



Course title:	Budgeting and Fiscal Management
Course #/term:	SW661-001, Winter 2023
Time and place:	Wednesday 9:00 AM - 12:00 PM. SSWB B770
Credit hours:	3
Prerequisites:	None
Instructor:	Sunggeun (Ethan) Park
Pronouns:	He, him, his
Contact info:	Email: sunggeun@umich.edu You may expect a response within 24 hours
Office:	SSWB 3810
Office hours:	By appointment. Please do not hesitate to email me.

1. Course Statement

a. Course description

This course will present the fundamental knowledge and skills needed to develop and manage the budget and finances of a social impact organization and its programs. Students will learn to use the techniques necessary to: 1) Plan, develop, display, revise, monitor, and evaluate a program budget using different kinds of budget formats; 2) Evaluate past financial performance; 3) Evaluate and propose financial changes for the future; 4) Monitor and evaluate the cost-efficiency and cost-effectiveness of social impact programs and organizations. The course will include exercises to develop and manage a budget for a program in an organization, along with a review of relevant policies and procedures in these organizations. Students will learn to understand cost analysis, and calculate income and expense estimates. The pros and cons of using various types of budgets will be compared. Students will receive an introduction to the process of overall organizational financial planning and auditing, including such topics as the role of Boards of Directors and consultants in financial management, planning, and evaluation. Calculation of indirect (overhead) costs, allocation methods, and issues of continuation funding will be discussed. Students will learn to develop an annual budget. Development of a budget will include estimating and allocating all costs, including that of personnel, which is the major expense in human service programs. Students will learn how basic financial transactions are reported through standard

accounting procedures, how revenues and expenses are monitored and how all the finances of the agency are consolidated into typical financial statements. Additional topics are introduced to highlight contemporary issues affecting financial stability and sustainability.

b. Course objectives and competencies

Upon completion of this course, students will be able to:

1. Develop an organizational and program budget.
2. Express in a clear, written justification for proposed budget items.
3. Develop and interpret financial reports that monitor revenues, expenses, and the overall financial status of an organization.
4. Critically examine budgeting and fiscal management and their connection to service provision and relevant social work ethics and values.
5. Demonstrate knowledge of standard accounting concepts, principles, and systems, and their application in organizations.
6. Identify the strategic choices associated with various revenue generation strategies, including their connections to sustainability.
7. Analyze how key identity dimensions such as ability, age, class, culture, ethnicity, family structure, gender (including gender identity and gender expression), marital status, national origin, race, religion or spirituality, sex, and sexual orientation, impact fiscal decision making.

c. Course design

This course will use multiple methods including but not limited to: lectures, demonstrations, exercises, case studies, readings, guest speakers, discussions, written assignments, individual and group exercises.

d. Intensive focus on PODS

This course integrates PODS content and skills with a special emphasis on the identification of theories, practice and/or policies that promote social justice, illuminate injustices and are consistent with scientific and professional knowledge. Through the use of a variety of instructional methods, this course will support students developing a vision of social justice, learn to recognize and reduce mechanisms that support oppression and injustice, work toward social justice processes, apply intersectionality and intercultural frameworks and strengthen critical consciousness, self-knowledge and self-awareness to facilitate PODS learning.

The course will include instruction about how institutional biases and oppression manifest in the area of fiscal management, both internally (within the organization) and externally (external factors that impact the organization). Students will identify how inequities are manifested, maintained and reinforced in systems and identify systemic policies and practices and resist marginalizing and disempowering dynamics. Students will learn from those with different voices, values, and experiences. This course will focus on processes that promote social justice, including those that resist and reduce disempowering and marginalizing dynamics.

e. **Accommodations** (*adopted from the Reflection activity by Dr. Stephanie Rosen and U-M Center for Research on Learning and Teaching*)

You have a right to inclusive and accessible education. We want to foster the academic success of all students. Let us work together to make sure that happens. This course is intended for all U-M students, including those with mental, physical, or cognitive disabilities, illness, injuries, impairments, or any other such condition that tends to affect one's equal access to education negatively. If you find yourself not able to fully access the space, content, and experience of this course at any point in the term, you are welcome (and not required) to contact me by email, phone, or during office hours to discuss your specific needs. I also encourage you to contact the Services for Students with Disabilities (SSD) office (734-763-3000; <http://ssd.umich.edu>). If you have a diagnosis, SSD can help you document your needs and create an accommodation plan. By making a plan through SSD, you can ensure appropriate accommodations without disclosing your condition or diagnosis to course instructors. SSD typically recommends accommodations through a Verified Individualized Services and Accommodations (VISA) form. Any information you provide is private and confidential and will be treated as such.

f. **Student well-being**

Students may experience stressors that can impact both their academic experience and their well-being. These may include academic pressure and challenges associated with relationships, mental health, alcohol or other drugs, identities, finances, etc. If you are experiencing concerns, seeking help is courageous for yourself and those who care about you. If the source of your stressors is academic, please get in touch with me to find solutions together. For personal concerns, U-M offers the following resources:

- **Counseling and Psychological Services (CAPS)** - confidential; 734-764-8312 and <https://caps.umich.edu/counseling>; for urgent after-hours support, call and press 0; counseling, workshops, groups, and more; **Jamie Boschee** (jboschee@umich.edu) is SSW's CAPS counselor.
- **Dean of Students Office** - 734-764-7420; provides support services to students and manages critical incidents impacting students and the campus community
- **Ginsberg Center for Community Service Learning** - 734-763-3548; opportunities to engage as learners and leaders to create a better community and world
- **Multi-ethnic Student Affairs (MESA)** - 734-763-9044; diversity and social justice through the lens of race and ethnicity
- **Office of Student Conflict Resolution** - 734-936-6308; offers multiple pathways for resolving conflict
- **Office of the Ombuds** - 734-763-3545; students can raise questions and concerns about the functioning of the university.
- **Services for Students with Disabilities (SSD)** - 734-763-3000; accommodations and access to students with disabilities
- **Sexual Assault Prevention and Awareness Center (SAPAC)** - confidential; 734-764-7771 or 24-hour crisis line 734-936-3333; addresses sexual assault, intimate partner violence, sexual harassment, and stalking
- **Spectrum Center** - 734-763-4186; support services for LGBTQ+ students

