

# USING TECHNOLOGY TO ENHANCE E-LEARNING

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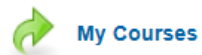
# OUTLINE

- TODAY'S OBJECTIVE
- CHALLENGES OF E-LEARNING
- TECHNOLOGY TO
  - ENHANCE LEARNING
  - IMPROVE COMMUNICATION
  - FACILITATE ASSESSMENTS
- REMAINING CHALLENGES

# CHALLENGES OF E-LEARNING

- TO REACH OUT, MOTIVATE AND ENGAGE STUDENTS
- TO PERSONALIZE THE COURSE, SET THE TONE AND PROVIDE DIRECTION
- TO OVERCOME ISOLATION

# TECHNOLOGY TO ENHANCE LEARNING



My Courses



Resources



External Exams



Printing Service



My Account

For the 2013 winter semester, you are registered for:

## FINA 200 - Personal Finance

FINA 200



Personal Finance



Course Website



Outline



Discussion Board



Assessments



My Grades

### Announcements

- 2013/03/25 - [Activities for Week 11 - March 25 to March 31](#)
  - 2013/03/22 - [Revised Case 2 Solution](#)
  - 2013/03/22 - [Case 2 and Sample Quiz 3](#)
- [Read previous announcements »](#)

### Blog

- 2013/03/26 - [Tax Tips](#)
- 2013/01/26 - [Eric and Lola](#)
- 2013/01/23 - [Estate Planning Article](#)

### Contact

Your TA is: Ali El Dirani  
Email: [Ali.ElDirani@econcordia.com](mailto:Ali.ElDirani@econcordia.com)  
You are in group: 1

# TECHNOLOGY TO ENHANCE LEARNING

**Personal Finance**  
Make Your Money Count

LESSONS

DISCUSSION BOARD

MY AGENDA

ASSESSMENTS

Mortgage

Credit

Taxes

Savings

## Welcome to FINA 200

### Personal Finance - Make Your Money Count

Personal Finance (FINA 200) is not about "hot tips" or discovering moneymaking machines!

It is about getting informed on how you can better manage your current and future financial affairs.

## MoneySense News

Unable to load this section at this time.

## Professor's Blog

[Tax Tips](#)  
[Eric and Lola](#)  
[Estate Planning Article](#)

# TECHNOLOGY TO ENHANCE LEARNING

**Personal Finance**  
Make Your Money Count

MY ECONCORDIA

Mortgage Credit Taxes Savings

LESSONS DISCUSSION BOARD MY AGENDA ASSESSMENTS BLOG ANNOUNCEMENTS RESOURCE CENTRE CALCULATOR

The eConcordia Times FINA 200  
**FINANCIAL NEWS**

**GETTING STARTED**

- 0- About this Course

**PART 1**

- 1- Personal Financial Planning: An Introduction
- 2- Money Management Strategy
- 3- Planning Your Tax Strategy

**PART 2**

- 4- Banking Services of Financial Institutions
- 5- Introduction to Consumer Credit
- 6- Choosing a Source of Credit
- 7- The Finances of Housing

**PART 3**

- 8- Home & Automobile Insurance
- 9- Life, Health & Disability Insurance

**PART 4**

- 10- Fundamentals of Investing
- 11- Investing in Stocks
- 12- Investing in Bonds
- 13- Investing in Mutual Funds

**PART 5**

- 14- Retirement Planning
- 15- Estate Planning

Recession still a risk, say analysts  
International Markets React in Dismay to News of Hurricane  
Wall St crisis

