/tenant relations, home ownership, and real estate investments.	Is able to demonstrate knowledge of financial, valuation, lending, taxation, legal, policy, and ethical knowledge to be able to resolve issues related to landlord/tenant relations, home ownership, and real estate investments sometimes or when prompted.	Is unable to demonstrate knowledge of financial, valuation, lending, taxation, legal, policy, and ethical knowledge to be able to successfully resolve issues related to landlord/tenant relations, home ownership, and real estate investments.
h. Develop skills in working with a client to collaboratively create a cash flow, net worth, and debt inventory; write a financial management plan; and present the plan to the client so the client can achieve positive financial outcomes.	Fully capable of forming a relationship with a client to collaboratively create a cash flow, net worth and debt inventory; write a financial management plan, and present the plan to the client so the client can use the information as a guide to take positive action steps to achieve positive financial outcomes.	Has ideas about and may be able to form a relationship with a client to create a cash flow, net worth and debt inventory; write a financial management plan and present the plan to the client so the client can use the information as a guide to take positive action steps to achieve positive financial outcomes.	Is unable to form a viable relationship with a client to design and present a plan that a client can use to achieve positive financial outcomes
2. Critical thinking Students will be able to gather and interpret information, respond and adapt to changing situations, make complex decisions, solve problems, and evaluate actions. Students will create written cash flow statement, net worth statement, and credit/debt inventory to assess client financial situation, create debt management plan recommendations and suggestions for positive action strategies for client to consider and enact best solution to achieve positive cash flow and reduce or eliminate debt to improve financial condition	Articulates ideas clearly and concisely; organizes written material in a logical sequence to enhance the reader's comprehension; uses visuals to support points to explain, interpret, and assess information; written plan is presented neatly and professionally; grammar and spelling are correct; graphics are in proper format; uses good professional writing style; conforms to prescribed format if specified	Articulates ideas, but writing is disjointed, superfluous or difficult to follow; content is generally organized well, but sections and sub-sections are not identified clearly. Uses graphics but only in a few instances are they applied to support, explain or interpret information; work is not neatly presented throughout; one or two spelling/grammar errors per page; graphics are present but flawed, mislabeled, and contain inaccurate data; style is informal or inappropriate, jargon is used, improper voice, tense; prescribed format is only followed in some portions of the project.	Content rambles, points made are only understood with repeated reading, key points are not organized; little or no structure or organization; graphics are used but no reference is made to them or no graphics are used at all; work is not presented neatly; spelling/grammar errors present throughout more than 1/3 of project; writing style is inappropriate for audience and/or assignment; prescribed format is not followed.

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<p>3. Communication Students develop and refine communication skills so they will be able to communicate clearly and effectively. Students will present a written debt management plan and recommendations for financially distressed family and submit a portfolio of community resources for assisting financially distressed families to the class using on-line video/audio/text technology</p>	<p>Plans and delivers an oral presentation effectively; applies the principle of (tell them) 3; well organized; presentation has enough detail appropriate and technical content for the time constraint and the audience; Presents well mechanically – makes eye contact, easily heard, speaks comfortably with minimal prompts; no distracting nervous habits, uses proper grammar; uses visual aides effectively; presents professional appearance; listens carefully and responds to questions appropriately; is able to explain and interpret results for various audiences and purposes</p>	<p>Presents key elements of an oral presentation adequately, but “tell them” not clearly applied; presentation has excessive or insufficient detail for time allowed or level of audience; has minor or moderate difficulties with the mechanical aspects of presentation – eye contact is sporadic, occasionally difficult to hear or understand speaking, overuses prompts or does not use prompts enough – occasionally stumbles or loses place; appears to have memorized presentation, occasionally blocks screen, some nervous habits (um, ah, clicking pointer, etc.); occasionally uses an inappropriate style of English-too conversational; visual aides have minor or moderate errors or are not always clearly visible; appearance is too casual for the circumstances; sometimes misunderstands questions, does not respond appropriately to the audience, or has some trouble answering question.</p>	<p>Presentation is poorly organized, e.g. no clear introduction or summary of talk is presented; presentation is inappropriately short or excessively long; omits key points during presentation; major difficulties with the mechanical aspects of the presentation – no eye contact, difficult to hear or understand speaking, reads from prepared script, blocks the screen, distracting nervous habits (um, ah, clicking pointer, etc.); uses poor English, multiple slides are unclear or incomprehensible; does not listen carefully to questions, does not provide an appropriate answer, or is unable to answer questions about presentation materials.</p>
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