

# GC QEP Proposal

Short, Descriptive Title

(See SACSCOC summary page of QEPs for examples: <https://sacscoc.org/quality-enhancement-plans/>)

## **Adulting 101: Bobcat RISE (Ready and Informed for Success and Excellence)**

Vision/Rationale/Statement of the Problem: Summary of Your QEP Idea

(Please include evidence, internal and/or external to GC, to explain why this topic is important, meaningful, and significant, and related to student success. Include references where applicable.)

What responsibility is it of today's colleges to educate their students about life *after* graduation? What part do universities play in preparing undergraduates when life commences *after* commencement? Is there a curriculum for Adulting 101? While students most often enjoy freedom and independence in college that they generally didn't have in high school, the college experience is still a bubble-type atmosphere. We are independent yet sheltered. We are expected to exert free will yet have mentors that help us learn how to do that. We are encouraged to make choices and decisions but have a safety net of support in case we stumble or fall. We are taught self-sufficiency yet still have dozens of services at our fingertips, mostly for free. Upon graduation, where is that safety net? The mentors? The services? How do we build this for ourselves once we are thrust into "the real world"? This is a proposal by students, for students, because who better to help shape a new initiative like a Quality Enhancement Plan when the central focus is student learning and student success. Georgia College's homepage proudly declares that this is a place "*Where a practical education meets transformational, real-world experiences*". This QEP proposal focuses on that promise and commitment.

This QEP proposes adding additional curriculum and programming to the undergraduate experience in three critical knowledge/skill areas: financial literacy, career readiness, and life skills. Each of these areas is defined below.

### ***Financial Literacy***

According to the [Council for Economic Education](#), more than half the US States don't require high school students to take a personal finance/economics class. This could be and is often problematic when these same students go off to college with little to no awareness of money management, financial responsibility, and/or understanding of debt, especially now as more and more students are relying on credit cards to finance their education (Seyedian and Yi, 2011). Improving students' financial literacy could have three major impacts:

- Teaching students how to handle their finances now, will help them from "learning the hard way" and causing mistakes that could have life-long effects.

- Turning students into better prepared adults who can make decisions that will promote the economy down the line.
- Providing students with the knowledge necessary to navigate finances during times of crisis (e.g. pandemic).

A pilot study conducted by Borden, Lee, Serido, and Collins (2008) found that as few as one financial education seminar “effectively increased students’ financial knowledge, increased responsible attitudes toward credit and decreased avoidant attitudes towards credit from pre-test to post-test. At post-test, students reported intending to engage in significantly more effective financial behaviors and fewer risky financial behaviors” (p. 23).

### **Career Readiness**

The Department of Psychological Sciences here at GC offers an elective course that students report as “highly impactful”, “the best class they ever had”, and say that it “should be required”. The course, PSYC 2400 *Career Paths in Psychology*, as the name suggests, discusses a myriad of topics related to understanding, finding, and thriving in a job in psychology and related fields. However, the course covers many more topics aimed at ‘Adulting 101’. Required reading are two best-selling books, *The Defining Decade* by Meg Jay (2013), and *Designing Your Life* by Burnett and Evans (2016) both deliver real-life guidance and direction that delve into the first book’s subtitle: *Why Your Twenties Matter and How to Make the Most of Them Now*. For this QEP, we propose that more departments develop and offer such a course, modeled after the one offered by the Psychology department, which will provide students in many different majors the same experience that is offered in PSYC 2400. The Career Center will partner with these courses to deliver the Career Milestones curriculum.

### **Life Skills**

Literally everything else that we need to know how to do as adults could fall under the category of life skills. Suggestions that were solicited and included when we were writing this proposal included but were not nearly limited to:

- Managing health decisions/understanding the healthcare system/understanding insurance
- Proficiency in buying/leasing a home and home maintenance
- Civic responsibility as adults/governmental basics
- Healthy coping/dealing with stress and emotions of adulthood
- Time management
- Work/life balance
- Leadership in the real world
- Community engagement
- Real-world problem solving

## Expected Outcomes

*(What are the anticipated student learning outcomes related to student knowledge, skills, behaviors, and/or values and/or the student success outcomes associated with this proposed QEP?)*

- Students will demonstrate increased financial literacy.
- Students will report a deeper understanding of financial decisions and consequences of them.
  