- **Trotter Multicultural Center** - 734-763-3670; intercultural engagement and inclusive leadership education initiatives
- **University Health Service (UHS)** - 734-764-8320; clinical services include nurse advice by phone, day or night
- **Well-being for U-M Students website** - searchable list of many more campus resources
- **Wolverine Wellness** - confidential; 734-763-1320; provides Wellness Coaching and much more

g. Best Practices for Faculty / Student Interactions

I am committed to creating a learning environment for my students that is free of Prohibited Conduct, including gender-based and sexual harassment, sexual violence, retaliation, and a hostile environment based on discrimination and intimidation. I acknowledge the power differentials between instructors and students, and the prohibition of “Covered Relationships” (sexual, romantic, or dating) between instructors and students. To accomplish this, I pledge to:

- **Conduct office hours with my door open.** Students who wish to have confidential conversations with me may schedule a private meeting via Zoom or may ask to have a closed-door meeting. But this closed-door meeting must be made on your request in writing, even on the spot. I will never suggest a closed-door meeting myself because of the power dynamic.
- **Document all pre-scheduled meetings between the instructor and the student via Google Calendar (or other software) and/or university email.** Students who email to request an office hour appointment should expect to receive an email confirmation or a Google Calendar (or other software) invitation from me, or, upon my email confirmation and request, may send me a Google Calendar (or other software) invitation for this meeting. The purpose is to provide a permanent record of the meeting and to ensure that all class activities are documented and transparent. Students who choose to drop by for informal meetings are welcome to do so, but there will be no documentation provided. (See above for open-door policy.)
- **Choose meeting locations and conduct meetings with student and instructor safety in mind.** All individual meetings between instructor/student will take place at university venues. Off-campus meetings, trips or events must engage with course material. Off-campus meetings will not involve alcohol or take place at locations that serve alcohol. If the class goes out for a meal, it will be at a cafe or restaurant that does not serve alcohol. The location/day/time of any off-campus meetings between the instructor and students will be documented in Google Calendar (or other software).
- **I, the instructor, will conduct all individual communications using the University platforms of email, Canvas, Slack, or Piazza, with the caveat that we may use non-University platforms set up by students (such as GroupMe) only if they include all students in the class.** There will be no instructor-student private communications on any non-University platforms, such as social media, GroupMe, personal phone numbers, What’s App, etc.

- **I, the instructor, offer to provide information to you about how to report sexual and gender-based misconduct, and am available to share information with the University at your request.** People in certain roles are considered “Individuals with Reporting Obligations” (IROs) and are required to report suspected Prohibited Conduct to the Equity, Civil Rights and Title IX Office at the University of Michigan. I, your instructor, AM / AM NOT an IRO.
- Examples of Individuals with Reporting Obligations (IRO) include:
 - Sunggeun (Ethan) Park, the instructor (sunggeun@umich.edu)
 - Beth Angell, Dean of School of Social Work (bangell@umich.edu)
 - Lorraine M. Gutiérrez, Associate Dean for Educational Programs (lorraing@umich.edu)
 - Martino Harmon, Vice President for Student Life (harmonma@umich.edu)
 - If you live in a dorm, your Resident Advisor
- Submit a complaint about assault or harassment to the Equity, Civil Rights and Title IX Office at the University of Michigan (ECRT).
 - Link to reporting at each of the three campuses:
<https://sexualmisconduct.umich.edu/reporting-process/reporting-to-the-university/>
 - Please note that Title IX offices often distinguish between making a “report,” which does not launch an investigation, and filing a “complaint,” which does.
 - This study, by Nicole Bedera, describes why there are so few investigations, even when survivors originally intend to report. We recommend this reading for anyone considering reporting, as a means to empower you through that process. Bedera’s study is called Settling for Less: How Organizations Shape Survivors’ Legal Ideologies Around College Sexual Assault. Dissertation the Department of Sociology, University of Michigan, 2021.
https://deepblue.lib.umich.edu/bitstream/handle/2027.42/171400/nbedera_1.pdf?sequence=1
 - Report an assault through 911
 - Dialing 911 from your cell phone will take you to local police.
 - Dialing 911 from a campus phone will dial to the University police dispatch.
 - Report an assault to Local Police
 - Ann Arbor Police Non-emergency Dispatch: 734-994-2911
 - Flint Police Non-emergency Dispatch: 810-237-6800
 - Dearborn Police Non-emergency Dispatch: 313-943-2241
 - Report an assault to University Police
 - UM-Ann Arbor Division of Public Safety and Security (DPSS) / Special Victims Unit. To report an incident: 734-763-1131
 - UM-Flint Department of Public Safety. To report an incident: 810-762-3333
 - UM-Dearborn Department of Public Safety. To report an incident: 313-593-5333

- Report a violation related to gender/race to the U.S. Department of Education, Office of Civil Rights.
<https://www2.ed.gov/about/offices/list/ocr/docs/howto.html?src=rt>
- Avalon Healing Center. 313-474-SAFE.
 - Avalon Healing Center offers immediate crisis intervention, advocacy and medical-forensic healthcare for survivors of sexual violence of all ages 24 hours a day 7 days a week. A team of multifaceted and diverse professional counselors centered around empowerment and empathy toward survivors provide services that are survivor-centered, trauma informed and culturally competent.
- Counseling and Psychological Services (CAPS). Services include tele-counseling, personal counseling, crisis support, virtual outreach, and referrals to community provider.
 - CAPS UM-Ann Arbor 734-764-8312
 - CAPS UM-Flint 810-762-3456
 - CAPS UM-Dearborn 313-593-5430
- Sexual Assault Prevention and Awareness Center (SAPAC) 734-764-7771
sapac@umich.edu
 - The SAPAC Survivor Care Team consists of full-time, professional Case Managers and Advocates, and highly trained U-M Master of Social Work interns. Our team is here to help, and provides a wide array of supportive services for survivors of sexual assault, intimate partner violence, stalking, sexual harassment, and gender-based harassment.

h. Safety & Emergency Preparedness

In the event of an emergency, dial 9-1-1 from any cell phone.

