

The Learning Effectiveness of the Innovative Model of Integrating Financial Education into a College Career Planning Course

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Abstract

This study examines the effectiveness of an innovative model of integrating financial education into a career planning course at the college level. A total of 104 freshman students (48 in the day division and 56 in the evening division) were sampled. Based on the analysis of the “College Students Financial Planning Survey Questionnaire” revealed that: 90% of the daytime students and 97% of the evening students agreed on the importance of financial education and financial planning in career planning; daytime and evening students share common perspectives on the importance of financial planning in career planning; to realize their dreams, they need to have an adequate financial foundation to support their daily living expenses, and then to plan their financial management well for future retirement security. There are several items of college students’ financial planning status varies between the different education programs. According to the analysis of various score results from the “Career Planning Course Learning Satisfaction Questionnaire”, there was no significant difference across academic systems in the analysis of satisfaction with the integration of financial education into a career planning course; the three most important overall satisfaction analyses all indicate a high level of satisfaction, including: the overall teaching content, the overall content design of financial education, and the benefit of integrating financial education into the career planning courses for personal career planning. Finally, this study offers some specific suggestions for integrating college financial education into a career planning course.

Keywords: financial education, college financial planning, college career planning

1. Literature Review

Technology in the 21st century has brought about “change”, and “change” is the only constant law of life. With the future “Intellectualized manual labor” paradigm, a lot of jobs or occupations may be replaced by AI or automation within the next 10 to 20 years. In addition, as the covid-19 pandemic lockdown is gradually lifting in 2022, the world is continually returning to its normal course, but the economy is still full of uncertainties. The era of high prices and low wages not only affects the wealth and health of individuals and families, but also deeply impacts retirement financial planning. How to overcome this problem has become a topic for everyone. Institutions of higher education need to help college students develop the concept of financial planning and increase their ability to adapt and face the rapid changes coming in their future, by systematically organizing the contents of their courses of study. Financial education and financial planning for college students is very important. These days, institutions of higher education need to keep up with the times and focus on financial education and financial planning for college students.

2. Financial Education

Research papers on financial literacy and financial education (Kaiser & Menkhoff, 2020; Kaiser, Lusardi, Menkhoff & Urban, 2022) mention that financial education can improve the concept and knowledge of financial management and thus enhance personal financial planning; one should not only work for money, but one must master financial management to become wealthy. Financial education should start early and be taught in all schools. Incorporate financial education into the overall school curriculum because financial education is a long-term process (Kim, Gutter & Spangler, 2017). Financial education, like all learning, is a process, in which students increase their conceptualization and understanding of financial products, establish accurate financial concepts and decision-making skills through information, guidance, or objective advice, become aware of financial risks and opportunities, learn how to search for financial information and take appropriate practical

actions to enhance their financial well-being (Lusardi, Michaud & Mitchell, 2020).

Taiwan is in an era where everything is up, except salaries. Because young people in general have low levels of financial literacy; this is reflected in their overall inability to choose the right financial products and often a lack of interest in conducting sound financial planning. Huang (2008) mentioned that the benefits of financial education for individuals and that if people have a good level of financial literacy, it will have a significant positive impact on the economy. Lai, Wang, Chiu and Tsai (2020) mentioned that (1) In order to avoid falling into the predicament of living paycheck to paycheck and being one of the “working poor”, with the changing consumption habits and patterns, and overindulgence of one’s own consumption desires, we need a comprehensive financial education to cultivate good financial literacy, in order to reduce discretionary consumption and make more rational consumer choices; (2) With regards to investment, in the face of inflation and high housing prices, it is very difficult to rely solely on savings to cope with future retirement security.

Therefore, financial education in Taiwan needs to respond to the inflationary phenomenon in the society, and it is of epochal importance to promote financial education in the different educational systems. College students are better able to control their budgets and limit their expenditures and thus achieve the so-called “expanded revenue and reduced expenditure” paradigm, and even try to make small-scale investments when they have some money left over. This will help them develop good and healthy financial management habits for the future (Wagner, 2019). In summary, under the climate of today’s high inflation, college students must face up to the importance of financial planning, and colleges and universities must launch financial planning-related courses accordingly.

