

**GT1000 First Year Seminar
Financial Literacy**

Fall Semester 2026, Section 88712

Time & Location:

Thursdays
11:00 am-11:50 am
Swann 106

Instructor:

Dr. Charmaine Troy

Office: Chapin 207 or Virtual

Office Phone: 404-894-8704

Email: charmaine.troy@gatech.edu

Office Hours: Thursdays, 3:00-4:00 pm or by appointment

Team Leader:

Sunny Xu

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Required Materials

CliftonStrengths Top 5 Strengths Insight Report

- Students will receive an emailed link from their instructor to complete the Strengths Assessment. Students should create a new account using their @gatech.edu email address.

Suggested Financial Resources & Reading (not required):

- Book: *Get Good with Money: Ten Simple Steps to Becoming Financially Whole* by Tiffany “The Budgetnista” Aliche
- Book: *The Total Money Makeover* by Dave Ramsey
- Book: *Rich Dad Poor Dad* by Robert Kiyosaki

- Book: *The Millionaire Next Door: The Surprising Secrets of America's Wealthy* by Thomas Stanley and William Danko
- Podcast: Earn Your Leisure
- Podcast: Market Mondays

Course Description: This seminar course is designed to help you make a successful transition to college by becoming better acquainted with the academic and social environments here at Georgia Tech. Through the course, you will acquire strategies that promote academic, social, and professional success. This course also provides an essential introduction to financial literacy, empowering students with the knowledge and skills to manage their personal finances effectively. Covering a wide range of topics, the course will delve into budgeting, saving, investing, credit management, and retirement planning. Students will learn to make informed financial decisions, understand the impact of financial choices on their future, and develop strategies for achieving financial goals. This is a highly interactive course that requires active student participation and working collaboratively in small groups.

Course Learning Objectives:

1. Students will develop self-awareness and self-knowledge, particularly as it relates to academic interests and professional goals.
2. Students will be able to describe their path to graduation and to identify opportunities for academic and professional enrichment with the assistance of a faculty member or advisor.
3. Students will demonstrate the ability to lead and productively participate in collaborative projects.
4. Students will apply critical thinking to evaluate financial options, understand the long-term implications of financial decisions, and develop practical strategies for managing personal finances and achieving career-aligned financial goals.

Grading:

Grading for the course will be broken down as follows:

Attendance & Short Assignments	25%
Team Project	25%
Academic Planning Project	25%
Career Exploration Project	25%

Final Grade: Your final grade will appear as a letter grade according to the following scale:

90-100%	A	70-79%	C	0-59%	F
80-89 %	B	60-69%	D		

Assignment Details:

Attendance, Participation, and Short Assignments (25 points):

This class is designed for students to become active, engaged participants, so it's vital that all students attend each class session and are fully engaged in all class activities. The success of our class depends on student participation, so you'll earn points for your class participation. This means that you'll need to do more than just show up at the appointed time and place—you'll also need to come to class prepared to participate and ready to engage with your peers. In order to earn full credit for your attendance and participation, you will need to attend all classes and be actively engaged in class discussions and activities.

If you foresee the need to miss more than three classes during the fall semester, please discuss your conflicts with me. There is in general no need to provide us with documentation related to your absences from class. However, if you miss more than **three (3) classes** during the fall semester and wish to have an exception made regarding your attendance and participation grade (e.g., you were ill or faced some other personal emergency), you will need to provide documentation for *all* of your absences, to show that each was in fact worthy of an exception.

Attendance will be taken during class, and you will earn points according to the following scale:

2 points	attended class and showed signs of engagement (e.g. taking notes, participating in discussion, etc.)
1 point	attended class but was disengaged, or missed 20+ minutes

0 points did not attend class, or missed 20+ minutes of class time & was disengaged (e.g. sleeping, reading, doing other work, etc.)

At the end of the semester your Attendance & Participation grade will reflect your average points earned across all classes.