All University of Michigan students, faculty, and staff are required to familiarize themselves with emergency procedures and protocols for both inside and outside of the classroom.

For more information, view the annual Campus Safety Statement at <http://www.dpss.umich.edu/>.

Register for UM Emergency Alerts at <http://www.dpss.umich.edu/emergency-management/alert/>.

2. Class Requirements

a. Course materials and course recording

All course readings are available on Canvas or the U-M library. Log in to the Canvas dashboard and click the course title (i.e., SW661 001) to find the course materials. Audio and video recordings of in-class lectures and discussions are prohibited without the instructor's advance written permission. Students with an approved accommodation from the Office of Services for Students with Disabilities permitting the recording of class meetings must present documentation to the instructor before any recording is done. The instructor reserves the right to disallow recording for a portion of any class time where privacy is a particular concern. Suppose the instructor chooses to record a class. In that case, the instructor will decide which classes, if any, are recorded, what portion of each class is recorded, and whether a recording is made available on the course management website. On days when classes are recorded, students will be notified a recording is occurring. Class recordings and course materials may not be reproduced, sold, published, or distributed to others, in whole or in part, without the instructor's written consent.

b. Class Schedule

Before Week 1.

- Draw a doodle reflecting your feeling about your finance. Try to answer the following questions using your doodle:
 - What does money mean to you?
 - What is your first memory of money?
 - What is the most difficult thing about money for you? For your family?
- The primary purpose of this exercise is to reflect on emotions and experiences that can influence your financial decisions. You will share the doodle with your small group members. Please use thick pens. Feel free to use multiple colors.

Week 1. Introduction to budgeting and fiscal management (1/4)

Learning Objectives:

- Learn about the course
- Recognize the importance of finance

Activities:

- Share doodles capturing personal spending habits and approaches to financials
- Lecture on financial capitalism and the nature of money

Readings:

- **(Optional)** Course Syllabus
- **(Listen over a break)** Langrick, R. (n.d.). A monetary system for the new millennium. <http://www.worldtrans.org/whole/monetarysystem.html> (Read: pp.1-2)

Due to Ethan's conference trip, there will be no classes on January 11th.

Feel free to read the following book (Ebook is Free through U-M Library):

- Olen, H. & Pollack, H. (2016). *The Index Card: Why Personal Finance Doesn't Have to Be Complicated*. Penguin Random House: New York, NY.

Week 2. Personal finance: Harold's index card (1/18)

Learning Objectives:

- Recognize the difficulties in discussing financial challenges
- Review important principles of personal finance

Activities:

- Watch the PBS NewsHour video, "All the financial advice you'll ever need fits on a single index card." <https://www.youtube.com/watch?v=JdUKhgW1gOo>
- A critical review of existing personal financial advice

Readings:

- **(Required)** Consumer Financial Protection Bureau. (2020). Your money, your goals: A financial empowerment toolkit. Introduction and Modules 1 & 2. (pp. 1-54)
- **(Read over a break)** Wong, Kristin. (2020). Does personal finance still work in our changing economy? The New York Times.
- Lieber, R. & Bernard, T. S. (2020). The Stark racial inequity of personal finances in America. The New York Times.
- Pinsker, J. (2015). Against credit cards. The Atlantic.
- Bernard, T. S. (2010). Will you be my fiduciary? The New York Times.

Week 3. Personal finance: Setting goals and tracking your spending (1/25)

Learning Objectives:

- Recognize the importance of setting specific, measurable, achievable, relevant, and time-bound goals
- Practice personal finance tracking
- Distinguish needs, wants, and obligations

Activities:

- Lecture on SMART goals
- Discuss anticipated life events and large purchases
- Categorize spending based on needs, wants, and obligations

Readings:

- **(Required)** Consumer Financial Protection Bureau. (2020). Your money, your goals: A financial empowerment toolkit. Modules 3 & 4. (pp. 55-96)
- **(Read over a break)** Pinsker, J. (2018). I made one simple financial change, and it lowered my spending. The Atlantic.

Week 4. Personal finance: Cashflow budgeting and debts (2/1)

Learning Objectives:

- Recognize the importance of cashflow budgeting
- Discuss the positive and negative sides of debts

Activities:

- Lecture on a personal cashflow statement and various debts
- Analyze personal cashflow statements

Readings:

- **(Required)** Consumer Financial Protection Bureau. (2020). Your money, your goals: A financial empowerment toolkit. Modules 5 & 6. (pp. 97-151)

- **(Read over a break)** Fay, B. (2021). Demographics of Debt. Debt.org. <https://www.debt.org/faqs/americans-in-debt/demographics/>
- **(Read over a break)** Talbot, M. (2020). The faces of Americans living in debt. The New Yorker. <https://www.newyorker.com/culture/photo-booth/the-faces-of-americans-living-in-debt> (Read the first four pages)
- Andrews, E. L. (2009). My personal credit crisis. The New York Times Magazine.