3. College Financial Planning

Nowadays college students are facing increasing financial challenges, including rising tuition fees and subsequently escalating student loans to finance their education, and more and more students are turning to credit card debt to help finance their education. The growth of credit card use by college students raises concerns that students’ credit-card behavior exposes them to higher levels of debt and the risk of misuse and/or mismanagement of credit after graduation. Based on Zhang (2022) study found that some college students have poor academic performance and cannot keep up with their homework, and while they should be spending more time on homework, they are working part-time to relieve financial issues and thus have less time to study, resulting in a vicious cycle of low performance due to improper financial planning and time allocation. Financial competency is a core life skill for successfully participating in a society. Students are ultimately responsible for their own financial future in an increasingly complex world. Financial management awareness and behavior is one of the positive virtues to be valued and is also a requirement of responsible social citizenship.

At present, students generally have a distorted financial awareness and poor financial habits, which require financial literacy education and guidance to change. We hope that financial education can have a positive impact on students’ financial awareness and financial behaviors, bringing the positive role of financial education to the forefront and cultivating students’ financial awareness to help develop rational thinking concerning financial behavior (Zhao, 2018). Concerning financial education, today’s college students need to improve their financial literacy and practice the good habits of financial planning, and this financial planning should be discussed in two parts: “financial awareness” and “financial behavior” (Tsai, 2020; Lai, Wang, Chiu and Tsai, 2020). College students value retirement planning and have a desire for health and life insurance but place less importance on the financial investment tools (Zhang, 2022). In fact, the lack of personal financial planning awareness and financial literacy, and poor financial management behaviors often lead to unfavorable living conditions, let alone realizing the dreams of one’s career plans.

A wave is forming globally regarding “Financial Management Classes for Youth”. The wave of financial education courses being offered all over the world (Chen, 2019; Chirillo, 2022; Johan, Rowlingson & Appleyard, 2021; Poynton, Lapan & Marcotte, 2015; Khusaini, Mardisentosa, Bastian, Taufik & Widiawati, 2022). Economist studies show that financial education does lead to higher credit scores, lower student debt ratios, higher student loan repayment rates, and lower delinquency rates on card debt. Stoddard & Urban (2020) found that financial education and financial professionals in schools can help students better manage their credit and avoid future credit abuse. Therefore, education providers should better understand college students’ credit behaviors and financial education needs. Grable, Law and Kaus, (2012) reminded that institutions of higher education should offer college courses that include financial planning to help students learn about financial management early on, develop the skills to manage their finances, learn to make their own choices between various education and career paths, and manage any discretionary funds they may have. Whether they are given pocket money by their parents or receive a stipend from their own job, these funds may require the use of a savings account or bank card.

4. College Career Planning

Nowadays, college career education must pay more attention to the implications of financial planning because the varying factors of family economic backgrounds will affect college students' career planning and learning lifestyle. College students' financial planning affects their career development and career choices (Callender & Melis, 2022; Serido, LeBaron, Parrott & Shim, 2020; Renée, 2022; Volkov, 2021). Students with varying socioeconomic backgrounds encounter a variety of barriers and varying levels of educational inequality in their advanced studies. Therefore, environmental factors should not be overlooked in individual career planning, and the varying economic backgrounds of students' families should be considered in career counseling education at the college level. A college student's family financial status also affects the child/student's career development. As students' socio-economic and ethnic backgrounds influence their values, expectations and goals for advanced education and employment, the obstacles and success factors they face in pursuing higher education vary (Lee & Morris, 2016; Shen, 2016).

