

COURSE SYLLABUS

Course Title:	Personal Finance	Date submitted:	Spring 2014 (AAC: 14-133)	
Department:	Business & Technology			
Curriculum:	Business Administration			
Course Descriptors: Make certain that the course descriptors are consistent with college and Board of Trustees policies, and the current course numbering system.	Course Code: (eg. ACC 101)	BFN*110	Prerequisites: None	
	Course Type:	L		
	A: Clinical B: Lab D: Distance Learning I: Individual/Independent L: Lecture N: M: Seminar Internship P: Practicum U: Studio X: Combined Lecture/Lab Y: Combined Lecture/ Clinical/Lab Z: Combined Lecture/Studio			
	Elective Type:	G	Corequisites: None	
	AH: Art History E: English FA: Fine Arts FL: Foreign Language G: General HI: History HU: Humanities LAS: Liberal Arts & Sciences M: Math S: Science SS: Social Science			
	Credit Hours:	3		
	Developmental: (yes/no)	No		
	Contact Hours:	Lecture: 3		
		Clinical: 0		
		Lab: 0		
	Studio: 0			
	Other: 0			
	TOTAL: 3			
Class Maximum:	35	Other Requirements: None		
Semesters Offered:	FSp			
Catalog Course Description:	Provides an overview of the financial planning and investing process. It examines personal incomes and budgets, home and consumer financing, insurance of personal assets, personal investing and retirement planning. Topics covered will include the time value of money, investments, loans and credit, cash management, taxes, life and health insurance, and estate planning.			
Topical Outline: List course content in outline format.	<p>PART I. FINANCIAL PLANNING</p> <ol style="list-style-type: none"> 1. Financial Planning 2. Measuring Your Financial Health and Making a Plan 3. Understanding The Time Value of Money 4. Tax Planning and Strategies <p>PART II. MANAGING YOUR MONEY</p> <ol style="list-style-type: none"> 5. Cash and Liquid Asset Management 6. Using Credit Cards 			

	<p>7. Using Consumer Loans: The Role of Planned Borrowing</p> <p>8. The Home and Automobile Decision</p> <p>PART III. PROTECTING YOURSELF WITH INSURANCE</p> <p>9. Life and Health Insurance</p> <p>10. Property and Liability Insurance</p> <p>PART IV. MANAGING YOUR INVESTMENTS</p> <p>11. Investment Basics</p> <p>12. Securities Markets</p> <p>13. Investing in Stocks</p> <p>14. Investing in Bonds and Other Alternatives</p> <p>15. Mutual Funds: An Easy Way to Diversify</p> <p>PART V. LIFE CYCLE ISSUES</p> <p>16. Retirement Planning</p> <p>17. Estate Planning</p>
<p>Outcomes: Describe measurable skills or knowledge that students should be able to demonstrate as evidence that they have mastered the course content.</p>	<p>Upon successful completion of this course, the student will be able to do the following:</p> <p>COURSE:</p> <ol style="list-style-type: none"> 1. set financial goals and develop a financial plan which allows for the management of cash and savings and the appropriate use of credit 2. explain the time value of money 3. select appropriate types of insurance policies for specific needs 4. develop an investment plan for the future which may include saving for retirement, estate planning and the creation of a will <hr/> <p>PROGRAM: <i>(Numbering reflects Program Outcomes as they appear in the college catalog)</i></p> <p><u>Business Administration Program</u></p> <ol style="list-style-type: none"> 1. Successfully complete the business administration core courses and demonstrate competencies necessary for success in business administration including an understanding of: <ol style="list-style-type: none"> a) the role of accounting and finance in the management of a business enterprise 2. demonstrate the ability to integrate knowledge and apply learned skills for real-world business decision making 3. demonstrate proficiency in the General Education Abilities as they apply to the business professions <p><u>Finance Option</u></p> <ol style="list-style-type: none"> 1. demonstrate competency in investment and financing decisions <hr/> <p>GENERAL EDUCATION: <i>(Numbering reflects General Education Outcomes as they appear in the college catalog)</i></p> <ol style="list-style-type: none"> 7. Quantitative Reasoning -Students will learn to recognize, understand, and use the quantitative elements they encounter in various aspects of their lives. Students will develop a habit of mind that uses quantitative skills to solve problems and make informed decisions. <p>Demonstrates: Interprets numerical information and applies sufficient laws of logic and mathematics to solve problems using numbers, symbols, graphs and/or descriptions.</p> <p>Does Not Demonstrate: Misinterprets numerical information or insufficiently applies laws of logic and mathematics to solve problems using numbers, symbols, graphs and/or descriptions.</p>

<p>Evaluation: List how the above outcomes will be assessed.</p>	<p>Assessment will be based on the following criteria:</p> <ol style="list-style-type: none"> 1. instructor prepared evaluation instruments 2. student research report 3. collaborative in-class activities
<p>Instructional Resources: List library (e.g. books, journals, on-line resources), technological (e.g. Smartboard, software), and other resources (e.g. equipment, supplies, facilities) required and desired to teach this course.</p>	<p>Required: None Desired: None</p>
<p>Textbook(s)</p>	<p>Refer to current academic year printout</p>