Week 5. Overview of human service organizational fiscal management (2/8)

Learning Objectives:

- Understand the importance of finance in human service organizational operation and management
- Summarize basic concepts of nonprofit financial management and accounting

Activities:

- Lecture on the characteristics of human service organizations
- Lecture on the principles and utility of accounting
- Discussion on the embedded white supremacy culture in accounting principles and practices

Readings:

- **(Required)** Coe, Charles K. (2011). Nonprofit financial management: A practical guide. Wiley: Hoboken. Chapters 1 and 2 (pp. 1-24, skim 24-29).
- **(Required)** Our Money & the Financing of Racial (In)Justice | Centennial Lecture Series. Recorded on November 9th. 2021. <https://ssw.umich.edu/assets/centennial/?page=event-details&nid=63093>
- **(Read over a break)** The characteristics of white supremacy culture. From Dismantling Racism: A Workbook for Social Change Groups, by Kenneth Jones and Tema Okun, ChangeWork.
- Hasenfeld, Y. (2010). Human services as complex organizations. Thousand Oaks, CA: Sage Publications. (Chapters 1 & 2).
- Mosley, J. (2020). Social service nonprofits: Navigating conflicting demands. In *The Nonprofit Sector: A Research Handbook (3rd ed)*. W.W. Powell and P. Bromley, Editors. Palo Alto, CA: Stanford University Press.
- Anisette, M., & Prasad, A. (2017). Critical accounting research in hyper-racial times. *Critical Perspectives on Accounting*, 43, 5-19.
- Coates, T. (June 2014). The case for reparations. The Atlantic.

Week 6. Nonprofit financial statements: Statement of Activities & Statement of Functional Expenses (2/15)

Learning Objectives:

- Summarize basic features of Statement of Activities and Statement of Functional Expenses
- Identify ratios and benchmarks using Statement of Activities and Statement of Functional Expenses

Activities:

- Lecture on basic components of Statement of Activities & Statement of Functional Expenses
- Analyze ratios and benchmarks using audited financial statements

Readings:

- **(Required)** Ittelson, T. R. (2017). Nonprofit accounting & financial statements: Overview for the board, management, and staff. Chapter 4 (pp. 33-45) & Chapter 7 (pp. 65-68)
- **(Read over a break)** Gregory, A. G. & Howard, D. (2009). The nonprofit starvation cycle. Stanford Social Innovation Review, 7(4). 49-53.
- Sullivan, L. (2016). Report: Red Cross spent 25% of Haiti donations on internal expenses. National Public Radio.
<https://www.npr.org/2016/06/16/482020436/senators-report-finds-fundamental-concerns-about-red-cross-finances>

Week 7. Nonprofit financial statements: Statement of Financial Position and Statement of Cashflow (2/22)

Learning Objectives:

- Summarize basic features of Statement of Financial Position & Statement of Cashflow
- Estimate ratios and benchmarks using Statement of Financial Position & Statement of Cashflow

Activities:

- Lecture on basic components of Statement of Activities & Statement of Functional Expenses
- Analyze ratios and benchmarks using audited financial statements

Readings:

- **(Required)** Ittelson, T. R. (2017). Nonprofit accounting & financial statements: Overview for the board, management, and staff. Chapters 5 & 6 (pp. 47-63)
- **(Read over a break)** Storm, S. (2009). Credit crisis is leaving charities low on cash. The New York Times. <https://www.nytimes.com/2009/01/24/us/24liquidity.html>
- **(Read over a break)** Casselman, B. (2021). As workers gain pay leverage, nonprofits can't keep up. The New York Times.
<https://www.nytimes.com/2021/12/23/business/economy/nonprofit-jobs-wages.html>

DUE: Tracking personal finance I

There will be no classes on Match 1st. Enjoy your Spring Break~!

Week 8. Strategic planning (3/8)

Learning Objectives:

- Realize the importance of strategic planning in organizational financial decisions
- Understand the challenges in strategic planning

Activities:

- Lecture on strategic management and planning
- Case Study discussion

Readings:

- **(Required)** McHatton, P. A., Bradshaw, W., Gallagher, P.A., & Reeves, R. (2011). Results from a Strategic Planning Process: Benefits for a Nonprofit Organization. Nonprofit Management & Leadership, 22(2). 233-249

- **(Read over a break)** Libby, P. & Deitrick, L. (2017). Decision making: The spoils of a budget surplus. In *Cases in nonprofit management*. Eds. Libby, P. & Deitrick, L. SAGE Publications, Thousand Oaks, CA. pp. 178-181.
- **(Read over a break)** U-M Social Work Strategic Plan 2017-2021.
<https://ssw.umich.edu/assets/strategic-plan/#landing>
- Bryson, J. M. (2010). The future of public and nonprofit strategic planning in the United States. *Public administration review*, 70, s255-s267.

Week 9. Fundraising (3/15)

Learning Objectives:

- Realize various funding models for nonprofits with unique conditions and attributes

Activities:

- Lecture on fund development models and processes
- Guest speaker. TBD.

Readings:

- **(Required)** Foster, W. L., Kim, P., & Christiansen, B. (2009). Ten nonprofit funding models. *Stanford Social Innovation Review*. 7(2). 32-39.
- **(Read over a break)** Libby, P. & Deitrick, L. (2017). Endowments: To spend now or save for a rainy day. In *Cases in nonprofit management*. Eds. Libby, P. & Deitrick, L. SAGE Publications, Thousand Oaks, CA. pp. 165-169.

Week 10. Organizational budgeting (3/22)

Learning Objectives:

- Summarize essential components of organizational budgeting

Activities:

- Lecture on organizational budgeting and considerations
- Review sample organizational budget

Readings:

- **(Required)** Dropkin, M., Halpin, J., Touche, B. L., & Touche, B. L. (2007). The budget-building book for nonprofits. John Wiley & Sons. Chapters 13-17 (pp. 58-89).

DUE: Tracking personal finance II

Week 11. Organizational budgeting practice (3/29)

Learning Objectives:

- Summarize basic components of nonprofit human service organization budget
- Discuss dilemmas nonprofit human service organizations experience in budgeting processes

Activities:

- Practice organizational budgeting
- Guest speaker. TBD.

