

## UMBC UGC New Course Request: FINC 150H

Date Submitted: 11/21/2019

Proposed Effective Date: 8/1/2020

	Name	Email	Phone	Dept
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### COURSE INFORMATION:

Course Number(s)	FINC 150H
Formal Title	Financial Literacy
Transcript Title (≤30c)	Financial Literacy
Recommended Course Preparation	NA
Prerequisite <small>NOTE: Unless otherwise indicated, a prerequisite is assumed to be passed with a "D" or better.</small>	A 3, 4, or 5 on the LRC/PLC MATH placement exam or MATH 104 or 106 with a grade of "C" or better. Students must be admitted to the Honors College.
# of Credits <small>Must adhere to the UMBC Credit Hour Policy</small>	3
Repeatable for additional credit?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Max. Total Credits	3 <small>This should be equal to the number of credits for courses that cannot be repeated for credit. For courses that may be repeated for credit, enter the maximum total number of credits a student can receive from this course. E.g., enter 6 credits for a 3 credit course that may be taken a second time for credit, but not for a third time. Please note that this does NOT refer to how many times a class may be retaken for a higher grade.</small>
Grading Method(s)	<input checked="" type="checkbox"/> Reg (A-F) <input type="checkbox"/> Audit <input checked="" type="checkbox"/> Pass-Fail

### PROPOSED CATALOG DESCRIPTION (Approximately 75 words in length. Please use full sentences.):

This course examines financial decisions encountered over the life cycle. This knowledge can improve financial decisions and is useful to those who may become self-employed entrepreneurs. Topics covered include time value of money, consumption and savings, financial planning and budgeting, investing in human capital and career choices, taxes, credit and borrowing, insurance, investing in assets such as stocks and bonds, and retirement. Public policy questions and insights from behavioral economics may be examined.

### RATIONALE FOR NEW COURSE:

a.)

Research indicates that most people, both in America and in other countries, have limited financial knowledge and limited capability to make well-informed financial decisions. This includes many with undergraduate or more advanced degrees. With increasing complexity of financial decisions, this is a growing problem. The rationale for the course is to assist students to become more financially literate as they face financial decisions across their life cycle. In addition, the course can help provide knowledge and context about public policy questions concerning debt and credit, insurance, taxes, and retirement, for example.

The limited prerequisite barriers make the course available to a wide range of UMBC students. Vivian Armor supports making this an elective for the ENTR minor as it covers important knowledge and skills for those who pursue entrepreneurial ventures.

Perhaps in the future the course can receive Social Science general education status.

This type of course is commonly offered at four-year colleges and universities. About one-half have it in their catalog. Ones in our region that currently offer this course (meaning it appears in a recent Schedule of Classes) are: UM-College Park, Virginia Commonwealth University, Drexel, George Mason, American, Frostburg, Salisbury. Examples of universities that enroll hundreds students in this type of course each academic year include: University of Georgia, West Virginia University, Arizona State University, Michigan State University, and Ohio University.

b)

The course is planned to be offered at least once per academic year, with expansion (in number of sections or section size) as demand warrants.

c)

This is meant primarily to be a service course for the university. It may serve as an introduction to finance and economics that would pique the interest of undeclared students in the Economics Department's majors and minors, but that is secondary.

The FINC label was created last year in conjunction with the UGC's approval of FINC 300 – Financial Markets and Analysis on October 11, 2018. FINC 300 is now a live course, being taught in Fall 2019. The purpose of the FINC label is to house Economics Department courses that do not count toward any of our major or minor programs. We do not want ECON major or minor students to have the incorrect understanding that they are required or expected to take those courses, and so slow their progress through their programs. At the same time, FINC 300 and the proposed FINC 150H have no ECON course prerequisites (although ECON 101 and/or ECON 121 are recommended preparation for FINC 300), reflecting that courses under the FINC label are intended for a much wider range of students than just ECON majors and minors. The proposed FINC 150H course is designed for a University-wide audience, and so is exactly the sort of course for which the FINC label was established last year. The Economics Department receives credit for FINC courses. This is analogous to the Geography SCI 100 course (not GES 100), History using the HCST label, English using the SPCH label for courses they wish to separate from their main programs. (See the OIR document submitted with this form listing course labels by department as of Fall 2019.)

d)

There is no primary student population as all students with an interest can enroll. As noted above, we believe that a financial literacy course can be beneficial to a wide range of UMBC students.