- Students will understand and articulate their strengths and needs in career readiness.
- Students will develop and demonstrate increased career readiness skills.
  
- Students will understand and articulate strengths and needs in selected life skill areas.
- Students will demonstrate increased proficiency in at least three life skills areas of their choice. (This will be accomplished by attending programming of their choice.)

## Student Population

*(The QEP does not have to involve all students but it should include a significant and substantial portion of the student population or sub-population. Please describe which students will be primarily involved in this QEP.)*

This QEP can potentially include all undergraduate students. Extracurricular programming will be open to all students. Course-based programming should be particularly included in freshman seminar and senior capstone. The Career Paths course should be open as an elective to any student but is particularly geared towards upper-level students.

In a survey administered to undergraduate students by the Student Government Association (select members) for the purpose of gathering information about this QEP topic, 63 respondents of all class levels reported the following:

- 82.5% said that they feel only “somewhat” or “not really” prepared for adult life upon graduating
- 73% said they are “not very” prepared in the area of financial literacy (examples of financial literacy included in the question were: Credit cards, getting and repaying loans, paying bills, managing budget, paying taxes, etc...)
- 71.4% reported that they are “not very” prepared in the area of life skills (examples of life skills included in the question were: Understanding and choosing insurance plans, renting/leasing a home, setting up utilities, auto maintenance, etc...)
- When asked if they’d like to see more of this type of content built into classes, workshops, seminars, etc... 95.24% of students who responded said “definitely yes”, or “possibly, if it doesn’t interfere with my major”.

Given these results, it seems that undergraduate students at all levels feel they could benefit from this type of curriculum and programming.

#### Strategies/Actions/Activities

*(What are the major anticipated activities, programs, projects that will students, faculty, staff will engage in for this QEP?)*

- FYAS course modules taught by 'experts' in the given area that include doing and applying information learned.
- Programming offered in the residence halls (evening workshops, hands-on sessions, lunch and learns)
- Panels of guest speakers in the particular areas, ideally ending with a practice/application activity and time to address individual questions
- Departmental career course offered as an elective, ideally by all departments
- Summative/culminating activities built into senior capstone
- Expanded programming through campus clubs/organizations such as American Democracy Project, Constitution Week, the Finance Club, leadership programs, GC Students for Change (civic organization), Health Movement student group, GIVE Center, Times Talk events, etc...

Important to note is that there must be opportunities built into these activities to allow students to *practice, do, apply, rehearse*. Lecture-only sessions or panels will be limited in effectiveness. Workshop type, collaborative experiences will be what really provide the biggest 'take away' moments and the most understanding.

#### Possible Means of Assessing Outcomes/Activities

*(How will we demonstrate student learning and student success?)*

Assessments may include:

- Pre/post tests
- Application activities that demonstrate skill attainment
- Surveys of student self-reported growth, development, skill attainment
- Course assignments, homework, projects
- Final reflection in senior capstone

#### Anticipated Resources Needed

*(What dedicated resources might this QEP need including personnel, financial, dedicated time, space, materials, etc...)*

Resources needed may include:

- Workshop materials
- Fees for speakers
- Give-aways/incentives for student participation at events
- Resources for departments to develop new courses/course material
- Dedicated time in FYAS
- The Career Center might need more resources to collaborate with the academic departments and offer expanded programming
- Student Life will need to dedicate resources to extracurricular programming and activities
- Travel for possible day trips, excursions, field trips

## References

Borden, L.M., Lee, S.A., Serido, J., & Collins, D.M. (2008). Changing College Students' Financial Knowledge, Attitudes, and Behavior through Seminar Participation. *Journal of Family and Economic Issues, 29*, 23-40.

Burnett, B., & Evans, D. (2016). *Designing your life: how to build a well-lived, joyful life*. First edition. New York: Alfred A. Knopf.

Jay, M. (2012). *The defining decade: Why your twenties matter and how to make the most of them now*. New York: Twelve.

Seyedian, M., & Yi, T.D. (2011). Improving Financial Literacy of College Students: A Cross-Sectional Analysis. *College student journal, 45*, 177-189.