Readings:

- Affirmations' 990s, budget, financial audits for FY2019.
- More resources on National Council of Nonprofits:
<https://www.councilofnonprofits.org/tools-resources/budgeting-nonprofits>

Week 12. Group presentation I (4/5)Learning objectives:

- Deliver professional presentation on the budget proposal
- Provide constructive feedback to peers

Activities:

- Budget proposal report outs

Readings:

- **(Required)** Presenting groups' budget proposals

Week 13. Group presentation II & Re-cap (4/12)Learning objectives:

- Deliver professional presentation on the budget proposal
- Provide constructive feedback to peers
- Summarize the course
- Reflect personal growth over the semester

Activities:

- Budget proposal report outs
- Course re-cap and feedback

Readings:

- **(Required)** Presenting groups' budget proposals

DUE: Tracking personal finance III**c. Assignments**

There are four (4) major graded assignments for this course and expectations of engaged reading and regular attendance that contribute to a learning environment. These items are summarized below with their relative weight.

Assignments	Mechanisms	Dues	Weights
1. Tracking personal finance I (Individual)	Self-graded	Week 6	15%
2. Tracking personal finance II (Individual)	Self-graded	Week 9	15%
3. Tracking personal finance III (Individual)	Self-graded	Week 13	15%
4. Develop a budget (group)	Self- and peer-graded	Week 12/13	20%
5. Active and engaged reading (Individual)	A full grade will be given if annotations were made on time	on-going	20%
6. Attendance and participation (Individual)	Peer-graded	on-going	10%

7. Critical contribution to collective learning	Instructor-graded	on-going	5%
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Please note:

- All assignments are to be completed by the due date at the beginning of the class. Exceptions will be granted with the permission of the instructor in advance of the due date. **Assignments submitted late without such consent will be downgraded 5% points each day the work is turned in past the due date and time, including weekends.**
- Please include appropriate authorship attribution for paraphrases or ideas acquired from another source or proper citations, including page numbers, for direct quotes. You may choose any citation formats (e.g., APA, Chicago, etc.) or use footnotes. But each reference should include enough information (e.g., authors, journal/publication name, volume/issue number, date, URL, DOI, etc.), so the readers can locate the original work. Please use the same style throughout the assignments.
- Please format your papers in 12-point font, with 1-inch margins, single-spaced.
- Rules regarding the length of papers should be strictly adhered to. They are designed to reinforce the discipline of writing clearly and succinctly. **Assignments will be downgraded 5% points for each additional page.**
- Reference page(s) will not be included in the total page count.

1. Tracking personal finance I (individual; due in Week 6; 15% of the grade; self-grade)

One way to realize the importance of finance and conscious management is by analyzing our past and current spending behavior. Like individuals, human service organizations make difficult financial decisions that require thoughtful consideration of the impacts and consequences. In this assignment, you will monitor your spending behavior. You will:

- Track all of your expenditures for a period of the past four weeks. You can track using an app or website like Mint or develop a simple Excel spreadsheet. ***You must track everything.*** No coffee, trip to the grocery store or night out can be left off the tracking sheet. Use the information we are learning in class to help you craft budget account categories. For example, your night out doesn't need to be tracked as drinks, food, movie, etc. Rather, you may categorize this all as "Entertainment." Note: this method should help with items too personal to disclose. If you cannot think of a broad category that provides you with the level of privacy you desire, please use a category called "Miscellaneous."
- Submit a summary of the results (2-page maximum, single-spaced). Please critically analyze your spending and use professional writing. Your summary should:
 - Reflect on what was surprising about the results. If nothing was surprising, why do you think that is?
 - Consider how you can use the data to decide your personal finances going forward. How might life circumstances change behavior over time? Might the process of tracking lead to a behavior change? Do you think you will continue tracking? Why or why not?

- Submit your data in an Excel format. It is advisable to use a tracking vehicle that can be easily downloaded into Excel (or as a CSV file and then converted to Excel). Students will evaluate their spending tracking and analysis (15% of the grade).

2 & 3. Tracking personal finance II and III (individual; due in Week 9 and 13; 15% of the grade; self-grade)

Follow the guidelines provided for **Tracking personal finance I**. In this assignment, you will monitor your spending behavior. You will:

- Track all of your expenditures for four weeks.
 - Submit a summary of the results (3-page maximum, single-spaced). Please critically analyze your spending and use professional writing. Your summary should:
 - Reflect on what was surprising about the results. If nothing was surprising, why do you think that is?
 - Consider how you can use the data to decide your personal finances going forward. How might life circumstances change behavior over time? Might the process of tracking lead to a behavior change? Do you think you will continue monitoring? Why or why not?
 - *Reflect on how this assignment relates to work at a social impact organization. Are there parallels? If so, what are they? Might your behavior within a social impact organization be impacted by anything you learned in this assignment?*
 - Submit your data in an Excel format.
- Students will evaluate their spending tracking and analysis (15% each).

4. Develop a budget (group; Week 13/14; 20%; self-and peer-graded)

Your group will develop a comprehensive budget for one of the following efforts:

- A new student group that you believe should exist on campus
- A new program that you think should exist on campus or your field placement, internship site, or place of employment.

This assignment has three parts:

- Describe your effort in detail (3-page maximum, single-spaced). The groups should clearly describe the effort and define the issues/needs the effort will address. *It should be clear to the reader how the program effort ties into the following budget.*
- Here are some guiding questions:
 - What is the purpose of the group or program, and who are the target groups?
 - Who will deliver, facilitate, be involved in the effort? How much time/effort will it take for them? Will they be paid or volunteer?
 - What resources, supplies, equipment, etc., are needed?
 - What training will be required?
 - Where will your money come from? And, how much? Will people pay to be involved (i.e., fees for services, membership fees)? What makes you think this is reasonable?
- Develop a 3-year budget for your new group or program (in Excel) and an appropriate justification (2-page maximum, single-spaced). Your budget should include all revenues and expenses, plus net revenue for each year. You will combine

what you are learning in class with some outside the classroom effort to estimate expenses and revenue.

- Groups should develop a 15-minute presentation summarizing their effort and budget. It should be engaging and easy to understand. Groups may (or may not) use whatever visual aids they think will enhance your presentation. Please be prepared for questions from the audience. Discussions will follow to re-cap the group's issue analysis and solution formulation processes and identify missing/under-discussed dimensions.