The Honors College supports an H section of the course. We are submitting a separate application for FINC 150. The H section will use an enrichment model in which students meet with the “regular” section, but H students will engage in a research experience and paper related to the course material. This is noted in the Grading section of the draft syllabus for FINC 150/150H.

The course will be submitted for approval as an elective in the Entrepreneurship minor once it is approved by the Undergraduate Council. As noted above, Vivian Armor supports making this an elective for the ENTR minor as it covers important knowledge and skills for those who pursue entrepreneurial ventures.

e)

The 100 level is chosen to reflect the limited prerequisite barriers. A 100 label would be acceptable if UGC wants that, but the 150 reflects that there is some (albeit minimal) prerequisite.

f)

The course will require basic facility in quantitative skills (algebra, exponents, computer use) to understand and apply some of the material. It is expected that the prerequisites (which are the same as for STAT 121) will be sufficient preparation. We are not sure whether a 3 on the placement test does or does not reflect decent enough quantitative facility (MATH 155 requires 4 or 5 or MATH 106), but have chosen to err on the side of more open availability.

g)

Regular or P/F is offered. The former will dominate enrollment, but due to what we see as the practical benefits of this course for any student, we want to retain the P/F option for those students who might be interested in the course but have GPA concerns. which is a rare. As noted above, if the course is approved then it may subsequently be

accepted as part of the ENTR minor. Students are made aware in the advising materials that each course for the ENTR minor must be completed with a “C or better”, and so the P/F option should not be used in that case.

h)

N/A

**ATTACH COURSE SYLLABUS (mandatory):**

## FINC 150/150H: Financial Literacy

Instructor: XXXXX

Office hours and contact information: XXXXX

### *Course description*

This course examines the various financial decisions encountered over the life cycle. This knowledge should lead to improved financial capability and decisions and is useful to those who may become small business owners or entrepreneurs. Topics include: time value of money calculations, consumption and savings decisions, financial planning and budgeting, investing in human capital (education) and career choices, taxes, the use of credit and borrowing, insurance, investing in assets such as stocks and bonds, and retirement. The role of public policy, and insights from behavioral economics and economic psychology may also be explored.

### *Prerequisites*

Understanding the course material requires basic quantitative ability. The course prerequisite is you must have scored a 3, 4 or 5 on the LRC/PLC MATH placement exam or passed MATH 104 or 106 with a grade of 'C' or better to enroll in this course. No background in economics, accounting or finance is assumed, but ECON 101 and/or ECON 121 would provide useful background.

The main course objectives are that students will understand:

- The current state of their financial knowledge
- Career choices and income expectations
- Basic financial calculations and spreadsheet use
- Taxes (income, business, Social Security/Medicare)
- Credit and credit scores
- Types of loans (personal and business)
- Insurance (health, property, liability)
- Investments
- Retirement issues and planning
- Policy and regulation related to financial topics
- Insights from behavioral economics and economic psychology
- Where to find data and research related to financial topics

### *Required book*

*Personal Finance: Turning Money into Wealth, 7<sup>th</sup> ed.* Arthur J. Keown, 2016, Pearson.

Videos and additional readings will be assigned as well.

*Supplemental book*

*The Index Card: Why Personal Finance Doesn't Have to be Complicated*, Helaine Olen and Harold Pollack, 2016, Penguin Group.

Some websites that will be referred to are listed below:

U.S. Securities and Exchange Commission

<https://www.sec.gov/page/investor-section-landing>

U.S. Internal Revenue Service

<https://www.irs.gov/statistics>

U.S. Small Business Administration

<https://www.sba.gov/>

Investopedia

<https://www.investopedia.com/>

Financial Industry Regulatory Authority

<http://www.finra.org/>

U.S. Social Security Administration

<https://www.ssa.gov/>

Investment Company Institute

<https://www.ici.org/>

*Course Schedule Outline*

Meeting, Topics, Reading

Week 1: Introduction

- Course goals and structure
- The financial planning process and measuring financial health

Assignment: Career choices and income prospects (career paths, self-employment/entrepreneurship)

Reading: Keown Chapters 1, 2

Week 2: Understanding and Appreciating the Time Value of Money

- What is it?
- Various calculations
- Applications and illustrations

Assignment: Calculating the rate of return on education and the rate of return on a new business venture

Reading: Keown Chapter 3

Week 3: Taxes

- What are the various taxes we pay?

