Analysis Report

ALZ1000: Adult Learning Zone Financial Literacy Course

Prepared by Innovative Learning Solutions (ILS) - Project Group 2

EME 6613 - Spring 2019 - Dr. Baiyun Chen

Table of Contents

1.0   Overview

Innovative Learning Solutions has created Finance Literacy ALZ1000 for Adult Learning Zone (Designers for Learning). This course is designed and developed to teach adult learners financial terms and skills related to credit literacy. ALZ1000 does not require a prerequisite of an adult basic education certification. Alex King from the financial planning firm Raymond James served as our Subject Matter Expert (SME).

The need for this course is relevant to fiscal literacy since a survey conducted in 2017 indicates that only 27% of respondents in the age range 30 to 59 years old felt that they were "very financially literate" (*Statista*, 2017). Additional research conducted resulted in instructors and teachers determining a clear need to teach credit card literacy necessary for students prior to adulthood in preparation for credit card applications, mortgages, loans, etc.

1.1 Target Learners

Target learners include adults desiring to acquire basic educational skills relating to both financial language and math literacy. Components of the course will be aligned to College and Career Readiness Standards (CCR), and will be directly applicable to programs such as the General Education Development (GED) whose focus in math sections includes "the ability to apply these fundamentals in realistic situations" (GED Testing Services, LLC, 2019). Additionally, target learners will be given a brief overview of budget planning through a series of documents including the worksheet provided by the Actuarial Foundation in "Plan, save, succeed! Financial literacy poster/teaching guide."

1.2 Course Design

This course will be implemented as a 100% online course. The course has seven modules covering different financial situations. Each module is approximately two hours long with a pre- and post-assessment to evaluate the students context load. Additionally, the course will take into consideration all types of learners, including those that may have learning disabilities. According to Henning and Johnston-Rodriguez (2018), "[f]inancial literacy

curriculum, at its best, should address systematic injustices and barriers to financial literacy for students with disabilities" (119). Taking this into consideration for all adult learners, the end product will be accessible through [Adult Learning Zone: A Designers for Learning Project](#).

1.3 Analysis Report Summary

The report includes a goal analysis for the ALZ1000 course, subordinate skills analysis, a learner analysis, and performance and learning context analysis.

2.0   Goal Analysis

Adult learners will participate in a fully online ALZ1000 course to acquire and utilize knowledge and skills related to financial literacy. Terminal objectives for each module will provide support for subsequent modules (Figure 1).

Figure 1. Goal Analysis Diagram for ALZ1000
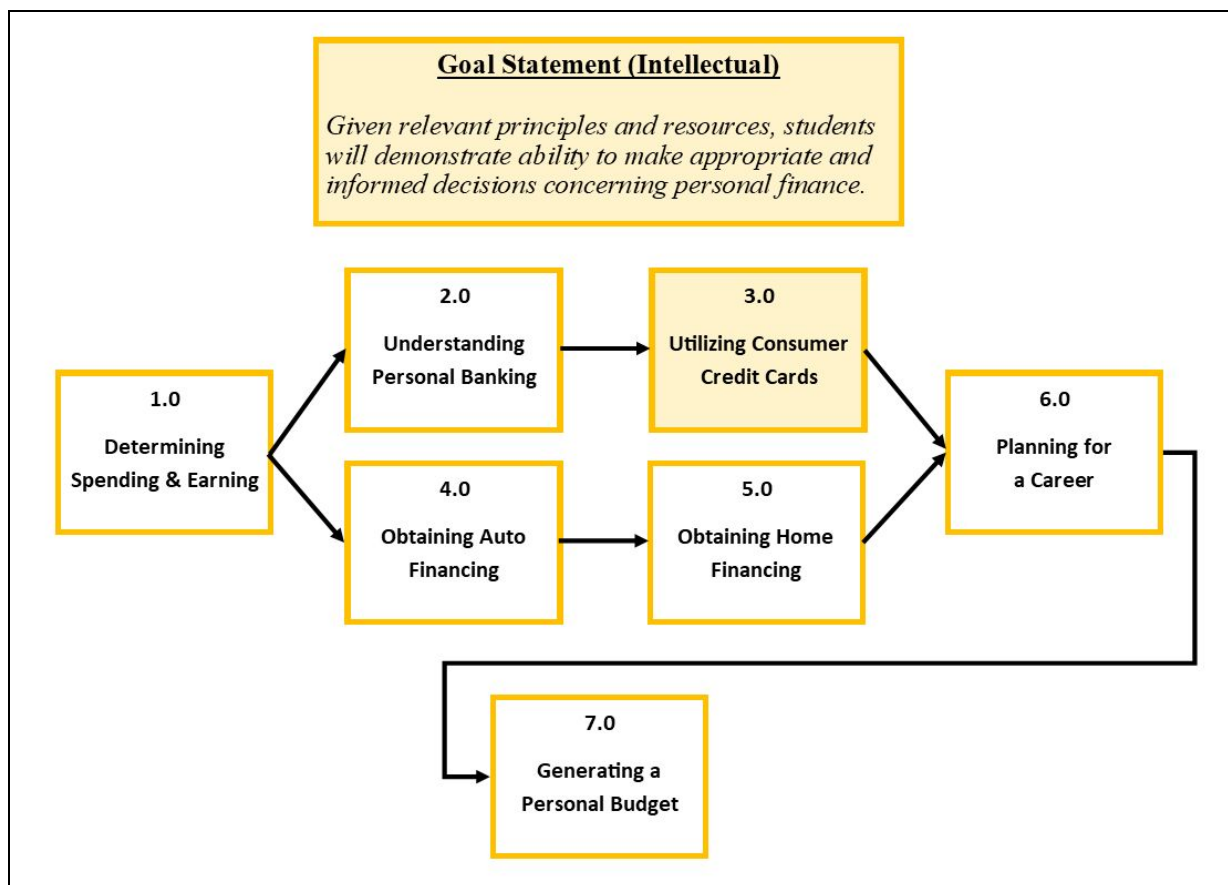
2.1 Performance Goal

The performance goal/goal statement was determined based on client needs and vetted by SME Alex King.