Even though college students' career self-efficacy and career maturity can strongly predict career orientation. However, environmental factors should not be overlooked in individual career planning, and the varying economic backgrounds of students' families should be considered in career counseling education at the college level. Zhou (2018) mentioned that because of the maturity and stability of college students, the study and application of professional courses helps them to use financial literacy as a basis for making choices and decisions in their daily lives, and to make more favorable judgments and decisions for themselves. It enables them to master a certain level of financial security know-how, improve the financial literacy, and to be able to make reasonable determinations and avoid risks, so that upon entering the society, they can have good financial concepts, financial sensitivity and financial literacy. Yang and Chen (2018) found that a career facilitation program, promoted by the Taiwan Fund for Children and Families for socioeconomically disadvantaged college students, was effective in satisfying basic needs and reducing demand frustration, as well as having a significant impact on career decisions, and that it is worthwhile to continue to explore the motivational processes affecting career decisions in subsequent studies.

College students are at an important stage of their social development, and a broad range of financial education for college students can help empower them to master a certain financial security literacy, improve their financial savvy to reasonably avoid financial risks, and develop good financial awareness (Zhou, 2018). Having the financial literacy required to make good and sensible financial plans and then implementing this appropriate financial behavior, will lead college students to the better future that they all desire. Therefore, this study aims to understand the current status of financial planning of students in various college programs by integrating the financial planning content of financial education into a college career planning course. In addition, this study explores the students' learning satisfaction with the innovative teaching model of the "Financial Education Integrated into a Career Planning Course".

5. Research Objectives

The research objectives of this study are as follows:

- (1) To learn the current financial planning status of college students;
- (2) To learn the learning satisfaction of students of different education programs enrolled in the career planning course with integrated financial education;
- (3) To learn feedback and suggestions from students concerning integrating financial education into their career planning courses.

6. Methodology

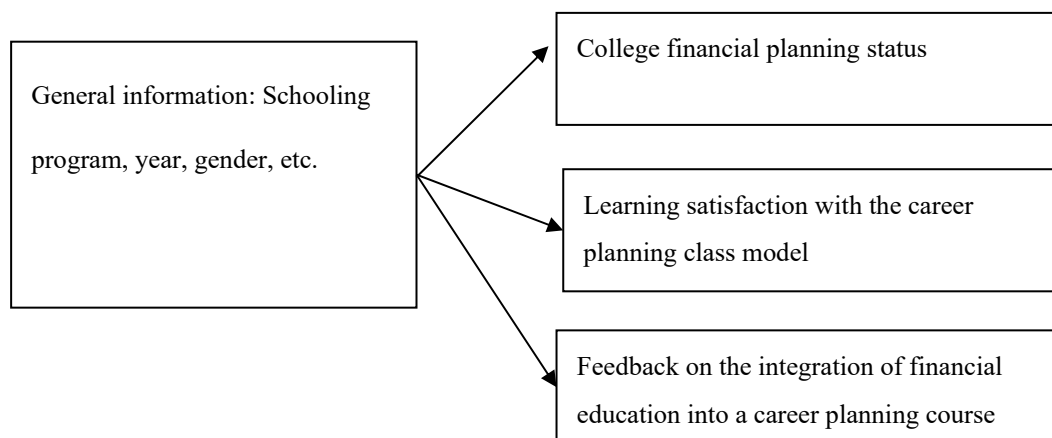
The participants of this study are 104 students (48 in the day division and 56 in the evening division) who took the "career planning course", offered in the first year of study in the Department of Finance, at a certain university.

The research analysis method of this study adopts the Descriptive statistics method for organization and summarization. Two questionnaires' analyses are included: (1) College Students' Financial Planning Questionnaire statistical analysis; (2) Learning Satisfaction Questionnaire for Career Planning Course with Financial Education Integration statistical analysis. Descriptive Analysis was used to analyze the data. The statistical method used in this study includes descriptive statistical analysis, mainly by using t-test to explore the variability of student satisfaction between day and evening divisions, and to examine whether there are significant differences between the two different education programs. The qualitative study was conducted to find out about students' views and receive suggestions from them on integrating financial education into a career

planning course, through questionnaire responses.

Teaching objectives of this study on the implementation of career planning: This course model is designed to: (1) emphasize the importance of financial education and cultivate students' awareness and behavior in financial planning; (2) enhance career soft power and induce positive beliefs/positive attitudes with the course content of this semester; and (3) challenge themselves to have good habits/virtues throughout their life and to make good personal financial choices with careful planning. The curriculum design focuses on viewing financial education videos about financial planning that is integrated into financial education and reading articles and books about financial planning. The research procedure: Financial education is integrated into the career planning curriculum, which is designed according to the semester syllabus (see Appendix).

