



University of Colorado Boulder
SYLLABUS
ECON 2000
FINANCIAL LITERACY: AN INTRODUCTION TO FINANCIAL DECISION-MAKING
Spring 2026

INSTRUCTOR: DR. KAREN GEBHARDT

Email karen.gebhardt@colorado.edu

Office Hours

- Mondays 9-11am on Zoom
- Tuesdays 12-2pm on Campus

On-Campus Office Location: 203 Economics ([link to map](#))

Chat or Call on Microsoft Teams

- Call or text anytime between Monday – Friday, 9am – 8pm MTN. I sometimes have my phone turned off during the middle of the day, but leave a message when it is a good time to get a hold of you and I will get back to you.

INSTRUCTOR BIO

Dr. Karen Gebhardt is the Director of the Online Economics Program with the Department of Economics and Division of Continuing Education at CU Boulder. Her research focuses on using learning analytics to improve student learning outcomes in economics education with an emphasis on improving grades and completion rates in online courses. She is an early adopter of technology in the classroom and advocates strongly for it because she sees the difference it makes in student engagement and learning. In her free time, Dr. Gebhardt enjoys rock climbing and traveling in the Colorado Rockies and beyond.

GRADUATE TEACHING ASSISTANT (GTA): KEVIN STARNES

Email: Kevin.W.Starnes@Colorado.EDU

Tutoring Hours:

- Wednesdays 2-3:30pm on Zoom
- Thursdays 3:30-5pm on Zoom

On-Campus Office Location: 309B Economics ([link to map](#))

TERM START: January 8, 2026

TERM END: April 29, 2026 + Final Exams

COURSE WEBSITE

Canvas is our class website:

- Login using your University of Colorado Boulder identikey and password
<https://canvas.colorado.edu/>

- Under Course List, click “ECON 2000: Financial Literacy: An Introduction to Financial Decision-Making”
- Note: all email correspondence will be through your CU Boulder email address.
 - Please avoid using the Canvas email or messages, it is not as easily checked.

COURSE DESCRIPTION

From General Catalog: Combines economic principles with personal finance skills to enhance financial decision-making. Students learn budgeting, investing, credit management, and tax fundamentals while exploring inflation, interest rates, opportunity cost, and behavioral biases. Interactive projects enable students to develop financial literacy, set goals, and navigate economic realities to build long-term financial security.

This course combines foundational economic principles with essential personal finance skills to improve financial literacy and financial decision-making. This course will include economic foundations (e.g., opportunity cost, inflation, interest rates, economic cycles, behavioral economics) to help students understand how economic forces impact personal financial decisions, along with personal finance topics (e.g., budgeting, saving, credit management, debt reduction, investing, retirement planning, insurance, and tax fundamentals) to empower students to set financial goals, develop sound money management habits, and navigate financial challenges with confidence. Through real-world case studies, interactive projects, and financial planning exercises, students will develop the ability to analyze personal financial choices. By the end of the course, students will be prepared to make informed financial decisions, navigate economic challenges, and build long-term financial security.

COURSE PREREQUISITES

None

COURSE OBJECTIVES

By the end of the course you should be able to:

- Discuss how the micro and macro economy impacts financial decision-making
- Explain the time value of money.
- Develop a personal budget and savings plan.
- Explain credit scores, credit reports, and responsible credit use.
- Analyze different types of debt and strategies for debt repayment.
- Explore investment options and assess risk management techniques.
- Discuss retirement planning, tax strategies, and insurance needs.
- Apply fundamental economic concepts such as opportunity cost, inflation, and interest rates to personal finance decisions.
- Evaluate how economic policies and market trends affect individual financial well-being.
- Apply financial decision-making skills to real-life scenarios.

REQUIRED COURSE MATERIALS

Course Website: <https://canvas.colorado.edu/> (Canvas) Grades and any further additional readings will be posted on Canvas. Please check Canvas frequently for any relevant notifications/changes that may occur throughout the course.

Calculator: You need a scientific calculator that can raise numbers to a power (e.g., has the "^" symbol). Although Dr. Gebhardt will often use a TI-84 in the instructional videos, most any scientific calculator will be ok.