Given relevant principles and resources, students will demonstrate ability to make appropriate and informed decisions concerning personal finance.

2.2 Goal Classification

The performance goal is classified as an **intellectual skill** based on Gagne's taxonomy of learning. Students will be tasked with *rule using* and *problem solving* in the course of their instruction.

2.3 Major Tasks

The goal analysis identifies seven major tasks needed in order for the learner to successfully complete the goal statement (see Figure 1 above). Further sections of this analysis report will focus on Step 3.0: Utilizing Consumer Credit Cards.

3.0 Subordinate Skill Analysis

Figure 2 demonstrates a visual layout for the subordinate skill analysis associated with utilizing consumer credit cards as illustrated in step 3.

As a result of participation in the course, learners will be able to identify key concepts related to principle in step 3.0, identify key concepts for understanding credit and creditworthiness, identify terms and conditions of various types credit cards, apply strategies in reading and interpreting credit card statements, and identify guidelines for determining safe debt load. Note that the entry level skills for the learners demonstrate necessary prerequisite knowledge from prior modules including advantages and disadvantages of using credits and the reason credit is extended to consumers.

Figure 2. Subordinate Skills Analysis for Step 3 in ALZ1000
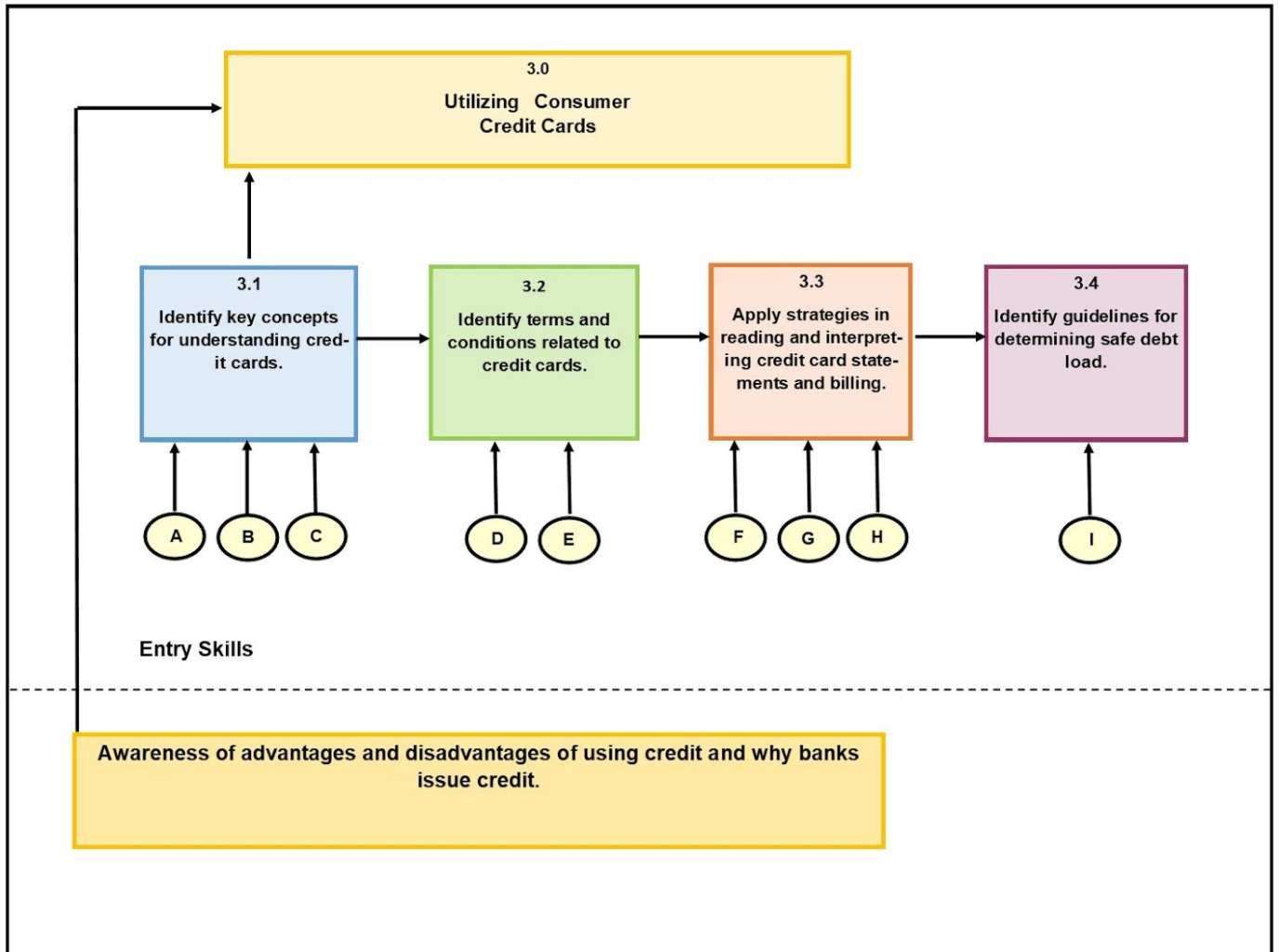
Figure 3. Subordinate Skill Analysis for Step 3.1: Identify key concepts for understanding credit, creditworthiness, and building credit history as a consumer.
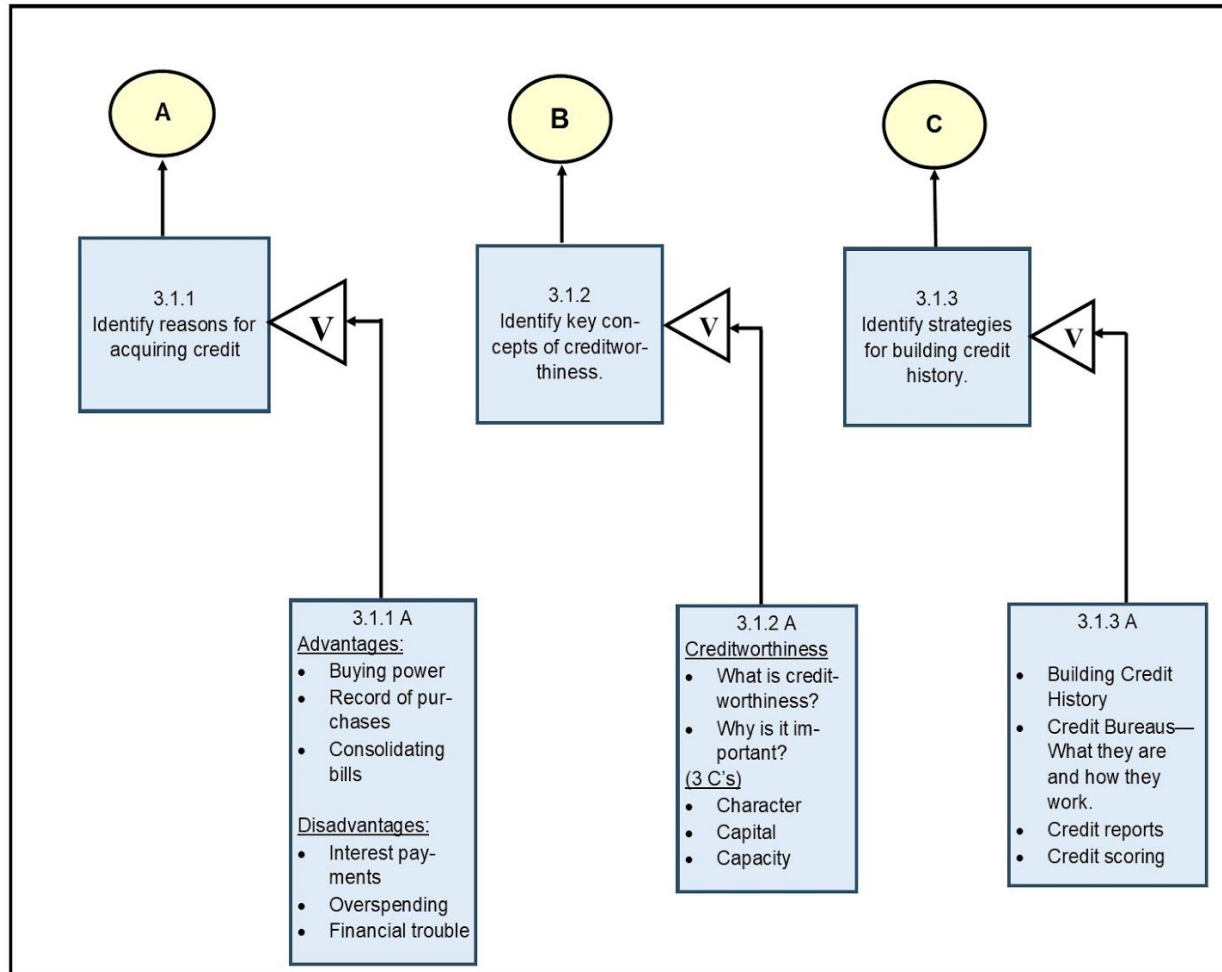
Figure 4. Subordinate Skill Analysis for Step 3.2: Identify terms and conditions of various credit cards and legal and financial responsibilities involved.

D

E

3.2.1
Identify the various types of credit card accounts, associated uses and payment methods of

V

3.2.3
Evaluate financial responsibilities associated with credit cards.

3.2.2
Identify rights and responsibilities as a credit card consumer.

V

3.2.1 A
Selecting a Credit Card

Types of Credit Card Accounts
- Bank Card
- Store Card

3.2.2 A
List responsibilities as a consumer

Rights:
- Truth in Lending Act
- Fair Credit Reporting
- Equal Opportunity Act
- Fair Debt Collection Practices
  .