Team Project (25 points):

One of the most important skills any person can learn is the ability to collaborate productively with a team and to demonstrate the ability to lead. This project is designed to help you develop the skills you'll need to effectively work with your peers in a collaborative environment—whether that's in a class group project, your senior design or capstone experience, or in the professional world. **This assignment has two parts: a class presentation and a reflection essay.**

Academic Planning Project (25 points):

This assignment will help you to map out your path to graduation and to think about how your current major aligns with your interests, strengths, and goals. For this assignment, you will delve deeper into your academic plan. This assignment will include multiple elements, all designed to help you on your path to graduation. **This assignment has two parts: a degree map and a reflection essay.**

Career Exploration Project (25 points):

This project is designed to help you think critically about your goals, values, and sense of purpose as you continue—or perhaps begin—to consider your plans after Tech. This assignment will ask you to reflect on your goals, ideate your future, prototype your plans, and take an active step forward in your career development plan. **This assignment has two parts: a resume and a reflection essay.**

Technology:

We will be using Canvas in this course (<http://gatech.instructure.com>). You will need to log in with your GT Account info.

Writing Assignments

Unless otherwise noted, all assignments must be typed, double-spaced, with one-inch margins, and with readable fonts. All papers must follow the formatting, referencing,

and style of the *Publication Manual for the American Psychological Association* (5th edition). Use of the Chicago Style manual is also permitted. If you do not own these books, they can be found in most libraries.

Your references should be scholarly. While it is acceptable to use magazines, newspapers, the Internet, or any other source from the popular media, **you should critically assess their worth**. Research projects should be primarily based on books, journal articles and other scholarly work. Furthermore, you should use original sources. **Do not cite work that you have not read**. In your writing assignments, please do not cite references in your bibliography or reference list that you have not used in the text of your papers.

Georgia Tech Values Statement

At Georgia Tech, we see different backgrounds and perspectives as essential to learning, discovery, and creation. We strive to remove barriers to student success, and to build a welcoming community where everyone has the opportunity to contribute to our mission. As outlined in our strategic plan (<https://strategicplan.gatech.edu/values>[Links to an external site.](#)), we want to create an environment of holistic learning where all individuals can grow and learn to lead healthy, purposeful, impactful lives.

Accommodations for Students with Disabilities

If you are a student with learning needs that require special accommodation, contact the Office of Disability Services at 404.894.2563 or <http://disabilityservices.gatech.edu/>, as soon as possible, to make an appointment to discuss your special needs and to obtain an accommodations letter. Please also e-mail me as soon as possible in order to set up a time to discuss your learning needs.

Course Expectations and Guidelines:

Creating an engaging and productive class experience is the responsibility of both the instructor and the students involved. To ensure you are getting the most out of our class and contributing positively to our learning environment, please be mindful of the following:

1. The Georgia Tech Academic Honor Code applies to all work submitted in this course. To review the Honor Code, please visit <https://osi.gatech.edu/students/honor-code>[Links to an external site.](#)
2. Students with disabilities who require reasonable accommodations to participate fully in the course activities or meet course requirements are encouraged to register with the Disability Services Office at 404.894.2564 or <http://disabilityservices.gatech.edu>[Links to an external site.](#).

3. Please create a habit of checking your GT e-mail and Canvas daily. Important class announcements and information will be posted to Canvas, and you want to make sure you're fully equipped for success.
4. Grades will be posted to Canvas throughout the semester. It is your responsibility to keep track of your submitted assignments and grade progress throughout the semester. If something seems missing or off to you, please reach out to me to discuss.
5. GT 1000 is designed to be informative, helpful, and fun! However, the class is graded and does carry one credit towards your degree. For that reason, it is important that all assignments you submit be of high quality. Please double check your work for spelling, capitalization, and grammatical errors. This practice is also good for creating a habit of professionalism.
6. You can expect that as your GT 1000 instructor, I will come to class each day ready to engage you in learning about Georgia Tech and learning how to be successful academically and professionally. Each session will be structured to encourage your active participation, so please come prepared to participate and contribute to the class.
7. Please attend every scheduled meeting on time. That said, if you are exhibiting any symptoms of illness (fever over 100.4 F, coughing, nausea, etc.), please stay home to rest, seek medical attention if appropriate, and contact me as soon as possible. If you have extenuating circumstances, I will try and work with you to address those challenges. Please communicate early and often if you are struggling with issues that may call for accommodations.
8. To ensure everyone feels safe, heard, and able to learn in our class, please demonstrate appropriate classroom behavior at all times. This means that you should speak and act in a respectful manner towards your classmates, your TL, and your instructor. To review the Student Code of Conduct, please visit <https://policylibrary.gatech.edu/student-life/student-code-conduct>Links to an external site.
9. All assignments are due at the beginning of the class period. **Late assignments will be penalized 10 points per day.**
10. **Late Assignments:** Your paper is due at 11:59 PM on its due date, and your final project is due at 12 noon (beginning of class). You will lose an additional 10% from the original total for every 12 hour period it is late thereafter (e.g., if you turn your paper in at 3:05 AM it will earn max 85% of the total available). Work that is more than 3 days late will earn a grade of 0.