Textbooks (required): Personal Finance with CONNECT, by Kapoor, Dlabay, Hughes, and Hart. Published by McGraw Hill, 2025 release.

Essentials of Economics with CONNECT, by Schiller, Gebhardt and Blake. Published by McGraw Hill, 2025 release.

CU Book Access: <https://www.cubookstore.com/bookaccess>

CU Book Access, CU Boulder's equitable access course materials program, provides degree-seeking undergraduate students access to all of their required course materials before the first day of class for a flat-rate price. **The cost of the program for the 2025-26 academic year will be \$259 (plus tax) per semester, fall and spring.**

Materials in this program are provided in a digital first format on or before the first day of class via Canvas, CU Boulder's online learning platform. Should a particular class require print materials, students will receive an email letting them know they have a pick up at the CU Book Store or this information can be found on their My Course Materials tab in Canvas.

Supplemental Readings: Supplemental readings and other materials will be provided in Canvas system, via the CU Library electronic reserve, or by links to websites.

ONLINE COURSE STRUCTURE

This course is delivered via online education format using the CU Canvas system. The asynchronous format will use a combination of readings, online discussion, and other web-based resources. Asynchronous learning does not require real-time (or synchronous) interaction; instead, content is available online for you to access when it best suits your schedule, and assignments are completed prior to the deadlines listed in the schedule. You will interact with the instructor and other students using the communication functions provided by Canvas. You will submit assignments using Canvas, email, or through another online system.

COURSE SCHEDULE

Review the separate weekly class schedule found on Canvas under "Syllabus" link.

EVALUATION AND GRADING

Course grades will be determined by the completion of assignments, as shown below:

Assignment	Points per Assignment	Frequency	GRADE POINTS	GRADE PERCENTAGE
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Topic Assignments	2-5	1-3 small assignments per day spread across 31 topic days	250	25%
Semester Project	200	Spread across 5 submissions	200	20%
Proctored Midterm Exams	100	3	300	30%
Proctored Cumulative Final Exam	250	1	250	25%
Total			1000	100%

COURSE GRADING CRITERIA, *THERE IS +/- GRADING IN THIS CLASS.*

Grade	Percentage Grade	Equivalent Points	Indicates
A	93-100	930 – 1000	Excellent
A-	90-92.99	900 – 929	
B+	87-89.99	870 – 899	
B	83-86.99	830 – 869	Above Average
B-	80-82.99	800 – 829	
C+	77-79.99	770 – 799	
C	73-77.99	730 – 769	Average
C-	70-72.99	700 – 729	
D+	67-69.99	670 – 699	
D	63-67.99	630 – 669	Below Average
D-	60-62.99	600 – 629	
F	0-59	600 or lower	Failure

ASSIGNMENTS

Topic Assignments (250 POINTS) – One to three (1-3) topic assignments will be completed each day of the 31 Topic days. Topic assignments are worth either 5 or 10 points. These assignments may be quizzes (e.g., reading quiz, update the data quiz, conceptual quiz, calculating quiz), reflection assignments (where you individually reflect on a topic), or engage and contribute assignments (where you interact with fellow students on a topic).

Semester Project (200 POINTS) – There will one semester project, worth 200 points total, submitted in 5 sections. In this semester-long project, you will develop, refine, and evaluate a set of personal financial goals using the financial decision-making concepts covered in class.

As the semester progresses, you will revisit and expand your goals by applying new topics learned in class, such as budgeting, saving, borrowing, investing, and understanding financial risks. You will assess the feasibility of your goals, identify potential influences that can impact your progress, and update your action steps as your knowledge grows. You will also identify credible financial information sources and explain how these resources can support achieving your goals. As part of your project, you will interview

a person older than you (a parent, guardian, relative, mentor, or another trusted adult) to learn from their real-life financial experiences.

Your final work will demonstrate your ability to connect classroom concepts with real-life financial decision-making. By the end of the semester, you will have created an evolving financial plan that reflects your personal values, financial priorities, and long-term aspirations.