Figure 5.   Subordinate Skill Analysis for Step 3.3: Apply strategies in reading and interpreting credit card statements, finance charges, and billing.
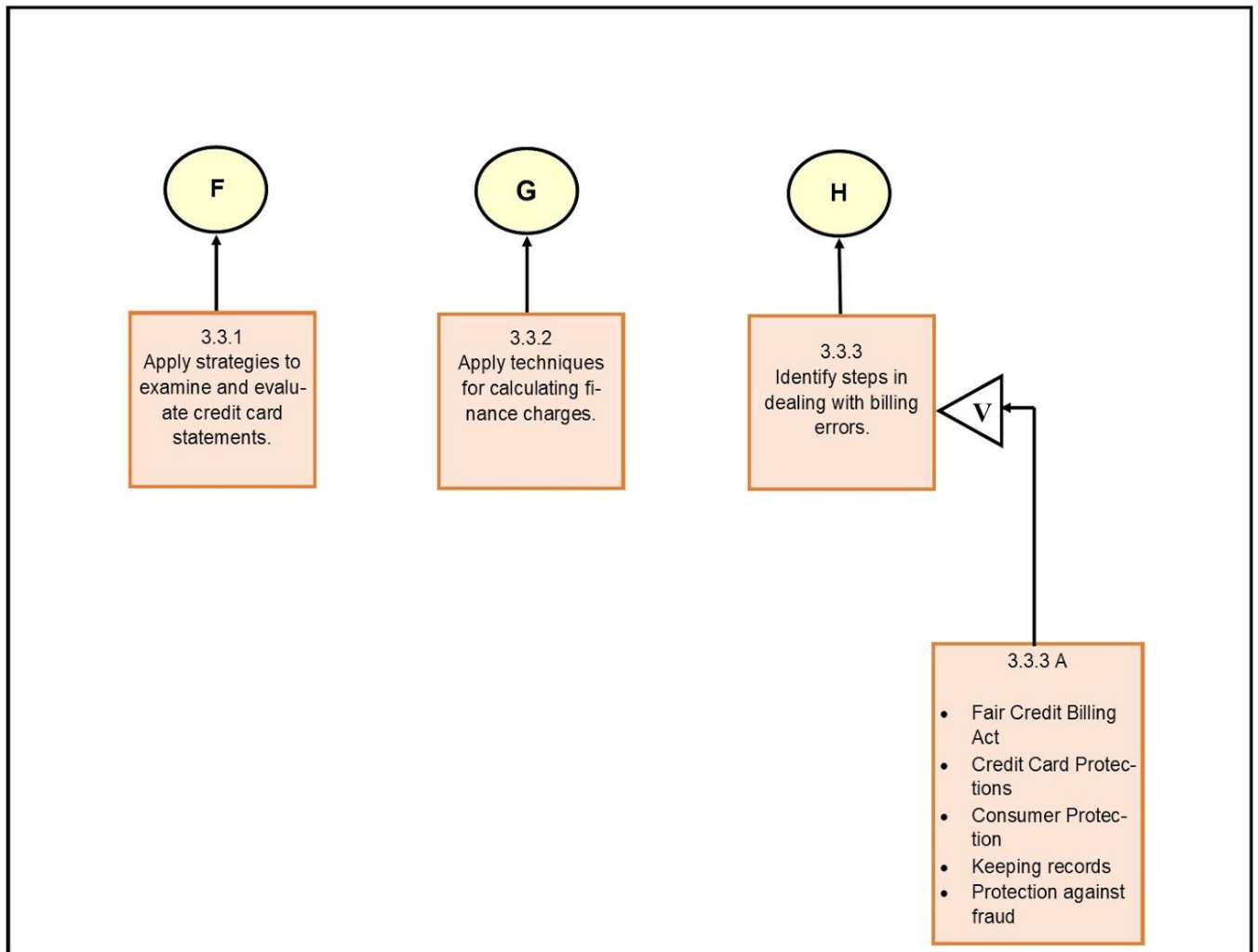
Figure 6. Subordinate Skill Analysis for Step 3.4: Identify guidelines for safe debt load.
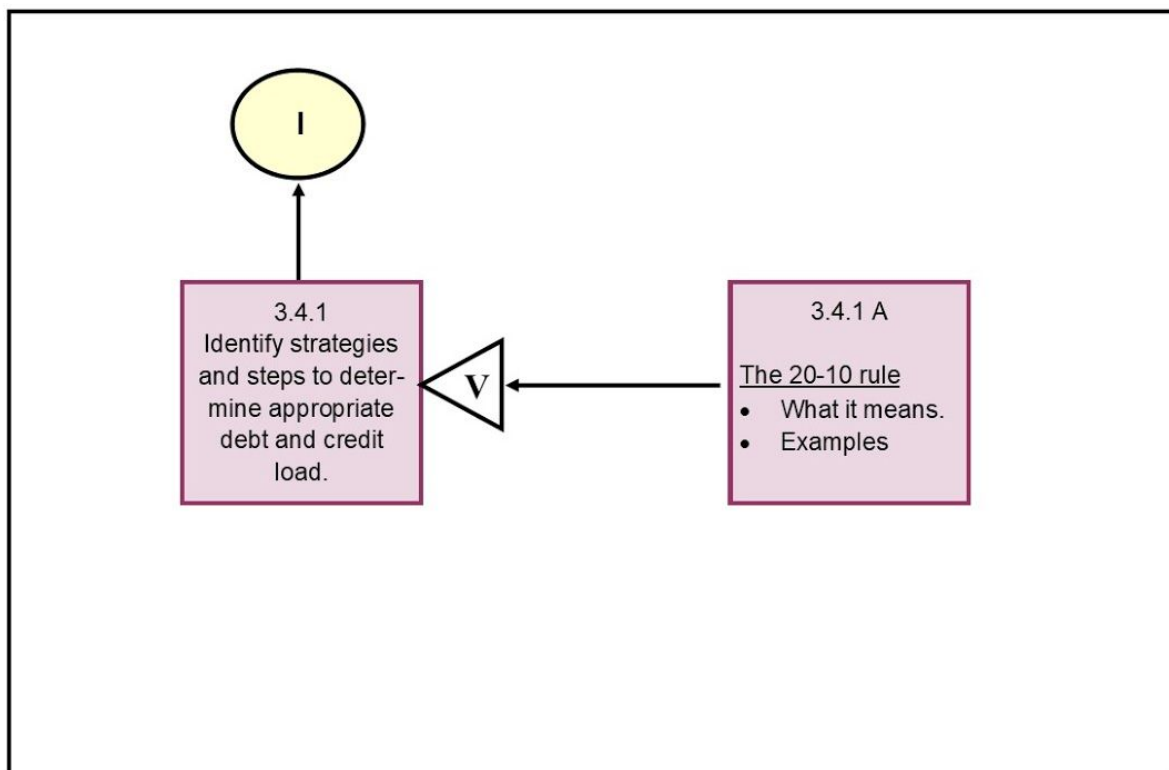
4.0   Learner Analysis

An effective way to design course material includes analyzing the learners. The target learners for this course is adults wanting to gain knowledge on financial terms and skills related to creditworthiness. These individuals do not have a post-secondary education.