Financial education was integrated into a career planning course. During the implementation of this course, which coincided with the covid-19 pandemic in Taiwan, 2/3 of the semesters were taught remotely through the researcher's Dreamer learning website <https://www.dreamerpengh.com/>, and Google Meet was used for online roll call, and ZUVIO teaching assistant system was used for roll call in the teaching environment. The topic that the researcher has been exploring for many years, "Application of Remote Flipped Learning Model and Case Discussion Model to College Career Planning Courses" (Peng, & Lin, 2019; Peng, & Shih, 2022), is that career planning courses, as taught in Colleges, can be conducted in a "remote teaching" mode, which can then be used in flipped classrooms, and in any event where on-site schooling is suspended, but learning is non-stop. In other words, the Dreamer Learning website can be used for flipped classrooms of college career planning courses in regular time and for distance learning during extraordinary times. Research framework, as follows:



7. Research Findings

The analysis of the financial planning questionnaires is as follows: Taking the Department of Finance of a business university as an example: 48 students (16 males; 29 females) in the day division; 56 students (16 males; 28 females) in the night division are all enrolled in the career planning courses of the finance department.

To help understand the status of students' financial planning in the college, this study presents the following key findings from the financial planning questionnaire:

Compared to the evening students, the day students are more focused on saving and less on how to increase their wealth, and their answers also show that they are more concerned with living expenses and meeting their basic needs. The day students are younger and prefer to save; evening students are older and prefer to invest in stocks and funds. The day students are younger and focus on immediate living expenses and advanced education; evening students are older and focus on preparing for living expenses and future marriages. The status of college students' financial planning varies between the different education programs. Analysis of questionnaire sub-items:

(1) Regarding the current/future choice of the "most important" ways to increase their wealth, students in the day and evening divisions differed. The survey results show that the day students have the highest percentage of bank deposits (55.6%), compared to the evening students (27.29%), both of which are relatively low in proportion.

(2) Day and evening students also differ with regards to the “most important” purpose of investment and financial management for post-graduation job salary. According to the results of the survey, 46.7% of the day students chose the item of preparing for their living needs, compared to 50.7% of the evening students, who chose the item of buying a house, followed by preparing for their living needs and then future marriage.

(3) Regarding the most important items for current/future investment and financial management, day and evening students differ again. Day students are mainly interested in their future salary (44.4%), while the evening students top choice is the return on investment (34.1%).

(4) Concerning the answer to the question of how much savings one needs for the rest of one's life in anticipation of retirement (with the premise of retiring at age 65 and already owning a home), the responses of the day and evening students are similar. With the premise of already owning a home, the data from the questionnaire primarily focuses on the range of NT\$10 million to NT\$30 million, with the NT \$10 million and NT\$20 million selections accounting for the highest number of students (62% of students from different schooling programs are in this range); therefore, there is not much difference between the two education programs, in their perception of the savings amount required to spend for the rest of one's life.

(5) With regards to the estimates of the total monthly cost of living when they do retire (with the premise of retiring at age 65 and owning a home), the students of the day and evening education programs share the same view. With the premise of owning a home, the results of the questionnaires show that the most popular options for students in the day and evening divisions are around \$30,000 per month. Therefore, it can be concluded that 30,000 dollars a month is the generally agreed upon amount by most students, and that it is enough to meet their expenses after retirement.

(6) Concerning their opinions on the importance of financial management planning in career planning: From the results of the questionnaire survey, as collected from students from different education programs, we find many similar views on why financial management is important. There are roughly three main points: to have time to fulfill your dreams, you must have enough wealth to support your daily living expenses; everything costs money, without which the quality of life will be seriously affected; and as a measure of security for future retirement.