THIRN	LOANS	ESTOR	RESORON	FINORON
64,320	28,230	47	68,700	2,271,130
180,000	224,700	176	228,400	39,646,000
44,060	45,910	30	11,280	1,112,100
1,800	1,490	2	3,300	3,810
2,200	2,860	14	3,220	45,100
4,160	4,200	128	68,620	8,271,360
85,460	89,460	48	65,700	2,890,800
89,500	78,970	47	31,240	1,468,540
78,070	78,071	68	20,831	765,576
78,071	78,071	49	15,624	824,990
78,072	78,072	50	11,100	2,862,750
78,073	78,073	39	32,300	432,900
7,000	113,610	219	105,510	64,322,100
610	262,670	329	39,460	4,076,760
4,070	4,070	106	2,830	39,500
70	45,150	5	5,370	28,850
2,970	2,970	6	2,587	16,110
2,971	2,972	7	1,192	12,544
2,972	2,973	8	1,345	10,708
10,060	10,060	20	14,130	367,380
10,060	10,060	26	14,130	151,110
4,700	4,700	46	19,290	681
14,170	14,170	116	175,740	29,380
				3,61

# TECHNOLOGY TO ENHANCE LEARNING

Home » Lessons » Lesson 14: Retirement ... » Objectives and Readings

The Concordia Times FINA 200  
FINANCIAL NEWS

**Objectives and Readings**

Study Notes

Life Situation Case

Review Concepts

Financial Planning Problems

Self-Test

Rate this Lesson

## Lesson 14: Retirement Planning

### Objectives and Readings

### Part 5: Controlling Your Financial Future

**There are two lessons in Part 5:**

**Lesson 14: Retirement Planning**  
Lesson 15: Estate Planning

**Learning Objectives:**

1. Recognize the importance of retirement planning.
2. Analyze your current assets and liabilities for retirement.
3. Estimate your retirement spending needs.
4. Identify your retirement housing needs.
5. Determine your planned retirement income.
6. Develop a balanced budget based on your retirement income.

**Assigned Reading:**

[Chapter 14: Retirement Planning](#)  
(Terms of use below)

Listen to your professor discuss controlling your financial future.

(Video Length 10:32)

**Terms and Conditions of Use of PDFs:** It is understood and agreed that the information in the PDF documents is for the personal use of the registered student only and will not be shared or disseminated via e-mail or by any other means. These documents may, however, be printed for personal use by the registered student. Failure to abide by these conditions will result in immediate suspension of access to the course content and possible sanctions by the content publisher.

# STUDY NOTES

- PASSIVE AND INTERACTIVE ELEMENTS
- PASSIVE
  - VIDEOS OF PROFESSOR
    - INTRODUCE COURSE COMPONENTS
    - PUT A 'FACE' ON THE COURSE
  - INTERVIEWS WITH EXPERTS
  - AUDIO WALK THROUGH (CAMTASIA)



# AUDIO WALK THROUGH

Housing Affordability and Mortgage Qualification Amounts

	Example A	Example B
Step 1:		
Step 2:		
Step 3:		
Step 4:		
Step 5:		

00:15 / 02:46

Housing Affordability and Mortgage Qualification Amounts

	Example A	Example B
<b>Step 1:</b> Determine your monthly gross income (annual income divided by 12).	\$ 36,000 ÷ 12	
<b>Step 2:</b> With a down payment of at least 10 percent, lenders use 30 percent of monthly gross income as a guideline for the GDS ratio, and 40 percent of monthly gross income as a guideline for the TDS ratio.	\$ 3,000 × .40 \$ 1,200	\$ 3,000 × .30 \$ 900
<b>Step 3:</b> Subtract other debt payments (e.g., payments on an auto loan) and an estimate of the monthly costs of property taxes, heating, homeowner's insurance, mortgage insurance, and condo fees if applicable.	— 280 — 240	— 240
<b>(a) Affordable monthly mortgage payment</b>	\$ 680	\$ 660
<b>Step 4:</b> Divide this amount by the monthly mortgage payment based on current mortgage rates—a 7 percent, 25-year loan, for example (see Exhibit 7-7) and multiply by \$1,000.	÷ \$ 7.00 × \$ 1,000	÷ \$ 7.00 × \$ 1,000
<b>(b) Affordable mortgage amount</b>	\$ 97,143	\$ 94,286
<b>Step 5:</b>		