Proctored Midterm Exams (300 POINTS) – There will be three (3) 100-point midterm exams. The format of exams will be multiple choice, calculations, and short answers and will be closed-book and closed-note. The exams are completed on Canvas or Connect in a proctored setting.

Proctored Cumulative Final Exam (250 POINTS) – There will be one final exam. The proctored cumulative final exam is worth 250 points. The format of the exam will be multiple choice, calculations, and short answer and will be closed book and closed note. The exam is completed on Canvas or Connect in a proctored setting.

This course requires proctored quizzes and examinations. Proctoring requires planning on your part. Proctors are individuals who administer the exam process following the guidelines provided by University of Colorado Boulder to ensure academic integrity.

Who can be my proctor?

If you are in Boulder or nearby, you can take your exam:

1. **With me** at the Department of Economics. There is no cost for using this proctor. This option is only on selected days during the quiz or exam period.
2. **With Proctorio or a comparable online proctoring service as determined by your instructor.** Online proctoring is a service that uses a webcam and microphone to ensure academic integrity. To use this service, you must have access to a computer with a webcam and a microphone. There is no cost for using this proctor.

If you outside of Boulder, you can take your exam:

1. At an **accredited college or university testing center** in your town or nearby. There may be a cost for using this testing center.
2. **With Proctorio or a comparable online proctoring service as determined by your instructor.** Online proctoring is a service that uses a webcam and microphone to ensure academic integrity. To use this service, you must have access to a computer with a webcam and a microphone. There is no cost for using this proctor.

Please see Canvas for detailed information about proctoring, Proctorio, and a nationwide list of accredited college or university testing centers. If you are in a rural area or on a military base, you may need to be approved to use a person as a proctor and information is provided on Canvas for this approval process.

EXTRA CREDIT

Up to 30 points of extra may be available (= maximum 3% of the course grade).

- Up to 30 points extra may be available during the semester for completing certain activities, such as listening and commenting on a podcast, completing special activities, etc. These extra credit opportunities will be determined by the instructor and announced in on Canvas.

POLICY ON DUE DATES

Each module you will complete a series of critical thinking questions that reflect material from the various delivery formats and required readings. It is your responsibility to turn in each assignment on the required date. ***Late assignments are not accepted for exams. All other assignments can be turned in up to three days late with a 10% grade penalty.*** The exceptions that may be considered is due to sickness, university excused function, or circumstances beyond the students' control. The instructor reserves the sole right to determine what grounds constitute a reasonable excuse for missing or submitting a late work assignment and the right to require the student to submit proper verification of such excuse.

EXPECTATIONS OF INSTRUCTOR

I take my role as your instructor very seriously, and, in fact, I care about how well you do in this course and that you have a satisfying, rewarding experience. To that end, it is my commitment to you to respond individually to the work you submit in this class and to return your work in a timely manner. If, however, due to unforeseeable circumstances, the grading of your work takes longer, I will keep you informed of my progress and make every effort to return your work with feedback as soon as I can.

Communication – I am nice and I want you to succeed. Do not hesitate to contact me about anything. Yes, anything.

E-mail

Instructor Karen Gebhardt karen.gebhardt@colorado.edu

- All e-mail sent to me should contain the following: Course Name and Number (i.e., "ECON 2000" or "Financial Literacy"), Your Name, Short Description of your question. I will respond to email within 12-24 hours, but usually within 4-6 hours. I always respond to email if the email necessitates a response. If you have not had a response within 36 hours I did not receive the email. Be sure to use your CU email address because sometimes gmail and yahoo email accounts are filtered into my spam folder.

Office Hours

- Office Hours: Wednesdays 10am-12pm using Zoom

Chat or Call on Microsoft Teams

- Call or text anytime between Monday – Friday, 9am – 8pm MTN. I sometimes have my phone turned off during the middle of the day, but leave a message when it is a good time to get a hold of you and I will call you back.

General Course Announcements

- Announcements: Please check the "announcements" section on Canvas often.

COURSE POLICIES

NETIQUETTE

All students should be aware that their behavior impacts other people, even online. I expect that we will all strive to develop a positive and supportive environment and will be courteous to fellow students and your instructor.