Group members will evaluate the qualities of their written description and presentation and each group member's contributions (20% of the grade).

5. Active and engaged reading (individual; on-going; 20%; automatic)

Active and engaged readings are essential parts of the learning process. Students will make more than three quality comments on each required readings for each week to receive full credits using the Perusall app on Canvas. Comments on each week's reading are due at the beginning of the class.

6. Attendance and participation (individual; on-going, 10%, peer-grading)

The School of Social Work policy is that students attend all of their classes. Excessive absences may reduce your grade, and the instructor will notify the student's faculty advisor and MSW program director. Given the nature of course assignments and in-class skill-building activities and discussions, if you fail to attend most sessions, you may not complete assignments, and the instructor may ask you to withdraw from the course. Small group members will grade your degrees of attendance and discussion participation (10% of the grade).

7. Critical contribution to collective learning (individual; on-going, 5%, instructor-grading)

Please note that most students will receive a zero point for this grade

portion. Students control this course's 95% of the grade (through self-grading, peer-grading, and automatic grading). Based on my prior experience at SSW, many students got 90-95%. Many would see this as somewhat surprising and problematic. One of the lessons we got from this course and many learning opportunities, in general, is that "we are not perfect." I am aware that students' self- and peer-evaluation can be biased. However, students themselves can be the most honest and competent evaluators of their development and growth. At the same time, I want to provide a safety net for students to take risks and chances in my class and for me (an international scholar and a junior faculty without tenure) to provide honest (and often brutal) feedback.

Therefore, I will reserved a right to control the last 5% of the grade to differentiate those who will receive "A+" from the students who will receive "A." I believe the highest grade should be reserved for the class's best students based on the instructor's standpoint and it is my privilege and responsibility to identify such students. I will look for students who consistently contribute to classroom discussion, produce excellent assignments,

ask critical questions, offer innovative ideas and suggestions, and reflect on (and make efforts to improve) their shortcomings.

This approach is my compromise under the SSW's current letter-grade system that force me to apply hierarchical standard to the students pursuing a professional degree. I am uncomfortable with SSW's culture of issuing inflated grades and students expecting the best grades. Such practices undermine the utility and trustworthiness of the grade system and practice. If you believe that you deserve an upgrade, please make your case.

I may grant marginal points for some students to gently improve their grades [e.g., 89.85 (B+) → 90.00 (A-); 92.90 (A-) → 93.00 (A)]. But, again, most students will receive a zero point for the last 5% of the grade. So, even if you got no point for this portion of the grade, please do not feel bad.

Classroom interaction guidelines (U of M Center for Research on Learning & Teaching)

- **Share responsibility for including all voices in the conversation.** If you have a lot to say, make sure you leave sufficient space to hear from others. If you tend to stay quiet in group discussions, challenge yourself to contribute so others can learn from you.
- **Listen respectfully.** Don't interrupt, turn to technology, or engage in private conversations while others are speaking. Use attentive, courteous body language. Comments that you make (whether asking for clarification, sharing critiques, or expanding on a point) should reflect that you have paid attention to the previous speakers' comments.
- **We are calling in, not calling out.** We invite you to clarify your intent and rephrase your original expression to avoid a negative impact.
- **Be open to changing your perspectives based on what you learn from others.** Try to explore new ideas and possibilities. Think critically about the factors that have shaped your perspectives. Seriously consider points of view that differ from your current thinking.
- **Understand that we are bound to make mistakes in this space,** as anyone does when approaching complex tasks or learning new skills. Strive to see your mistakes and others' as valuable elements of the learning process. Let's not judge (or freeze) people based on past experiences and comments.
- **Understand that your words have effects on others.** Speak with care. If you learn that something you've said was experienced as disrespectful or marginalizing, listen carefully and try to understand that perspective. Learn how you can do better in the future.
- **Take pair work or small group work seriously.** Remember that your peers' learning is partly dependent upon your engagement.
- **Understand that others will come to these discussions with different experiences from yours.**

- **Consider and respect your and other's identifies and experiences.** Be careful about assumptions and generalizations you make based only on your own experience. Be open to hearing and learning from other perspectives.
- **Understand that there are different approaches to solving problems.** If you are uncertain about someone else's approach, ask a question to explore areas of uncertainty. Listen respectfully to how and why the approach could work.
- **Honor the silence and pause.** We all need extra time to process content, reflect on our experiences, and formulate opinions.
- **Respect other people's vulnerability.** What you heard and learn about other people's financial decisions and circumstances, stays in SW661.

d. Grading

Students will earn grades by completing the work on the assignments. I use a 100-point system. At the end of the term, I will translate the numerical grades earned for each assignment into letter grades according to the following formula:

A+	98–100	B+	87–89.99	C+	77–79.99	D	<69.99 (no credit)
A	93–97.99	B	83–86.99	C	73–76.99		
A-	90–92.99	B-	80–82.99	C-	70–72.99		

Please note: Incompletes are not granted unless it can be demonstrated that it would be unfair to hold the student to the normal limits of the course. The student must formally request in writing an incomplete with the instructor before the final week of class.

e. COVID-19 Statement

For the safety of all students, faculty, and staff on campus, each of us needs to be mindful of safety measures that have been put in place for our protection. Your participation in this course is conditional upon your adherence to all safety measures mandated by the state of Michigan and the University, including properly wearing a face-covering in class and compliance with the University COVID-19 Vaccination Policy. Other applicable and additional safety measures may be described in the Campus Maize & Blueprint. Your ability to participate in this course may be impacted by your failure to comply with campus safety measures. Individuals seeking to request an accommodation related to the face-covering requirement under the Americans with Disabilities Act should contact the Office for Institutional Equity. Those seeking an exemption related to the vaccination requirement should submit an exemption request through WolverineAccess. I also encourage you to review the Statement of Student Rights and Responsibilities and the COVID-related Addendum to the Statement of Student Rights and Responsibilities.

f. Health-Related Class Absences

Please evaluate your health status regularly, refrain from attending class, and come to campus if you are ill. You are encouraged to seek appropriate medical attention for treatment. School of Social Work students who miss class due to illness of any kind will be given opportunities to access course materials online or provided with alternative learning opportunities. Please notify me by email about your absence as soon as to

make accommodations. Please note that documentation (a doctor's note) for medical excuses is not required.