Assignment: Calculating your income taxes and taxes on business income

Reading: Keown Chapter 4

Week 4: Cash Management and Credit Cards

- Managing liquid assets and using credit cards

Reading: Keown Chapters 5, 6

Week 5: Loans

- Students loans
- Consumer loans
- Business loans

Assignment: How individuals and entrepreneurs borrow and use financial institutions (banks, credit unions, savings and loans)

Reading: Keown Chapter 7

Week 6: Homes and Automobiles

- The purchase and financing of automobiles
- The purchase and financing of homes

Reading: Keown Chapter 8

Week 7: EXAM 1

Week 8: The Role of Insurance

- Life and Health Insurance
- Property and Liability Insurance

Assignment: The importance of insurance for individuals and the self-employed

Reading: Keown Chapters 9, 10

Week 9: Investments

- Investment Basics

Assignment: Types of financial assets and their risk and return characteristics

Reading: Keown Chapter 11

Week 10: Stocks

- Understanding the stock market

Assignment: The special case of initial public offerings (IPOs)

Reading: Keown Chapter 12

Week 11: Bonds and other Investments

- Bonds
- Mutual Funds

Reading: Keown Chapters 13, 14

Week 12: Life Cycle Issues

- Retirement Planning
- Estate Planning

Assignment: Retirement plans for workers and the self-employed

Week 13: Financial Literacy/Capability, Public Policy, Financial Innovations

- Developing ongoing financial knowledge and capability
- The major regulators in the financial world
- Financial frauds

Assignment: Fintech and the financial future

Week 14: EXAM 2

*Course grading*

Quizzes and Assignments: 12 worth 35% of grade

Exams: 2 worth 65% of grade

Note: Students enrolled in FINC 150H will write a research paper on a topic agreed to with the instructor. This will be worth 20% of the course grade. The quizzes and assignments will be worth 20% and the exams worth 60% for FINC 150 H students.

Students will be expected to attend two events on campus (or off campus) related to financial decisions, entrepreneurship, or career planning. These will count as two of the assignments.

The course grade will be based on the percentage ranges:

A: 90%+      B: 80%-89%      C: 70%-79%      D: 60%-69%      F: 59% points

Students taking the course Pass/No Pass must have 60% or higher for a Pass.

#### UMBC Statement on Academic Integrity:

“By enrolling in this course, each student assumes the responsibilities of an active participant in UMBC’s scholarly community in which everyone’s work and behavior are held to the highest standards of honesty. Cheating, fabrication, plagiarism, and helping others to commit these acts are all forms of academic dishonesty, and they are wrong. Academic misconduct could result in disciplinary action that may include, but is not limited to, suspension or dismissal. To read the full Student Academic Conduct Policy, consult the UMBC Student Handbook, the Faculty Handbook, or the UMBC Policies section of the UMBC Directory.”

More information is available at: <http://oue.umbc.edu/home/academic-integrity/resources-for-students/>

#### UMBC Student Disability Services Statement:

UMBC is committed to eliminating discriminatory obstacles that may disadvantage students based on disability. UMBC complies with federal legislation for individuals with disabilities (Section 504 of the Rehabilitation Act of 1973, the Americans with Disabilities Act of 1990, and the ADA of 2009) that offers reasonable accommodations to qualified students with disabilities. Student Disability Services (SDS), formerly Student Support Services, is the UMBC department designated to:

- receive and maintain **confidential** files of disability-related documentation,
- certify eligibility for services,
- determine reasonable accommodations,
- develop with each student plans for the provision of such accommodations, and
- serve as a liaison between faculty members and students regarding disability-related concerns.

If you have a documented disability and need to request academic accommodations, please refer to the SDS website at [sss.umbc.edu](http://sss.umbc.edu) or contact the office by phone at 410-455-2459, via email at [sss@umbc.edu](mailto:sss@umbc.edu), or in person in Math/Psychology Room 213. If you require accommodations for this class, make an appointment to meet with me to discuss your SDS-approved accommodations.