02:00 / 02:46

# STUDY NOTES

- INTERACTIVE
  - LIFE SITUATION CASE (TEXTBOOK)
  - LINKS TO GENERIC CALCULATORS (E.G. LOAN AMORTIZATION)
  - CUSTOM-MADE CALCULATORS (E.G. MORTGAGE AFFORDABILITY)

# MORTGAGE AFFORDABILITY WORKSHEET



## Housing Affordability and Mortgage Qualification Amounts

<b>Step 1:</b> Determine your monthly gross income (Enter annual income).	<input type="text" value="0"/> / 12 = <input type="text"/>
<b>Step 2:</b> With a down payment of at least 10 percent, lenders use 30 percent of monthly gross income as a guideline for the gDs ratio, and 40 percent of monthly gross income as a guideline for the TDs ratio.	<input type="text"/> x <input type="text" value="0.40"/> = <input type="text"/>
<b>Step 3:</b> Subtract other debt payments (e.g., payments on an auto loan) and an estimate of the monthly costs of property taxes, heating, homeowner's insurance, mortgage insurance, and condo fees if applicable.	<input type="text" value="0"/> + <input type="text" value="0"/> + <input type="text" value="0"/> + <input type="text" value="0"/> + <input type="text" value="0"/> = <input type="text"/>
<b>(a) Affordable monthly mortgage payment:</b>	<input type="text"/>
<b>Step 4:</b> Divide this amount by the monthly mortgage payment based on current mortgage rates — a 7 percent, 25-year loan, for example (see Exhibit 7-7) and multiply by \$1,000.	<input type="text" value="0"/> x <input type="text" value="1000"/> = <input type="text"/>
<b>(b) Affordable mortgage amount</b>	<input type="text"/>
<b>Step 5:</b> Divide your affordable mortgage amount by 1 minus the fractional portion of your down payment (e.g. a 10 percent down payment).	<input type="text" value="0"/>
<b>(c) Affordable home purchase price</b>	<input type="text"/>

The two ratios lending institutions use (step 2) and other loan requirements may vary based on a variety of factors, including the type of mortgage, the amount of the down payment, your income level, and current interest rates.

# TECHNOLOGY TO ENHANCE COMMUNICATION

- MASS AND INDIVIDUAL EMAILS
- BLOGS
- ANNOUNCEMENTS
- DISCUSSION BOARD
- PRESCHEDULED LIVE INTERACTION VIA ADOBE CONNECT

# ANNOUNCEMENTS

## Courses Management

My eConcordia >> Courses Management >> Announcements

### Announcements

Semester: Winter 2013 (/4)

Course: FINA 200 - Personal Finance

<input type="checkbox"/>	Title	Content Preview	Created On	Page Hits	Published	View	Edit	Delete
<input type="checkbox"/>	Activities for Week 11 - March 25 to March 31	We should have the results of Case 2 ready by the end of the week. I have posted the solutions and h [...]	2013/03/25 07:54:25	128	✓	<a href="#">View</a>	<a href="#">Edit</a>	<a href="#">-</a>
<input type="checkbox"/>	Revised Case 2 Solution	Thanks Amanda! Amanda pointed out that Angelik would not be eligible to receive OAS until she's 6 [...]	2013/03/22 16:52:27	245	✓	<a href="#">View</a>	<a href="#">Edit</a>	<a href="#">-</a>
<input type="checkbox"/>	Case 2 and Sample Quiz 3	The TAs will work hard next week in order that I can release the grades for Case 2 ASAP. [...]	2013/03/22 16:22:38	174	✓	<a href="#">View</a>	<a href="#">Edit</a>	<a href="#">-</a>
<input type="checkbox"/>	Link to Case 2 VOH and Rescheduling of Ali's VOH	Here is the link to my brief explanation of Case 2 (few students participated and few questions wer [...]	2013/03/19 12:34:31	502	✓	<a href="#">View</a>	<a href="#">Edit</a>	<a href="#">-</a>
<input type="checkbox"/>	Activities for Week 10 - March 18 to March 24	Remember that Case 2 is due by 5:00 p.m. on Thursday, March 21. In preparation for the case [...]	2013/03/18 07:48:32	273	✓	<a href="#">View</a>	<a href="#">Edit</a>	<a href="#">-</a>
<input type="checkbox"/>	VOH for Case 2	All the TAs and myself will be holding virtual office hours leading up to the submission of Case 2 [...]	2013/03/14 08:28:18	507	✓	<a href="#">View</a>	<a href="#">Edit</a>	<a href="#">-</a>
<input type="checkbox"/>	Activities for Week 10 - March 11 to March 17	This week you will continue the study of investments - specifically, mutual funds (Chapter 13). Ple [...]	2013/03/11 09:23:39	208	✓	<a href="#">View</a>	<a href="#">Edit</a>	<a href="#">-</a>
<input type="checkbox"/>	Quiz 2 Results and Case 2	Congratulations! The average on Quiz 2 was 73%, which is excellent. Now, not to lose the mo [...]	2013/03/08 08:43:21	388	✓	<a href="#">View</a>	<a href="#">Edit</a>	<a href="#">-</a>