Additional School and University policies, information and resources are available here: <https://ssw.umich.edu/standard-policies-information-resources>. They include:

- *Safety and emergency preparedness*
- *Mental health and well-being*
- *Teaching evaluations*
- *Proper use of names and pronouns*
- *Accommodations for students with disabilities*
- *Religious/spiritual observances*
- *Military deployment*
- *Writing skills and expectations*
- *Academic integrity and plagiarism*

Appendix A. Rubrics for Personal Finance Tracking Assignments

Your name:

Rubric for personal finance tracking data

	Excellent (4)	Highly competent (3)	Fairly competent (2)	Not yet competent (1)	Grade
Data	Complete finance tracking information is present.	The tracking information is missing for 1-2 days.	The tracking information is missing for 3-5 days.	The tracking information is missing for more than five days.	__ / 4
Organization	The Excel spreadsheet is very organized and very easy to read.	The Excel spreadsheet is moderately well organized but is a little difficult to read	The Excel spreadsheet appears to have some orders. It can be read but is very difficult.	The Excel spreadsheet is poorly organized and unreadable.	__ / 4
Total					__ / 8

Rubric for personal finance tracking analysis

	Excellent (4)	Highly competent (3)	Fairly competent (2)	Not yet competent (1)	Grade
Overall Impression	The author directly addresses the main issue and adds new insight into lectures, readings, or class discussions. The author has retained the knowledge presented in class, synthesized it in new ways, and related it to the covered material.	The author addresses the main issue competently but does not add much new insight into the subject. That said, it is clear that the author has learned a great deal in class and can communicate this knowledge to others.	The author attempts to address the main issue but fails. The author has retained some information from the course but does not fully understand its meaning or context and cannot clearly convey it to others.	The essay does NOT address the main issue, and it is evident that the author has not retained any information from the course.	__ / 4
Structure	Ideas are presented logically and coherently throughout the assignment. The reader can effortlessly follow the argument.	The reader can follow the structure of the argument with minimal effort.	The reader cannot always follow the structure of the argument.	The reader cannot follow the structure of the argument.	__ / 4
Conclusion	Shows a thoughtful, in-depth analysis of a topic. The reader gains important insights.	The information provides reasonable support for an argument. The analysis includes most of the important criteria. The reader gains some insights.	The information provides a little support for an argument. The analysis is very general. The reader gains few insights.	The argument is not clearly identified. The analysis is vague or not evident. The reader is confused.	__ / 4
Clarity and Style	All sentences are grammatically correct and clearly written. No words are misused or unnecessarily fancy.	All sentences are grammatically correct and clearly written. An occasional word is misused or unnecessarily fancy.	A few sentences are grammatically incorrect or not clearly written. Several words are misused.	The Paper is full of grammatical errors and bad writing. Several words are misused.	__ / 4
Total					__ / 16

Appendix B. Rubrics for Group Assignment.

Your name:

Rubric for Written Assignment Evaluation

	Excellent (4)	Highly competent (3)	Fairly competent (2)	Not yet competent (1)	Grade
Overall Impression	Author directly addresses main question or issue, and adds new insight to the subject not provided in lectures, readings, or class discussions. The author has retained the knowledge presented in class and synthesized in new ways and relate to material not covered.	Author competently addresses main question or issue, but does not add much new insight into the subject. That said, it is clear that the author has learned a great deal in class and is able to communicate this knowledge to others.	Author attempts to address main question or issue, but fails. The author has retained some information from the course, but does not fully understand its meaning or context and cannot clearly convey it to others.	Essay does NOT address main question or issue, and it is obvious that author has not retained any information from the course.	__ / 4
Structure	Ideas are presented in a logical and coherent manner throughout the assignment. The reader can effortlessly follow the argument.	The reader can follow the structure of the argument with very little effort.	The reader cannot always follow the structure of the argument.	The reader cannot follow the structure of the argument.	__ / 4
Argument	Output contains a clear argument.	An argument is present, but reader must reconstruct it.	Author attempts, but fails, to make an argument.	No attempt is made to articulate an argument.	__ / 4
Evidence	Provides compelling and accurate evidence that convinces reader to accept main argument. The importance/relevance of all pieces of evidence is clearly stated. There are no gaps in reasoning.	Provides necessary evidence to convince reader of most aspects of the main argument but not all. The importance/relevance of some evidence presented may not be totally clear. Reader must make a few mental leaps or do additional research to accept all aspects of main argument.	Not enough evidence is provided to support author's argument, or evidence is incomplete, incorrect, or oversimplified. Information from lectures and readings is not effectively used.	Either no evidence is provided, or there are numerous factual mistakes, omissions or oversimplifications. There is little or no mention of information from lectures and readings.	__ / 4
Clarity and Style	All sentences are grammatically correct and clearly written. No words are misused or unnecessarily fancy. Technical terms are always explained.	All sentences are grammatically correct and clearly written. An occasional word is misused or unnecessarily fancy. Technical terms are usually explained.	A few sentences are grammatically incorrect or not clearly written. Several words are misused. Technical terms are rarely explained.	Paper is full of grammatical errors and bad writing. Several words are misused. Technical terms are rarely explained.	__ / 4
Total					__ / 20