TECHNICAL SUPPORT

- Canvas technical support. If you are experiencing issues with Canvas please contact:
 - CU Boulder's Help desk at 303-735-4357 (5-HELP) or help@colorado.edu. 5-Help will answer your call: Monday through Friday from 7:30 a.m. to 7:00 p.m., Saturday and Sunday from noon to 6:00 p.m., Closed during [University Holidays](#)
 - On your computer, click the “help” (?) icon on the left side of Canvas, once logged in
 - Within the Canvas App, you can search the Canvas support guides, Report a Problem or chat with Canvas Support 24 hours a day, 7 days a week.
- McGraw Hill Connect Support:
 - <https://www.mheducation.com/highered/support/contact/connect-support.html>
- Proctorio Support: <https://proctorio.com/support>

ACCOMMODATION FOR DISABILITIES, TEMPORARY MEDICAL CONDITIONS, AND MEDICAL ISOLATION

[Disability Services](#) determines accommodations based on documented disabilities in the academic environment. If you qualify for accommodations because of a disability, submit your accommodation letter from Disability Services to your faculty member in a timely manner so your needs can be addressed. Contact Disability Services at 303-492-8671 or dsinfo@colorado.edu for further assistance.

If you have a temporary medical condition or required medical isolation for which you require accommodation, please contact me through email, text, or phone call as soon as possible. Also see [Temporary Medical Conditions](#) on the Disability Services website. If you have a temporary illness, injury or required medical isolation for which you require adjustment, contact the professor immediately to request accommodation.

CLASSROOM BEHAVIOR

Students and faculty are responsible for maintaining an appropriate learning environment in all instructional settings, whether in person, remote, or online. Failure to adhere to such behavioral standards may be subject to discipline. Professional courtesy and sensitivity are especially important with respect to individuals and topics dealing with race, color, national origin, sex, pregnancy, age, disability, creed, religion, sexual orientation, gender identity, gender expression, veteran status, political affiliation, or political philosophy.

For more information, see the [classroom behavior policy](#), the [Student Code of Conduct](#), and the [Office of Institutional Equity and Compliance](#).

HONOR CODE

"ON MY HONOR, AS A UNIVERSITY OF COLORADO BOULDER STUDENT

I HAVE NEITHER GIVEN NOR RECEIVED UNAUTHORIZED ASSISTANCE."

All students enrolled in a University of Colorado Boulder course are responsible for knowing and adhering to the [Honor Code](#). Violations of the Honor Code may include but are not limited to: plagiarism (including use of paper writing services or technology [such as essay bots]), cheating, fabrication, lying, bribery, threat, unauthorized access to academic materials, clicker fraud, submitting the same or similar work in more than one course without permission from all course instructors involved, and aiding academic dishonesty. Understanding the course's syllabus is a vital part of adhering to the Honor Code.

All incidents of academic misconduct will be reported to Student Conduct & Conflict Resolution: StudentConduct@colorado.edu. Students found responsible for violating the Honor Code will be assigned resolution outcomes from Student Conduct & Conflict Resolution and will be subject to academic sanctions from the faculty member. Visit [Honor Code](#) for more information on the academic integrity policy.

ARTIFICIAL INTELLIGENCE (AI) STATEMENT: LEARNING, EFFORT, AND THE USE OF AI

Learning is an active and sometimes challenging process that requires consistent effort, practice, and reflection. Struggling with new material is a normal and important part of learning and it is often how understanding is built. The goal of this course is not simply to complete assignments, but for you to develop your own understanding and be able to explain, apply, and use the information ***in your own brain***.

Artificial intelligence (AI) tools can be valuable supports for learning when used appropriately. For example, to help clarify concepts, generate practice questions, or provide feedback as you study. ***However, AI should not be used to do your thinking, writing, or problem-solving for you.*** Using AI in place of your own effort undermines the learning process and will leave you unprepared to demonstrate your understanding. In this course, AI is encouraged as a learning aid, but the responsibility for learning and demonstrating mastery always rests with you.

Dr. Gebhardt may, on occasion, integrate into assignments a 1-on-1 where you meet with one of the instructional team to verbally explain a concept or reflect on your learning. These types of assignment integrations are meant to verify that learning is happening ***in your own brain***.