More information is available at: <http://sds.umbc.edu/>



Course Registration Summary by Term  
Credit Hours by Organization and Subject

Version: Begin Term Census

	Fall 2019							Total
	Undergraduate			Graduate				
	Lower	Upper	Total	Grad 1	Grad 2	Grad 3	Total	
Total	81,951.0	67,264.0	149,215.0	10,997.0	2,040.0	3,343.0	16,380.0	165,595.0
CAHSS	43,574.0	31,787.0	75,361.0	3,540.0	674.0	973.0	5,187.0	80,548.0
Afric Std	552.0	318.0	870.0					870.0
AFST	552.0	318.0	870.0					870.0
Amer Std	582.0	915.0	1,497.0					1,497.0
AMST	534.0	915.0	1,449.0					1,449.0
PUBH	48.0		48.0					48.0
Anc Std	2,458.0	292.0	2,750.0					2,750.0
ANCS	1,101.0	186.0	1,287.0					1,287.0
ARCH	957.0	69.0	1,026.0					1,026.0
GREK	88.0	12.0	100.0					100.0
LATN	312.0	25.0	337.0					337.0
CAHSS, Othr	665.0	317.0	982.0					982.0
ASIA	120.0	122.0	242.0					242.0
GLBL	107.0	159.0	266.0					266.0
HUM	36.0		36.0					36.0
JDST	114.0	36.0	150.0					150.0
RLST	288.0		288.0					288.0
Dance	290.0	218.0	508.0					508.0
DANC	290.0	218.0	508.0					508.0
Economics	4,114.0	2,740.0	6,854.0	137.0	42.0		179.0	7,033.0
ECAC		219.0	219.0					219.0
ECON	4,114.0	2,503.0	6,617.0	137.0	42.0		179.0	6,796.0
FINC		18.0	18.0					18.0
Education	228.0	931.0	1,159.0	1,443.0	9.0		1,452.0	2,611.0
EDUC	228.0	931.0	1,159.0	1,368.0	9.0		1,377.0	2,536.0
MAED				75.0			75.0	75.0
Emgcy Hlth Svc	887.0	603.0	1,490.0	76.0	3.0		79.0	1,569.0
EHS	887.0	603.0	1,490.0	76.0	3.0		79.0	1,569.0
English	3,564.0	2,165.0	5,729.0	72.0	15.0	9.0	96.0	5,825.0
ENGL	3,312.0	2,165.0	5,477.0	72.0	15.0	9.0	96.0	5,573.0
SPCH	252.0		252.0					252.0
Gend & Wm Std	630.0	639.0	1,269.0	9.0			9.0	1,278.0
GWST	630.0	639.0	1,269.0	9.0			9.0	1,278.0

Note: Credit hours and FTEs are based on student registration. Excludes remedial and intercampus registration. Grad 1 refers to master's and 1st professional enrollments. Grad 2 refers to post-master's and doctoral enrollments. Grad 3 refers to master's and doctoral research supervision (798, 799, 898 and 899).