(7) There is a consensus on “the most secure” source of living expenses for current/future retirement planning. Among the students of different schooling programs, 90% of them agreed that the most secure source of retirement income is their own pension plan. Regarding the “greatest fear” of retirement after years of hard work, most students are most afraid of a disruption in income in their middle and/or old age. Therefore, the most important item for students concerning investment and financial management is the “continuous passive income” issue, such as receiving dividends or rent payments to help meet retirement expenses. When thinking about future retirement plans, the top three things that they would like to do after retirement are: travel around the world, develop a second career, and learn new skills/participate in charitable activities. Regarding the “largest/most important expenses” after retirement, ranked in order: (1) daily living expenses; (2) medical expenses; and (3) travel expenses.

(8) The analysis of the importance of financial education to the college students' career planning is as follows: there are slight differences between different education programs. Nearly 90% of the day students and 97% of the evening students agree on the importance of financial education.

According to the analysis of the Learning Satisfaction Questionnaire for Career Planning Course with Financial Education Integration responses, the key findings are as follows. The statistical method used for this study is descriptive statistics, t-tests were used to examine the difference in student satisfaction between the day and evening divisions, and to examine whether there were significant differences between the two divisions. There are 12 sub-items in satisfaction questionnaire, including: (1) teaching interaction of this course, (2) teaching style of the instructor, (3) contents of teaching materials, (4) course content's relevancy to the topic, (5) career planning audio-visual lessons, (6) case discussion, (7) assignment arrangement, (8) audio-visual materials for financial education and planning, (9) career planning series teaching materials, (10) overall teaching content, (11) overall financial education financial planning design content, and (12) the benefits of integrating financial education into a career planning course on individual career planning. In addition, there is supplemented by an analysis of the responses to the qualitative open-ended questions that track the research samples.

Table 1. Differences in curriculum satisfaction scales between schooling programs with integrating financial education into career planning course

Item	Education program	Number	Mean	Standard deviation	t value/p
1. Teaching Interaction	Day Division	45	4.51	0.82	0.50
	Evening Division	42	4.62	0.66	
2. Teaching Style	Day Division	45	4.56	0.84	0.27
	Evening Division	42	4.71	0.46	
3. Teaching Materials	Day Division	45	4.67	0.67	0.23
	Evening Division	42	4.81	0.40	
4. Course Content	Day Division	45	4.62	0.75	0.15
	Evening Division	42	4.81	0.40	
5. Career Planning Audio-Visual Lessons	Day Division	45	4.62	0.81	0.33
	Evening Division	42	4.76	0.48	
6. Case Discussion	Day Division	45	4.62	0.75	0.30
	Evening Division	42	4.76	0.48	
7. Assignment Arrangement	Day Division	45	4.57	0.78	0.32
	Evening Division	42	4.71	0.46	
8. Financial Planning Audio-visual Teaching Materials	Day Division	45	4.62	0.86	0.26
	Evening Division	42	4.78	0.42	
9. Career Planning Series Teaching Materials	Day Division	45	4.62	0.83	0.13
	Evening Division	42	4.83	0.38	
10. Overall Teaching Design Content Arrangement	Day Division	45	4.62	0.75	0.15
	Evening Division	42	4.81	0.40	
11. Overall Financial Education Content Design	Day Division	45	4.58	0.78	0.12
	Evening Division	42	4.79	0.42	

12. The Benefits of Integrating Financial Education into a Career Planning Course on Individual career planning	Day Division	45	4.62	0.81	0.17
	Evening Division	42	4.81	0.40	

* $p < .05$

The scores of each Learning Satisfaction Scale Item of the Descriptive Statistics are shown in the table above. On the whole, regarding the integration of financial education into a career planning course, students show a high level of satisfaction with the overall teaching content, the overall financial planning content, and the benefits to individual career planning. Analysis of the three most important items of overall satisfaction is as follows: (1) In terms of overall teaching content, the mean score of overall satisfaction with the overall teaching content of the day division is 4.62, with a standard deviation of 0.75; the mean score of overall satisfaction with the overall teaching content of the evening division is 4.81, with a standard deviation of 0.40; t-test shows no significant differences; (2) Overall financial education content design satisfaction: satisfaction in the day division ($M=4.58$; $S=0.78$) and the evening division ($M=4.79$; $S=0.42$); t-test shows no significant difference; (3) Regarding the benefits of integrating financial education into a career planning course on individual career planning, there is no significant difference in the satisfaction level between the two schooling programs ($M=4.62$; $S=0.81$ for the day division; $M=4.81$; $S=0.40$ for the evening division).