ACCOMMODATION FOR DISABILITIES, TEMPORARY MEDICAL CONDITIONS, AND MEDICAL ISOLATION

If you qualify for accommodations because of a disability, please submit your accommodation letter from Disability Services to your faculty member in a timely manner so that your needs can be addressed. Disability Services determines accommodations based on documented disabilities in the academic environment. Information on requesting accommodations is located on the [Disability Services website](#). Contact Disability Services at 303-492-8671 or DSinfo@colorado.edu for further assistance. If you have a temporary medical condition, see [Temporary Medical Conditions](#) on the Disability Services website.

If you have a temporary illness, injury or required medical isolation for which you require adjustment, contact the professor immediately to request accommodation.

ACCOMMODATION FOR RELIGIOUS OBLIGATIONS

Campus policy requires faculty to provide reasonable accommodations for students who, because of religious obligations, have conflicts with scheduled exams, assignments, or required attendance. Please communicate the need for a religious accommodation in a timely manner. Because of the flexibility of timing of completion of assignments in this class, you must contact the instructor in at least one week in advance if you anticipate a religious holiday may impact your completion of coursework. See the [campus policy regarding religious observances](#) for full details.

PREFERRED STUDENT NAMES AND PRONOUNS

CU Boulder recognizes that students' legal information does not always align with how they identify. If you wish to have your preferred name (rather than your legal name) and/or your preferred pronouns appear on your instructors' class rosters and in Canvas, visit the [Registrar's website](#) for instructions on how to change your personal information in university systems.

CLASSROOM BEHAVIOR

Students and faculty are responsible for maintaining an appropriate learning environment in all instructional settings, whether in person, remote, or online. Failure to adhere to such behavioral standards may be subject to discipline. Professional courtesy and sensitivity are especially important with respect to individuals and topics dealing with race, color, national origin, sex, pregnancy, age, disability, creed, religion, sexual orientation, gender identity, gender expression, veteran status, marital status, political affiliation, or political philosophy.

ADDITIONAL CLASSROOM BEHAVIOR INFORMATION

- [Student Classroom and Course-Related Behavior Policy](#).
- [Student Code of Conduct](#).
- [Office of Institutional Equity and Compliance](#).
- [Student Code of Conduct](#).
- [Office of Institutional Equity and Compliance](#).

SEXUAL MISCONDUCT, DISCRIMINATION, HARASSMENT AND/OR RELATED RETALIATION

CU Boulder is committed to fostering an inclusive and welcoming learning, working, and living environment. University policy prohibits [protected-class](#) discrimination and harassment, sexual misconduct (harassment, exploitation, and assault), intimate partner abuse (dating or domestic violence), stalking, and related retaliation by or against members of our community on- and off-campus. The Office of Institutional Equity and Compliance (OIEC) addresses these concerns, and individuals who have been subjected to misconduct can contact OIEC at 303-492-2127 or email OIEC@colorado.edu. Information about university policies, [reporting options](#), and [OIEC support resources](#) including confidential services can be found on the [OIEC website](#).

Please know that faculty and graduate instructors are required to inform OIEC when they are made aware of incidents related to these concerns regardless of when or where something occurred. This is to ensure the person impacted receives outreach from OIEC about resolution options and support resources. To learn more about reporting and support a variety of concerns, visit the [Don't Ignore It page](#).

MENTAL HEALTH AND WELLNESS

The University of Colorado Boulder is committed to the well-being of all students. If you are struggling with personal stressors, mental health or substance use concerns that are impacting academic or daily life, please contact [Counseling and Psychiatric Services \(CAPS\)](#) located in C4C or call (303) 492-2277, 24/7.

Free and unlimited telehealth is also available through [Academic Live Care](#). The Academic Live Care site also provides information about additional wellness services on campus that are available to students.

COURSE WITHDRAWAL POLICY

Any student who wishes to withdraw from the course must do so by Tuesday, March 24. Students can withdraw from a class using [Buff Portal](#) through March 24. See [Drop a Class](#).