# DISCUSSION BOARD

18/03/2013 10:53 PM



**Ali.Eldirani**

Posts: 35  
Joined: 06/07/2012

Hi Guys, I am Ali your TA,  
Sorry for the delay, mondays are usually the busiest for me. I will get back to you regarding all of your questions tomorrow.  
Also, please expect some announcements soon regarding make up VOH sessions.

Best,  
Ali

Moderator Options >

Post Functions

User Functions

Reply : Quote : Top : Bottom : Edit

19/03/2013 12:08 AM



**shackerbousquet**

Posts: 5  
Joined: 11/01/2013

Hi sorry I have another question. How  
read well we are suppose to analyze B

Thank you  
Sabine

[Move Message](#)  
[Move All Messages](#)  
[Move Topic](#)  
[Delete Message](#)  
[Delete Topic](#)  
[Update Message](#)  
[Lock Topic](#)  
[Don&#39;t Archive](#)  
[Empty Trash](#)

[E-mail User](#)  
[View Profile](#)  
[Banning](#)

User Information

**IP Address:** 24.37.6.251  
**Name:** Ali.Eldirani  
**E-mail:** [Ali.Eldirani@econcordia.com](mailto:Ali.Eldirani@econcordia.com)  
**Last Online:** 19/03/2013 11:37 AM  
**E-mail Enabled:** No  
**Profile Enabled:** No

What kind of information are we suppose to provide? If I  
uld we compare everything for both?