The two-tailed statistical value of course content item of Question 10, Overall Teaching Content, is $p=0.15 > 0.05$, so the null hypothesis that the day and evening divisions are equal can be retained, and there is no significant difference between the two; The two-tailed statistical value of course content item of Question 11, Overall Financial Education Content, is $p=0.15 > 0.05$, so the null hypothesis that the day and evening divisions are equal can be retained, and there is no significant difference between the two; The two-tailed statistical value of course content item of Question 12, The Benefits on Individual career planning when Integrating Financial Education into a Career Planning Course, is $p=0.17 > 0.05$, so the null hypothesis that the day and evening divisions are equal can be retained, and there is no significant difference between the two. In conclusion, there is no significant difference between day and evening divisions in every sub-item of integrating financial education into a career planning course. All mean scores are above 4.0, indicating that the integration of financial education into a career planning course is satisfactory for both day and evening division students.

Referring to one of the key questions attached to the satisfaction questionnaire, "What is the most impressionable thing you learned from the course content?" Regarding the qualitative data analysis, the key findings in students' responses to the course content are: (1) Understand the importance of financial planning and learn a great deal of financial information; (2) Learn that it is important to have a positive attitude towards everything; (3) From the speeches given by the alumni, we learn the difference between school and workplace, and that financial planning affects career development; (4) Due to the pandemic, the teaching and reporting methods were changed, and we learn the wisdom of maintaining flexible career planning with having an A-Plan and a B-Plan; (5) Questions raised in the interactive classroom are thought provocative and the midterm interview assignment that to encourage students to learn about teamwork and team spirit with a topic-based final group presentation related to financial education and financial planning; (6) The sharing of financial planning related video highlights helps increase our understanding of financial education and financial planning; (7) The teacher's style is filled with positive energy; Teaching by example affects students' learning attitudes, and their positive thinking and careful planning of their professional career development, etc. (8) Both day and evening students suggest that family and school education should value the act of financial planning.

8. Conclusions and Discussion

In this study, the analysis of the financial planning questionnaire shows that several items of college students' financial planning status vary between the different education programs. The major findings of the analysis on college students' financial planning are as follows: (1) Students in different education programs of the finance department share the same views on the importance of financial education, with 90% of freshmen in the day division and 97% of freshmen in the evening division agreeing that financial education is important for career planning; the students are aware that financial planning and career planning should be developed together; (2) Students of different education programs demonstrate varying trends in financial knowledge. As some of the

daytime students are still pursuing higher education, their understanding of financial planning and their requirements are less evident; however, the evening students are mostly part-time students with full time jobs, who have clearer financial planning goals and developed the habits of saving and making investments; (3) Students in the Day and Evening Divisions share three common views on the importance of financial planning in career planning: To have time to fulfill one's dreams, we must have enough wealth to support our daily living expenses; everything costs money, and the absence of money will seriously affect the quality of life, and as a security for a happy future retirement.

Regarding the learning satisfaction of integrating financial education into a career planning course: the three most important overall satisfaction analyses are: (1) Regarding the overall teaching content, students in both day and evening divisions express high overall satisfaction with the general teaching content, and there is no significant difference ($M=4.62$, $S=0.75$ for day division students and $M=4.81$, $S=0.40$ for evening division students); (2) Regarding the satisfaction of the overall financial education content design, both day and evening students are highly satisfied and there is no significant difference ($M=4.58$, $S=0.78$ for day students; $M=4.79$, $S=0.42$ for evening students); (3) Regarding the benefits of integrating financial education into a career planning course on individual career planning, the satisfaction level of students who took the course is high, and there is no significant difference in the satisfaction level between the two education programs ($M=4.62$, $S=0.81$ for day division and $M=4.81$, $S=0.40$ for evening division). For future research can use a large sample, this study is a small sample study and no general inference should be made; subsequent relevant studies may be conducted in colleges of varying academic disciplines, within varying departments that, provide large random samples for comparable studies, thus, facilitating inference.