ADDITIONAL SUPPORT SERVICES

A variety of instructional support services, such as writing center, guidance on personal or educational issues, tutoring questions and library resources are available to the students. For more information about their services, visit their websites linked under modules on Canvas.

Class Schedule, ECON 2000 Financial Literacy, Spring 2026 with Gebhardt				
Due By	Date	Topic #	Topic	Graded Assignments
Week 1				
Monday	1/5		No Class, Winter Break	
Wednesday	1/7		No Class, Winter Break	
Friday	1/9	1	Why Become Financially Literate? Course Structure Information	Topic Assignments
Week 2				
Monday	1/12	2	Life Values Proctoring Set-up	Topic Assignments
Wednesday	1/14	3	Financial Planning and Goals Semester Project Information	Topic Assignments
Friday	1/16	4	Opportunity Costs and the Time Value of Money	Topic Assignments
Sunday	1/18		<i>Semester Project</i>	<i>Semester Project Part 1</i>
Week 3				
Monday	1/19		No Class, Holiday	
Wednesday	1/21	5	Personal Financial Statements	Topic Assignments
Friday	1/23	6	Earning, Saving, and Spending: It's Often Volatile!	Topic Assignments
Week 4				
Monday	1/26	7	Budgets	Topic Assignments
Wednesday	1/28	8	Microeconomic Forces	Topic Assignments

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Friday	1/30	9	Macroeconomic Forces	Topic Assignments
Week 5				
Monday	2/2		Exam Review Day	
Wednesday	2/4		Exam Open 12am-11:59pm	Proctored Midterm Exam 1
Friday	2/6	10	Financial Services and Payments	Topic Assignments
Week 6				
Monday	2/9	11	Saving	Topic Assignments
Wednesday	2/11	12	Introduction to Consumer Credit	Topic Assignments
Friday	2/13	13	Sources of Credit and the Cost of Credit	Topic Assignments
Week 7				
Monday	2/16	14	Credit and Education	Topic Assignments
Wednesday	2/18	15	Credit and Cars	Topic Assignments
Friday	2/20	16	Credit and Houses	Topic Assignments
Week 8				
Monday	2/23		Exam Review Day	
Wednesday	2/25		Exam Open 12am-11:59pm	Proctored Midterm Exam 2
Friday	2/27		Semester Project	<i>Semester Project Part 2</i>
Week 9				
Monday	3/2	17	Impatience, Hedonic Adaptation, and Conspicuous Consumption	Topic Assignments
Wednesday	3/4	18	Investing Fundamentals	Topic Assignments
Friday	3/6	19	Stocks	Topic Assignments
Week 10				
Monday	3/9	20	Bonds	Topic Assignments
Wednesday	3/11	21	Other Investments	Topic Assignments
Friday	3/13	22	Documentary Film: This is Not Financial Advice	Topic Assignments
Week 11				
Monday	3/23	23	Financial Aspects of Career Planning	Topic Assignments
Wednesday	3/25	24	CU Boulder Career Center	Topic Assignments
Friday	3/27		Semester Project	<i>Semester Project Part 3</i>
Week 12				
Monday	3/30		Exam Review Day	
Wednesday	4/1		Exam Open 12am-11:59pm	Proctored Midterm Exam 3
Friday	4/3	25	Property Insurance	Topic Assignments
Week 13				
Monday	4/6	26	Health Insurance	Topic Assignments
Wednesday	4/8	27	Retirement Planning	Topic Assignments
Friday	4/10	28	Financial Scams and Identity Theft	Topic Assignments
Week 14				
Monday	4/13	29	Taxes	Topic Assignments
Wednesday	4/15	30	Fiscal Policy	Topic Assignments

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Friday	4/17	31	Monetary Policy	Topic Assignments
Week 15				
Monday	4/20		Semester Project	<i>Semester Project Interview</i>
Wednesday	4/22		Exam Review Day	
Friday	4/24		Semester Project	<i>Semester Project Part 4</i> <i>Semester Project Final Reflection</i>
Week 16				
<i>Exam Open Sunday 4/26 – Tuesday 4/28</i>				<i>Proctored Final Exam</i>