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Geog & Env Sys	3,689.0	1,370.0	5,059.0	210.0	36.0	113.0	359.0	5,418.0
GES	2,719.0	1,370.0	4,089.0	210.0	36.0	113.0	359.0	4,448.0
SCI	970.0		970.0					970.0
History	1,267.0	2,068.0	3,335.0	153.0	9.0	25.0	187.0	3,522.0
HCST	141.0		141.0					141.0
HIST	1,126.0	2,068.0	3,194.0	153.0	9.0	25.0	187.0	3,381.0
Lang Lit & Cult				30.0	87.0	222.0	339.0	339.0
LLC				30.0	87.0	222.0	339.0	339.0
Med & Comm Std	904.0	952.0	1,856.0					1,856.0
MCS	904.0	952.0	1,856.0					1,856.0
Modern LL & IC	8,623.0	2,199.0	10,822.0	117.0	15.0		132.0	10,954.0
ARBC	340.0	93.0	433.0					433.0
CHIN	300.0	118.0	418.0					418.0
FREN	1,412.0	150.0	1,562.0					1,562.0
GERM	492.0	75.0	567.0	3.0			3.0	570.0
HEBR	100.0		100.0					100.0
HIND	64.0		64.0					64.0
JPNS	800.0	84.0	884.0					884.0
KORE	640.0	119.0	759.0					759.0
LING	180.0	102.0	282.0					282.0
MLL	555.0	1,035.0	1,590.0	96.0	12.0		108.0	1,698.0
RUSS	260.0	81.0	341.0					341.0
SPAN	3,456.0	342.0	3,798.0	18.0	3.0		21.0	3,819.0
WOL	24.0		24.0					24.0
Music	1,443.0	907.0	2,350.0	3.0			3.0	2,353.0
MUSC	1,443.0	907.0	2,350.0	3.0			3.0	2,353.0
Philosophy	2,757.0	807.0	3,564.0					3,564.0
PHIL	2,757.0	807.0	3,564.0					3,564.0
Political Sci	1,221.0	1,815.0	3,036.0					3,036.0
POLI	1,221.0	1,815.0	3,036.0					3,036.0
Psychology	4,953.0	6,509.0	11,462.0	719.0	319.0	252.0	1,290.0	12,752.0
PSYC	4,953.0	6,509.0	11,462.0	719.0	319.0	252.0	1,290.0	12,752.0
Public Policy				230.0	115.0	293.0	638.0	638.0
PUBL				230.0	115.0	293.0	638.0	638.0
Socy, Anth & Hap	2,759.0	3,115.0	5,874.0	190.0	24.0	53.0	267.0	6,141.0
ANTH	669.0	408.0	1,077.0					1,077.0
GERO						45.0	45.0	45.0

Note: Credit hours and FTEs are based on student registration. Excludes remedial and intercampus registration. Grad 1 refers to master's and 1st professional enrollments. Grad 2 refers to post-master's and doctoral enrollments. Grad 3 refers to master's and doctoral research supervision (798, 799, 898 and 899).

Course Registration Summary by Term  
Credit Hours by Organization and Subject

Version: Begin Term Census

HAPP	546.0	999.0	1,545.0					1,545.0
SOCY	1,544.0	1,708.0	3,252.0	190.0	24.0	8.0	222.0	3,474.0
Theatre	686.0	655.0	1,341.0					1,341.0
THTR	686.0	655.0	1,341.0					1,341.0
Visual Arts	1,302.0	2,252.0	3,554.0	151.0		6.0	157.0	3,711.0
ART	1,197.0	2,252.0	3,449.0	151.0		6.0	157.0	3,606.0
LAS	45.0		45.0					45.0
VPA	60.0		60.0					60.0
CNMS	24,699.0	14,410.0	39,109.0	323.0	663.0	946.0	1,932.0	41,041.0
Biol Sci	3,829.0	4,724.0	8,553.0	175.0	88.0	320.0	583.0	9,136.0
BIOL	3,829.0	4,522.0	8,351.0	121.0	79.0	316.0	516.0	8,867.0
BTEC		202.0	202.0	54.0	9.0		63.0	265.0
MEES						4.0	4.0	4.0
Chemistry	4,758.0	3,787.0	8,545.0	34.0	184.0	180.0	398.0	8,943.0
CHEM	4,758.0	3,787.0	8,545.0	34.0	184.0	180.0	398.0	8,943.0
CNMS, Othr	149.0	72.0	221.0					221.0
NAVY	149.0	72.0	221.0					221.0
Math & Stat	11,463.0	5,343.0	16,806.0	111.0	213.0	167.0	491.0	17,297.0
MATH	10,339.0	1,326.0	11,665.0	42.0	129.0	98.0	269.0	11,934.0
STAT	1,124.0	4,017.0	5,141.0	69.0	84.0	69.0	222.0	5,363.0
Physics	4,500.0	484.0	4,984.0	3.0	178.0	279.0	460.0	5,444.0
PHYS	4,500.0	484.0	4,984.0	3.0	178.0	279.0	460.0	5,444.0
COEIT	9,142.0	17,819.0	26,961.0	6,876.0	703.0	1,424.0	9,003.0	35,964.0
Chem/Bioc/Env Eng	210.0	939.0	1,149.0	198.0	51.0	221.0	470.0	1,619.0
ENCH	210.0	939.0	1,149.0	168.0	42.0	160.0	370.0	1,519.0
ENEN				30.0	9.0	61.0	100.0	100.0
COEIT, Othr	858.0		858.0					858.0
ENES	858.0		858.0					858.0
Comp Sci & EE	5,050.0	8,108.0	13,158.0	3,950.0	424.0	669.0	5,043.0	18,201.0
CMPE	164.0	1,358.0	1,522.0	111.0	60.0	77.0	248.0	1,770.0
CMSC	4,298.0	6,731.0	11,029.0	1,244.0	246.0	403.0	1,893.0	12,922.0
COMP	588.0		588.0					588.0
CYBR				975.0			975.0	975.0
DATA				804.0	15.0		819.0	819.0
ENEE				60.0	100.0	189.0	349.0	349.0
ENMG				651.0	3.0		654.0	654.0
GCSP		19.0	19.0					19.0