Figure 7. Learner Analysis

Information Categories	Data Sources	Learner Characteristics	Implications for Design, Delivery and/or Evaluation
Entry Skills: Knowledge of credit advantages/disadvan	**Interviews:** Target Learners Survey (Appendix B)	**Performance and Learning Setting:** Quiet area with	**Performance and Learning Setting:** Learner must have access to a

tages and why banks issue credit (previous module).		minimal distractions	computer and internet
Prior Knowledge of Topic Area: Knowledge of credit advantages/disadvantages and why banks issue credit (previous module).	**Interviews:** Target Learners Survey (Appendix B)		
Attitude Toward Content Interviews: Information will be gathered from interviews conducted by group members.	**Interviews:** Target Learners Survey (Appendix B) **Questionnaire:** Learner Demographic Questionnaire (Appendix A) Post Assessment (Appendix C) **Records:** Statista survey; Smith, T. E., Richards, K. V., Shelton, V. M., & Malespin, T. S in *Journal of Human Behavior in the Social Environment*; Willis, L.E. in "Finance-informed citizens, citizen-informed finance"		
Attitude Toward Delivery System: Information will be gathered from interviews conducted by group members.	**Interviews:** Target Learners Survey (Appendix B) **Questionnaire:** Post Assessment (Appendix C)		
Academic	**Interviews:** Target		

Motivation (ARCS): The demographics of the learners will help determine their motivation.	Learners Survey (Appendix B) **Questionnaire:** Learner Demographic Questionnaire (Appendix A) Post Assessment (Appendix C)		
Educational and Ability Levels	**Interviews:** Target Learners Survey (Appendix B) **Questionnaire:** Learner Demographic Questionnaire (Appendix A) **Survey Records:** Survey Questionnaire	**Educational Level:** Learner Demographic Questionnaire (Appendix A) **Ability Skills:** Target Learners Survey (Appendix B) Post Assessment (Appendix C)	**Educational Level:** Learner Demographic Questionnaire (Appendix A) **Ability Skills:** Target Learners Survey (Appendix B) Learner Demographic Questionnaire (Appendix A)
General Learning Preferences	**Attitude Data:** Target Learner Survey (Appendix B) Post Assessment (Appendix C) **Survey Interviews:** Target Learners Survey (Appendix B)		
Attitudes Toward Organization	**Interviews:** Post Assessment (Appendix C) **Questionnaires:** Post Assessment (Appendix C)		
General Group Characteristics	**Interviews:** SME Target Learners	**Heterogeneity:** Learner Demographic Questionnaire	

		(Appendix A)	
	Questionnaires: Target Learner Survey (Appendix B)	**Size:** Learner Demographic Questionnaire (Appendix A)	
	Observations: Post Assessment (Appendix C)	**Overall Impression:** Post Assessment (Appendix C)	

Additional Information Requirements

The learner's employment status could affect the learner's ability to perform at their peak. In addition, other personal obligations such as children may influence the performance of the learner. Determining the results from the Learner Demographics Questionnaire and Post Assessment, adjustments may be made to the learner feedback questions.

5.0   Performance Context Analysis

A context analysis is conducted in order to understand the support required for the learners to best prevail in the real life setting. Students will find themselves being able to apply their financial literacy when applying for a new credit card at home, inquiring about a home loan at the bank, or purchasing a vehicle at a dealership. The skills learned for this course has a broad performance context but students should apply their knowledge to all different settings. Even though the learning has taken place, most likely, at their home, skills from the financial literacy can still be applied when filling out forms for their financial needs. As discussed in Moreno-Herrero, Salas-Velasco, and Sanchez-Campillo (2018), the financial literacy in youth comes from "the financial knowledge among the family members, and the frequency with which young people talk and discuss monetary issues with adults" (337). This signifies the societal influences of financial knowledge in preparation for this course.

This is because in the learning setting, many skills, terms, and tools can easily be applied to the performance setting, which is likely to be through a computer. Even if students find themselves in a physical building for their performance setting, like a bank, the learning that had taken place ought to translate to the performance setting. For example, students should recognize the difference between APR and interest through their learning setting and apply it to their contextual setting. This table outlines four information categories: managerial/supervisory support, physical aspects of the site, social aspects of the site, and relevance of skills to the workplace.

Data for the performance context would stem from interviews of students who are interested in understanding credit card literacy, based on Figure 9, "How would you rate your financial literacy?" There is also an electronic survey that participants would fill out prior to the module.