Moderator Options >

Reply : Quote : Top : Bottom : Edit

# LIVE INTERACTION VIA ADOBE CONNECT

- ORIENTATION SESSION
- VIRTUAL OFFICE HOURS
- FINAL EXAM TUTORIAL
- ALL SESSIONS ARE RECORDED AND A LINK MADE AVAILABLE

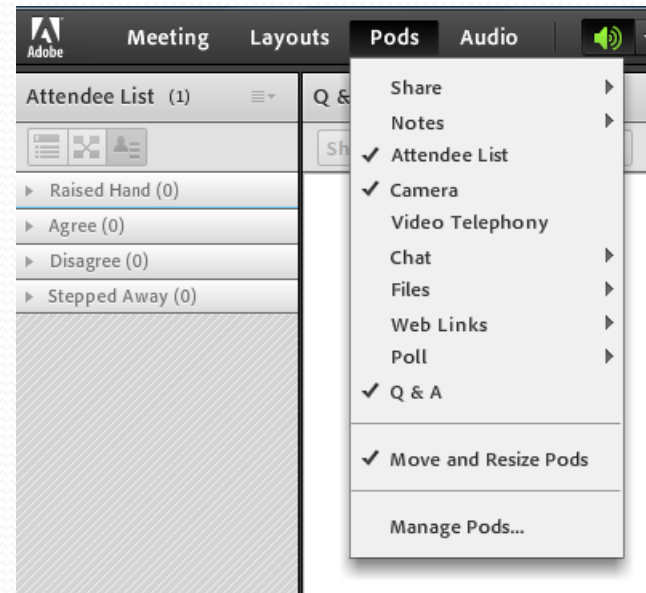
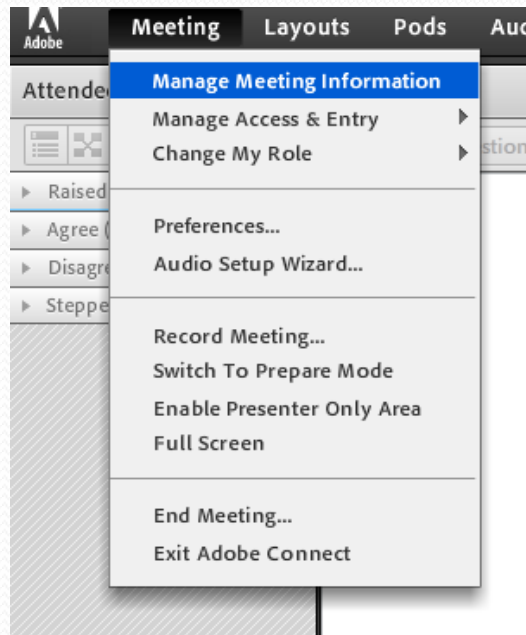
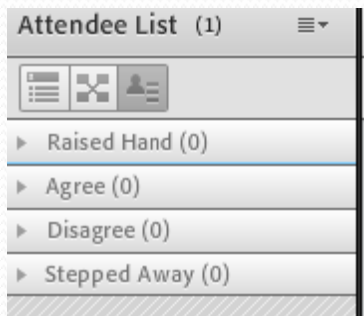
# LIVE INTERACTION VIA ADOBE CONNECT

The screenshot displays the Adobe Connect interface during a meeting. At the top, a navigation bar includes 'Meeting', 'Layouts', 'Pods', and 'Audio', along with icons for volume, microphone, and user management. The main interface is divided into several panels:

- Attendee List (1):** Located on the left, it shows a list of participants. Under 'Hosts (1)', 'Professor Ellison' is listed. 'Presenters (0)' and 'Participants (0)' are currently empty.
- Q & A:** A central panel with a 'Show All Questions' dropdown menu.
- Share 3:** A large panel on the right showing a 'Share My Screen' dropdown menu. The menu options are 'Share My Screen', 'Share Document', 'Share Whiteboard', and 'Recently Shared'. Above the menu is an icon representing a computer screen with various file types (PPT, PDF) and a musical note.
- Files 6:** A panel at the bottom left with a table header 'Name' and an 'Upload File...' button.
- FINA 200 CHAT (Everyone):** A chat window at the bottom right with a text input field and a 'Everyone' label.



# LIVE INTERACTION VIA ADOBE CONNECT



# TECHNOLOGY TO FACILITATE ASSESSMENTS

- MULTIPLE CHOICE QUIZZES
  - RANDOM QUESTIONS/RANDOM ORDER
  - STANDARD OR CUSTOM CLOCKS
  - RESETS
  - AUTOMATED GRADING AND GRADE REPORTS
  - RELEASE OF GRADES AND SOLUTIONS
- CASE STUDIES
  - AUTOMATED GRADING OF MATHEMATICAL COMPONENTS
  - STUDENT SUBMISSIONS AND TA UPLOADS
  - FEEDBACK AND COMMENTS
  - RELEASE OF GRADES AND SOLUTIONS
- GRADE SPREADSHEETS

# REMAINING CHALLENGES

- TO REACH OUT, MOTIVATE AND ENGAGE STUDENTS
- TO PERSONALIZE THE COURSE, SET THE TONE AND PROVIDE DIRECTION
- TO OVERCOME ISOLATION