Rubric for Oral Presentation Evaluation

	Highly competent (3)	Fairly competent (2)	Not yet competent (1)	Grade
Organization	Presentation is clear, logical, and organized. Listener can follow line of reasoning.	Presentation is generally clear and well organized. A few minor points may be confusing.	Organization is haphazard; listener can follow presentation only with effort. Arguments are not clear.	__ / 3
Style	Level of presentation is appropriate for the audience. Presentation is a planned conversation, paced for audience understanding. It is not a reading of a paper. Speaker is comfortable in front of the group and can be heard by all.	Level of presentation is generally appropriate. Pacing is sometimes too fast or too slow. Presenter seems slightly uncomfortable at times, and audience occasionally has trouble hearing.	Aspects of presentation are too elementary or too sophisticated for audience. Presenter seems uncomfortable and can be heard only if listener is very attentive. Much of the information is read.	__ / 3
Accuracy of content	Information (names, facts, etc) included in the presentation is consistently accurate.	No significant errors are made. Listeners recognize any errors to be the result of nervousness or oversight.	Enough errors are made to distract a listener. Some information is accurate but the listener must determine what information is reliable.	__ / 3
Use of language	Sentences are complete and grammatical. They flow together easily. Words are well chosen; they express the intended meaning precisely. Both oral language and body language are free from bias (e.g., sexism, racism, heterosexism, agism, etc.).	Sentences are complete and grammatical for the most part. They flow together easily. With some exceptions, words are well chosen and precise. Oral language and body language are free from bias with one or two minor exceptions.	Listeners can follow presentation, but they are distracted by some grammatical errors and use of slang. Some sentences are halting, incomplete, or vocabulary is limited/inappropriate. Oral language and/or body language includes some identifiable bias.	__ / 3
Responsiveness to Audience	Consistently clarifies, restates, and responds to questions. Summarizes when needed. Body language reflects comfort interacting with audience	Generally responsive to audience questions and needs. Misses some opportunities for interaction. Body language reflects some discomfort interacting with audience.	Responds to questions inadequately. Body language reveals a reluctance to interact with audience.	__ / 3
Total				__ / 15

Other comments:

-
-
-

Group Work Assessment

Directions: Please review the *group work assessment rubric* in the next page and rate your group members in each of the categories below. Place the number of points in the blanks below their name. Be honest in your evaluations. Rewarding someone points for work they did not do is not fair to the group. Total the points at the bottom. All group members' scores will be averaged from each evaluation sheet.

	Member:	Member:	Member:	Member:	Member:
Contributions & Attitude					
Cooperation with Others					
Focus, Commitments					
Team Role Fulfillment					
Ability to Communicate					
Accuracy					
Total (Max = 24):					

Feedback on group dynamics:

- What went really well with your group?

- Were the behaviors of any of your group members particularly valuable or detrimental to the group? Explain.

- If you had to do another group project, what would you do differently next time?

Rubric for Group Work Assessment

	4. Advanced - exceeds expectations	3. Competent - meets expectations	2. Progressing - does not fully meet expectations	1. Beginning - does not meet expectations
Contributions & Attitude	Always cooperative. Routinely offers useful ideas. Always displays positive attitude.	Usually cooperative. Usually offers useful ideas. Generally displays positive attitude.	Sometimes cooperative. Sometimes offers useful ideas. Rarely displays positive attitude.	Seldom cooperative. Rarely offers useful ideas. Is disruptive.
Cooperation with Others	Did more than others. Highly productive. Works extremely well with others.	Did own part of workload. Cooperative. Works well with others.	Could have shared more of the workload. Has difficulty. Requires structure, directions, and leadership.	Did not do any work. Does not contribute. Does not work well with others.
Focus, Commitments	Tries to keep people working together. Almost always focused on the task. Is very self-directed.	Does not cause problems in the group. Focuses on the task most of the time. Can count on this person.	Sometimes focuses on the task. Not always a good team member. Must be reminded to keep on task.	Often is not a good team member. Does not focus on the task. Let others do the work.
Team Role Fulfillment	Participates in all group meetings. Assumes leadership role. Does the work that is assigned by the group.	Participates in most group meetings. Provides leadership when asked. Does most of the work assigned by the group.	Participates in some group meetings. Provides some leadership. Does some of the work assigned by the group.	Participates in few or no group meetings. Provides no leadership. Does little or no work assigned by the group.
Ability to Communicate	Always listens to, shares with, and supports the efforts of others. Provides effective feedback. Relays a lot of relevant information.	Usually listens to, shares with, and supports the efforts of others. Sometimes talks too much. Provides some effective feedback. Relays some basic information that relates to the topic.	Often listens to, shares with, and supports the efforts of others. Usually does most of the talking. Rarely listens to others. Provides little feedback. Relays very little information that relates to the topic.	Rarely listens to, shares with, or supports the efforts of others. Is always talking and never listens to others. Provides no feedback. Does not relay any information to teammates.
Accuracy	Work is complete, well-organized, error-free, and done on time or early.	Work is generally complete, meets the requirements of the task, and is mostly done on time.	Work tends to be disorderly, incomplete, inaccurate, and is usually late.	Work is generally sloppy and incomplete, contains excessive errors, and is mostly late.

Adapted from a rubric developed by Cornell University Center for Teaching Innovation (2019).

Appendix C. Rubric for group member evaluation on attendance and participation

This final peer evaluation is for you to evaluate the contributions of all the members to the group’s effort on this semester. The group effort encompasses attendance and participation in meetings, contributions to products, presentations,, administrative tasks, and group dynamics.

Please rate each team member along the following dimensions (5 = Always, 4 = Often, 3 = Sometimes, 2 = Rarely, 1 = Never).

Group member name					
a. Meets deadlines					
b. Contributes to group discussions in positive way					
c. Listens to teammates & respects their contributions					
d. Shares information with teammates					
e. Changes opinion when appropriate					
f. Gives and accepts timely and constructive feedback					
g. Encourages innovative thinking among group members					
h. Takes on additional responsibility					
i. Facilitates group problem solving					
j. Want to work with [group member] in the future on a group project					
Total (Max = 50)					

Please **allocate a total of 100 points among your group members, including yourself, with higher points going to those members who contributed most.** In the case of totally equal contribution, points should be equal among all group members (e.g., 20 points for each member).

Group member	Points
Total	100