Note: Credit hours and FTEs are based on student registration. Excludes remedial and intercampus registration. Grad 1 refers to master's and 1st professional enrollments. Grad 2 refers to post-master's and doctoral enrollments. Grad 3 refers to master's and doctoral research supervision (798, 799, 898 and 899).

Course Registration Summary by Term  
 Credit Hours by Organization and Subject

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SYST				105.0			105.0	105.0
Info Sys	2,298.0	6,358.0	8,656.0	2,450.0	174.0	337.0	2,961.0	11,617.0
HCC				207.0	19.0	96.0	322.0	322.0
HIT				384.0	6.0		390.0	390.0
IS	1,509.0	5,753.0	7,262.0	1,859.0	149.0	241.0	2,249.0	9,511.0
MGMT	789.0	605.0	1,394.0					1,394.0
Mech Eng	726.0	2,414.0	3,140.0	278.0	54.0	197.0	529.0	3,669.0
ENME	726.0	2,414.0	3,140.0	278.0	54.0	197.0	529.0	3,669.0
Erickson	1,537.0	737.0	2,274.0	84.0			84.0	2,358.0
Mgt of Ag Srvc	1,537.0	737.0	2,274.0	84.0			84.0	2,358.0
AGNG	1,537.0	737.0	2,274.0	84.0			84.0	2,358.0
OIA	474.0		474.0					474.0
Athletics	474.0		474.0					474.0
PHED	474.0		474.0					474.0
Prov/Acad Aff	306.0	51.0	357.0	174.0			174.0	531.0
ABCE	306.0	51.0	357.0	174.0			174.0	531.0
ENTR	306.0	51.0	357.0	174.0			174.0	531.0
Sch of Soc Work	787.0	1,936.0	2,723.0					2,723.0
Social Work	787.0	1,936.0	2,723.0					2,723.0
SOWK	787.0	1,936.0	2,723.0					2,723.0
UG Acad Aff	1,432.0	524.0	1,956.0					1,956.0
Honors Coll	264.0	368.0	632.0					632.0
HONR	264.0	368.0	632.0					632.0
Indiv Study		156.0	156.0					156.0
INDS		156.0	156.0					156.0
Ofc of UG Educ	1,168.0		1,168.0					1,168.0
FYE	311.0		311.0					311.0
FYS	777.0		777.0					777.0
TRS	80.0		80.0					80.0

Note: Credit hours and FTEs are based on student registration. Excludes remedial and intercampus registration. Grad 1 refers to master's and 1st professional enrollments. Grad 2 refers to post-master's and doctoral enrollments. Grad 3 refers to master's and doctoral research supervision (798, 799, 898 and 899).

Support for H-section of new Financial Literacy course Inbox x

**Jodi Kelber-kaye** <jodik@umbc.edu>  
to Simon, me  
Hi Simon--

Can you send an email (or just "reply all" saying you support this) to Doug in support of his UGC proposal to add an H-section to a new course he is proposing in ECON on financial literacy?

Thanks much,  
Jodi

**Simon Stacey** <spstacey@umbc.edu>  
to Jodi, me  
Hi all:

I enthusiastically support this proposal!

Regards,  
Simon

<input type="button" value="I vote yes."/>	<input type="button" value="Yes, I approve."/>	<input type="button" value="Not for me."/>
<input type="button" value="Reply"/>	<input type="button" value="Reply all"/>	<input type="button" value="Forward"/>