Helping students find information about different types of savings accounts:

• If the student is employed, see if they have or want to obtain information about financial options available from their employer (they could also use info from a friend or family member’s employer)
• If the students is not employed or does not want to obtain such information:
  o Guide them to do saving account vs. fixed rate CD. Rates for these options should not be hard to find
  o Allow them to use the information from your (or my) own investment account. For example, I will provide students with the pertinent details of my TIAA-CREF plan if they want to use a retirement plan, but don’t have one of their own.

Citations and formatting: While I leave it to you to determine how much (if any) emphasis you will place on proper style and citation, please note that the Written Communication rubric addresses this aspect of students’ communication proficiency.

• Information on a variety of commonly accepted citation styles can be found at http://www.plagiarism.org/citing-sources/citation-styles/.
• For APA style, http://www.apastyle.org/learn/faqs/index.aspx has some nice information about citations of web based resources.
• There is no protocol for referencing documents unavailable to the public (eg- individual portfolio statements), but students should state where the information came from.

Common Issues

• Many students seem to have limited understanding of the concept of rate of return as pertains to finance. I suggest addressing this concept in class.

Depositing for institutional assessment: Students should deposit only ‘Part III: Putting it Together’ of this assignment to Digication under Inquiry and Problem Solving/Written