Figure 8. Performance Context

Information Categories	Data Sources	Performance Site Characteristics	Implications for Design, Delivery and/or Evaluation
Managerial/supervisory support	**Interviews:** Target Learners **Questionnaires:** Target Learner Survey **Records:** Statista survey; Smith, T. E., Richards, K. V., Shelton, V. M., & Malespin, T. S in *Journal of Human Behavior in the Social Environment*	**Managerial Support:** Most financial institutions will be able to provide an expert to help the student in making a decision. That being said, students should maintain their base understanding of their financial literacy in order to make the most advantages decisions for themselves, and not depend solely on the institution (car dealership, bank, student loan office...) **Reward System:** Students will have both intrinsic and extrinsic rewards. Through the course, students should obtain knowledge that motivates them to further their financial success. For example, they can take better control of	**Managerial Support and Nature of Supervision:** Students will need to self-supervise their financial decisions, unless they have a financial advisor--in which case, they will need to work in tandem with their advisor. Financial literacy and responsibility stems from keeping frequent track of financial decisions. **Reward System:** Learners should be motivated to help learn more about their credit literacy as it will help them in their financial situation. Learners that aren't motivated by improving their credit card literacy, may find motivating features about certain aspects of credit cards, like rewards.

		their credit score. Extrinsically, they can also use their knowledge to set them up for financial success. For example, they can save money in the long run by understanding that 16% interest for a car loan is not in their financial interest. There is a high yield of reward for outside of the course and in the performance context. **Nature of Supervision:** Students are responsible for understanding their own financial opportunities and therefore will need to self-supervise their financial standings.	
Physical aspects of the site	**Interviews:** Group Members (Cameron Curran, Nava Cohen, Danny King, Kuldevi Maraj, & Madeline Reyes Lopez) and SME, Alex King. **Records:** Ganzach, Y., & Amar, M. in "Intelligence and the repayment of high- and low-consequences	**Facilities/Resources:** After the online course, facilities and resources will be anywhere from reliable online sources, to physical sites such as a bank, credit unions, car dealerships...etc. **Equipment:** Learners will need access to a	**Facilities/ Resources/ Equipment:** Student can visit financial institutions to further their learning of financial literacy. For students who may not have a computer, their local library should have computers with all the necessary tools.

	debt"	computer/mobile device with an internet connection. A mouse and keyboard would be needed with the computer. Learners should have the ability to access a calculator and their own financial history while accessing physical sites. **Time:** Learners will spend their own time researching and furthering their own financial literacy.	**Time:** Learners may find themselves spending more time on their own financial portfolios after learning more about credit literacy. Students may use their own time to find better credit card/financial opportunities.
Social aspects of the site	**Interviews:** Group Members (Cameron Curran, Nava Cohen, Danny King, Kuldevi Maraj, & Madeline Reyes Lopez) and SME, Alex King **Records:** Willis, L. E. in "Finance-informed citizens, citizen-informed finance"	**Supervision:** Students may find that as they have learned more about financial literacy that they may want a financial planner or advisor to supervise their decisions. **Interaction:** Students will have learned new vocabulary, tasks, and skills that will help their communication in different sites. For example, students will have learned the difference between a fixed interest rate and APR when investing	**Supervision:** No supervision is required during after the course, but students should want to have more self-efficacy for their financial future and may choose to have a financial advisor to further assist them. Conversely, students may earn more confidence on working on their own. **Interaction:** Students will have learned new vocabulary, tasks, and skills that will help their

		in a home loan. These more advanced interaction skills should yield to more advantageous financial planning.	communication in different sites. Students may also gain the confidence to share their information with friends or family.
Relevance of skills to the workplace	**Interviews:** Group Members (Cameron Curran, Nava Cohen, Danny King, Kuldevi Maraj, & Madeline Reyes Lopez) and SME, Alex King. **Records:** Statista survey; Smith, T. E., Richards, K. V., Shelton, V. M., & Malespin, T. S in *Journal of Human Behavior in the Social Environment*; Willis, L.E. in "Finance-informed citizens, citizen-informed finance'	**Meet identified needs:** Under the financial umbrella, understanding components of credit cards and credit card literacy. **Current/Future applications:** This course is designed to help adult learners better understand and take control of their credit card literacy. The goal is to learn terms and strategies that learners can apply to their own financial needs.	**Meet identified needs:** The online course will help the learner better understand and take control over their credit card understanding. Learners with different learning styles and students with or without learning disabilities all have an opportunity to have a deeper meaning of credit card literacy. **Current/Future applications:** Learners will be strongly encouraged to implement their findings to their own financial situations.

Additional Information Requirements

A survey will be conducted at the completion of the mini course to make adjustments and improvements to how the information throughout the course is presented and interpreted by the students.

6.0   Learning Context Analysis

A learning context analysis, as demonstrated in Figure 6, is conducted in order to take the learning context into consideration. This table outlines four information categories: site compatibility with instructional needs, feasibility for simulating the workplace, site compatibility with learner needs, and any inhibitors of the design and the nature of the sites. This looks at the data sources, the performance site characteristics (ALZ1000), and the implications for the design, delivery/evaluation.

The students will use the online course to better understand credit card literacy. Data for the learning context includes interviews, web sources, and the survey. Additional considerations are underneath the table.

Figure 9. Learning Context

Information Categories	Data Sources	Performance Site Characteristics	Implications for Design, Delivery and/or Evaluation
Site compatibility with instructional needs	**Interviews:** Group Members (Cameron Curran, Nava Cohen, Danny King, Kuldevi Maraj, & Madeline Reyes Lopez) and SME, Alex King.	**Instructional strategies:** The performance site is compatible with the needs of the students. The instructional course is a case-based course, since students have an opportunity to have different types of strategies on the self-paced course: individual work, multimedia, interpreting graphs. **Delivery approaches:** Students should have access to the required technology. The delivery of having a web-based and self-paced course is	**Instructional strategies:** Group members and the SME would like for the learners to understand different terminology that goes with credit card literacy and how students can apply the knowledge learned into their own fiscal choices. The hopes is that the student will earn more autonomy and understanding into the credit card world. Students will self-reflect on the basis of the Statista survey **Delivery approaches:**