In summary, there is a need for institutions of higher learning to value the promotion of financial education. In Taiwan, financial education has not been widely promoted in higher education as an enhancement to the financial literacy of college students, thus, the integration of financial education into college career planning courses is of contemporary significance. Based on the findings of this study: the college students' career planning should be enhanced with the financial planning content of financial education, to increase students' awareness of the essence of financial planning, which not only contributes to students' high satisfaction with the innovative mode of a career planning course, but also helps them with their personal career planning. The teaching model of combining curricula of career planning with financial education in higher education institutions can help increase college students' awareness of financial planning during the college years, which in turn can help personal career planning.

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Notes

Note 1. The syllabus of integrating college financial education into career planning

** Incorporate financial planning and articles and book into the curriculum

Week		Activities relevant to career education	Integrating financial education
TYS career soft power Course Topic			
1	Course Introduction The Importance of Grit Introduction on integrating financial education	Topic 1 AV file key points Financial Career Planning Outline; Case Grouping	Explanation of the learning project
2	Topic 1: The importance of career planning and career theory Financial planning video	Topic 1 AV file key points Visit Dreamer Learning Website Introduction to Department of Finance website/Introduction to employment related websites	Financial education topic grouping
3	Topic 2: The importance of specialty-oriented career planning Financial planning video	Topic 2 AV file key points Personality aptitude test for financial professionals. Career Planning in Banking/ The Importance of License Preparation	Financial Education Topics Report Time Allocation
4	Topic 3: Recognizing your traits and multiple intelligence Financial planning video	Topic 3 AV file key points Multiple Intelligence Test Visit Taipei Youth Salon	Group discussions to write reports on the topic of financial education
5	Topic 4: Financial planning video Recognize Your Own Interests and Advantages	Topic 4 & 5 AV file key points	Group discussions to write reports on the topic of financial education
6	Topic 6: Career Values--Fight for Your Dreams	Topic 6 AV file key points Value Scales/Career Planning for the Insurance Industry Personal financial career planning sharing/	Group 1 The importance of financial education
7	Topics 7 & 8: Time Management Reading & Test Methods	Career planning in the securities industry/AV file key points; Personal financial career planning sharing	Group 2 The concept of financial planning: Right and wrong financial management perspectives
8	Topic 9: Career Decision Strategy Career Flow	Topic 9 AV file key points Career choice action plan Introduction to employment related websites	Prompts on key points of AV file Answering students' questions
9	Mid-term test	Submit the Google list and reflections on activities	Fill out the financial planning questionnaire
10	Topic 10: Career Planning for Learning experiences	Topic 10 AV file key points The importance of lifelong learning Sharing of learning experience career	Group 3 College Student Time Management and Financial Planning

files

11	Topic 11: Narrative Theory Career Interviews	CASE Discussion AV file key points	Group 4 College specialty-oriented career planning
12	Topic 12: Emotional Injury	CASE Discussion Topic 12 AV file key points	Prompts on key points of AV file Answering students' questions
13	Topic 13: Gender and Career Development	CASE Discussion Topic 13 AV file key points	Group 1 Insights from the financial education integration course
14	Topic 14: Listening To Internal Calls Spirituality Career Planning	CASE Discussion Topic 14 AV file key points	Group 2 Insights from the financial education integration course
15	Topic 15: Spiritual Map	CASE Discussion Topic 15 AV file key points	Group 3 Insights from the financial education integration course
16	Topic 16: Obtaining Financial License Planning	CASE Discussion Topic 16 AV file key points	Group 4 Insights from the financial education integration course
17&18	Topic 17: There Is No Accidental Fortune	Review & Outlook/ Final Exam Week	Complete the Learning Satisfaction Scale of this course

Wealth freedom is needed for career development

Make a good personal career plan and financial planning

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