Academic Integrity: Please do not cheat, steal ideas, or copy another student's work. Honesty and transparency are important features of good scholarship. On the flip side, plagiarism and cheating are serious academic offenses with serious

consequences. If you are discovered engaging in either behavior in this course, I will follow Georgia Tech guidelines and report the incident to the Office of Student Integrity – after which an appropriate penalty will be assessed. For more information about your rights and responsibilities under Georgia Tech’s Honour Code, please visit <http://osi.gatech.edu/>.

In this class you are welcome to discuss your ideas with others, and to make use of campus resources. However, please note that your work should be your own.

If you have questions about my integration of the university’s policy into this course, please do not hesitate to ask: my aim is to foster an environment where you can learn and grow, while ensuring that the work we all do is honest and fair.

Note also that extensions will not generally be permitted, but if you think you are subject to an exceptional circumstance, please discuss it with me outside of class (and as soon as possible). Your physical, mental, and emotional health is important to me, and I am happy to provide some flexibility when illness and/or personal emergencies arise.

GT1000: Schedule of Classes & Readings

See Canvas for all homework and assignment information, including reading materials.

	Date	Topic	Reading/Assignment Schedule
R	27-Aug	Intro to GT 1000 Lesson #1: Financial Confidence Before Calculators	Introductions, icebreakers, course expectations ASSIGNMENT: Complete GT1000 Pre-Semester Survey
R	3-Sept	Introduction to Team Project Academic Success & Support Time Management & Study Strategies Academic Support Resources @ GT GUEST(S): Tutoring & Academic Support	READ: 8 Dimensions of Wellness
R	10-Sept	Lesson #2: Budget Building Lesson #3: Savings & Setting Goals	ASSIGNMENT: Clifton Strengths Assessment WATCH: Watch Gallup Strengths Video COMPLETE: My Mindset Worksheet
R	17-Sept	Identifying and Applying Your	DUE: Clifton Strengths Results

		Strengths Team Building and Emotional Intelligence GUEST: Effective Team Dynamics	
R	24-Sept	Lesson #4: Learning About Debt Lesson #5: The Basics of Credit	READ: Where Does Your Time Go? DUE: Team Contract Due, SMART Goals
R	1-Oct	Integrating High Impact Practices GUEST(S): Undergraduate Research, Office of International Education	
R	8-Oct	Academic Planning and Degree Mapping	Introduction to academic planning assignment ASSIGNMENT: Academic Degree Plan and Reflection Sheet
R	15-Oct	Introduction to Career Exploration & Planning GUEST(S): Career Center	Create and Review LinkedIn Profiles DUE: Academic Plan Reflection and Degree Map
R	22-Oct	Lesson #6: Learn to Earn Lesson #7: Understanding Retirement	Resume Best Practices, Tell Me About Yourself Pitch Practice ASSIGNMENT: Bring Your Resume to Next Class
R	29-Oct	Career Networking Resume Workshop	Resume Peer Review Resume Best Practices, Tell Me About Yourself Pitch Practice
R	5-Nov	Lesson #8: Investing	
R	12-Nov	Lesson #9: Understanding Insurance Coverage	
R	19-Nov	Lesson #10: Estate Planning	
R	26-Nov	THANKSGIVING, NO CLASS	
R	3-Dec	Team Presentation Preparation	Team Presentation Preparation

			READ: 16 Tips for Effective Presentations
R	10-Dec	LAST DAY OF CLASS! TEAM PRESENTATIONS	DUE: Team Presentations