		therefore functional.	All course materials are included within the context of a course. The students will need to have access at their own financial records, to the best of their ability.
		Time: Course was created to provide a self-paced experience for the learners. It has no time-frame requirements.	**Time:** Students are entitled to go at their own pace.
		Personnel: Group members and SME would provide a support page for common electronic issues and basic financial terminology. Students will be asked to fill out a reflective survey, from the Statista survey.	**Personnel:** Realizeit will allow group members and students to keep track of any sort of assessment.
Feasibility for simulating workplace	**Interviews:** Group Members (Cameron Curran, Nava Cohen, Danny King, Kuldevi Maraj, & Madeline Reyes Lopez) and SME, Alex King. **Records:** Statista survey; Smith, T. E., Richards, K. V., Shelton, V. M., & Malespin, T. S in *Journal of Human Behavior in the Social Environment*; Willis. L.E. in "Finance-informed citizens,	**Supervisory characteristics:** SME will review what group members provide for course information. **Physical characteristics:** The ALZ1000 course will take place entirely online. Due to many financial opportunities being available online, the simulation in the course should translate easily to the workplace. **Social**	**Supervisory characteristics:** Learners should be able to self-reflect on learned materials. With their self-reflection, students should be able to apply their new knowledge to their financial standing. **Physical characteristics:** Because this is an online course and many credit card information is now online, students should be able to

	citizen-informed finance"	**characteristics:** Students will not need to communicate with other students. Group members have communicated during the creation of the course and the SME can respond to any required updates. This again may simulate options for students in the workplace. Financial decisions can be made independently, like the course work, or students may use their newly-acquired knowledge to improve their financial standpoint.	transition from the course to websites that are required for their credit card or financial needs. **Social characteristics:** Students can share their knowledge with anyone that they want to share financial plans with, family members, or friends.
Site compatibility with learner needs	**Interviews:** Group Members (Cameron Curran, Nava Cohen, Danny King, Kuldevi Maraj, & Madeline Reyes Lopez) and SME, Alex King.	**Location (distance):** Students are learning in a virtual environment. **Conveniences:** Computer with calculator. Students are encouraged to add whatever comforts they may need to their learning environment since this is an online class. **Space:** Table or desk to setup computer/mobile device. **Equipment:**	**Location/ Conveniences/ Space/ Equipment:** Students will need to have computers/mobile devices and up to date web browsers to access the online course to complete the modules. Physical space needed would be for students to work on their assignments with a paper and pencil and/or calculator if they needed.

		Computer with internet access is needed. If students are comparing the course with their own financial plans then those plans will also be needed.	
Number/nature of sites	**Interviews:** Group Members (Cameron Curran, Nava Cohen, Danny King, Kuldevi Maraj, & Madeline Reyes Lopez) and SME, Alex King. **Records:** Statista survey; Smith, T. E., Richards, K. V., Shelton, V. M., & Malespin, T. S in *Journal of Human Behavior in the Social Environment*; Willis, L. E. in "Finance-informed citizens, citizen-informed finance"	**Facilities/ Equipment/ Resources:** The number of sites depends on the number of students enrolled. Since this is an online class this number may vary semester to semester. **Constraints:** The environment of the online student may change depending on the accessibility to a computer or internet.	**Facilities/ Equipment/ Resources:** Since this is an online course the teacher is accessible to the students through a variety of means as long as the student has access to a mobile device and the internet. **Constraints:** Limitations exist if a student does not have access within their learning site to the internet.

Additional Information Requirements

 The learner context analysis does not include the length of the course or the sequence of courses that may precede or follow this course from a degree standpoint. Further surveying would need to be conducted after the initial course has been finished to inquire with students appropriate length and changes that may need to occur within the course.

7.0   References

Actuarial Foundation. (2013). Plan, save, succeed! Financial literacy poster/teaching guide.

Expect the unexpected with math[r]. Retrieved from https://eric.ed.gov/?id=ED540543

Designers for Learning. (n.d.). About us. Retrieved from https://designersforlearning.org/aboutus

Ganzach, Y., & Amar, M. (2017). Intelligence and the repayment of high- and low-consequences

debt. *Personality and Individual Differences, 110*, 102–108.

https://doi.org/10.1016/j.paid.2017.01.037

GED Testing Services, LLC. (2019). Score scale and content descriptions for the GED tests.

Retrieved from https://ged.com/score_scale/

Henning, M.B. and Johnston-Rodriguez, S. (2018). Evaluating financial literacy curriculum for

young adults with special needs: A review of content, universal design for learning, and

culturally responsive curriculum principles. *Citizens, Social and Economics Education,*

17(1), 118-135. https://doi.org/10.1177/2047173418789593

Joy, D. (n.d.). Free Financial Literacy Lesson Plans for High School Teachers. Retrieved from

https://www.incharge.org/financial-literacy/resources-for-teachers/high-school/

Moreno-Herrero, D., Salas-Velasco, M., & Sánchez-Campillo, J. (2018). Factors that influence

the level of financial literacy among young people: The role of parental engagement and

students' experiences with money matters. *Children and Youth Services Review, 95*,

334–351. https://doi.org/10.1016/j.childyouth.2018.10.042

Pimentel, S. (2013). *College and career readiness standards for adult education.* Retrieved from

https://lincs.ed.gov/publications/pdf/CCRStandardsAdultEd.pdf

Smith, T. E., Richards, K. V., Shelton, V. M., & Malespin, T. S. (2015). Sirens' call:

      Understanding poor financial decision making and credit card misuse. *Journal of Human*

      Behavior in the Social Environment, 25(8), 897–906.

      https://doi.org/10.1080/10911359.2015.1039156

Statista Survey. (2017) Level of self assessed financial literacy in the U.S. 2017. Retrieved from

      Statista Database.

Willis, L.E. (2017). Finance-informed citizens, citizen-informed finance: An essay occasioned

      by the International Handbook of Financial Literacy. *Journal of Social Science*

      Education, 16(4), 16-27. https://doi.org/10.4119/UNIBI/jsse-v16-i4-1761

8.0   Appendix

This questionnaire will be given to adults who would are enrolled in the course. The information retrieved from the questionnaire will determine the demographics of the learners.

1. What is your age?
   a. 17 or younger
   b. 18-20
   c. 21-29
   d. 30-39
   e. 40-49
   f. 50-59
   g. 60 or older

2. What is your gender?
   a.   Female
   b.   Male

3. Which race/ethnicity best describes you? (Please choose only one.)
   a.   White or Caucasian
   b.   Black or African American
   c.   Hispanic or Latino
   d.   Asian or Asian American
   e.   American Indian or Alaska Native
   f.   Native Hawaiian or other Pacific Islander
   g.   Another race

4. In what ZIP code is your home located? (enter 5-digit ZIP code; for example, 00544 or 94305)
   a.   _____

5. Have you ever served in any branch of the United States military, or not?
   a.   Yes, I have
   b.   No, I have not

6. How much money did YOU personally earn in 2017? This includes money from jobs; net income from business, farm, or rent; pensions; dividends; interest; social security payments; and any other money income received by YOU. Please report the total amount of money you earned - do not subtract the amount you paid in taxes or any deductions listed on your tax return.

     a. $0 - $9,999
     b. $10,000 - $19,999
     c. $20,000 - $29,999
     d. $30,000 - $39,999
     e. $40,000 - $49,999
     f. $50,000 - $59,999
     g. $60,000 - $69,999
     h. $70,000 - $79,999
     i. $80,000 - $89,999
     j. $90,000 - $99,999
     k. $100,000 or More

Target Learner Survey

This survey would be given to adults who would like to learn more about credit card literacy and how credit card literacy can help them with their understanding of credit cards. This survey would be given to people who have credit cards or who do not.

1. How many active credit cards do you have under your name?
   a. 0
   b. 1-2
   c. 3-4
   d. 5+

2. How many years have you had a credit card under your name?
   a. 0
   b. 1-2
   c. 3-7
   d. 8-24
   e. 25+

3. What is your current credit score?
   a. 761-850
   b. 701-760

c. 621-700

d. 300-620

e. I do not know

4. Generally, what percentage of your credit card payments are paid on time?

    a. 0-25%

    b. 26-50%

    c. 51-75%

    d. 76-90%

    e. 91-100%

5. How much credit are you using?

    a. 0-10%

    b. 11-30%

    c. 31-60%

    d. 61-100%

    e. I do not know.

6. Approximately, how much do you bring home each month?

    a. $0-$500

    b. $501-$1,000

    c. $1,000-$2,000

    d. $2,001-$3,000

    e. $3,001-$4,000

    f. $4,001-$5,000

    g. $5,001-$7,000

    h. $7,001-$9,000

    i. $9,001 +

7. If you have a credit card, rank in order which categories you spend your credit card on.
1 is most often and 9 is least often:

_____ Clothes   _____ Gas   _____ Utility bill(s)   _____ Car Payment(s)

_____ Emergencies   _____ Groceries   _____ Travel   _____ Restaurants/bars

_____ Other: (Please specify:_____)

For the following terms, please rank your confidence level on understanding the definition of each topic with a scale of 1-5.

1 = Most confident, 2 = Somewhat confident, 3 = Neutral, 4 = Somewhat unconfident, 5 = Unconfident

8. _____ APR

9. _____ Interest rates

10. _____ Annual fees

11. _____ Savings account

12. _____ Checking account

13. _____ Budget

14. _____ Debt

15. What is your preferred learning environment?
    a. Online
    b. Face-to-face
    c. Combination of online & face-to-face

Post Assessment

The post assessment will help gather data on the learners view of the course. All recommendations will help with course improvements.

1. Overall, how satisfied or dissatisfied are you with the course?
   a. Very satisfied
   b. Somewhat satisfied
   c. Neither satisfied nor dissatisfied
   d. Somewhat dissatisfied
   e. Very dissatisfied

2. Overall, how would you rate the course?
   a. Excellent
   b. Very good

c. Good

d. Fair

e. Poor

3. How well-organized was the course?

    a. Extremely well-organized

    b. Very well-organized

    c. Somewhat well-organized

    d. Not so well-organized

    e. Not at all well-organized

4. How convenient was the time that the course was held?

    a. Extremely convenient

    b. Very convenient

    c. Somewhat convenient

    d. Not so convenient

    e. Not at all convenient

5. How useful were the course materials (readings, textbooks, etc)?

    a. Extremely useful

    b. Very useful

    c. Somewhat useful

    d. Not so useful

    e. Not at all useful

6. Was the course too challenging, too easy, or about right?

    a. Much too challenging

    b. Too challenging

    c. About right

    d. Too easy

    e. Much too easy

7. How worthwhile was the course material?

    a. Extremely worthwhile

    b. Very worthwhile

    c. Somewhat worthwhile

    d. Not so worthwhile

    e. Not at all worthwhile

8.   What are the most important takeaways for you from the course?

9.0 Supplemental Research

Figure 10: Financial Literacy graph from *Statista* demonstrates feedback from a survey of Americans in 2017 on their financial literacy.