

**Fond du Lac Tribal and Community College
COURSE OUTLINE FORM**

Updated 11/25/14

Please return this form to the college vice president of academic affairs and the chairperson of the Academic Affairs and Standards Council (AASC)

1. Prepared by: _____

2. Date submitted: _____

3. Date approved: 02/23/98 Date revised 04/22/15

4. Department/discipline: Business

5. Department(s) endorsement(s): _____

(Signatures of the person(s) providing the endorsement are required.)

6. Course Title: Personal Finance

Abbreviated course title (25 characters or less): _____

7. Course Designator: BUS

8. Course Level: 1080

9. Number of Credits: Lecture 3

Lab _____

10. Control Number (on site) 40

Control Number (online) _____

11. Catalog/Course description:

An overview of personal and family financial planning with an emphasis on financial record keeping, planning your spending, tax planning, consumer credit, making buying decisions, purchasing decisions, purchasing insurance, selecting investments, and retirement and estate planning.

12. Course prerequisite(s) or co-requisite(s): Accuplacer scores/ Other courses

Prerequisite(s):

Co-requisite:

13. **Course Materials** (Recommended course materials and resources. List all that apply, e.g. textbooks, workbooks, study guides, lab manuals, videos, guest lecturers).

College level materials and text chosen at discretion of instructor.

14. **Course Content** (Provide an outline of major topics covered in course)

1. Introduction/Personal Finance.
2. The banking services of financial institutions and consumer credit.
3. All about checking accounts.
4. Choosing a source of credit: The costs of credit alternatives.
5. Purchasing strategies of the consumer and legal protection.
6. The finances of housing.
7. The basics of insurance: car, life, medical, accident, residential and property.
8. The fundamentals of investing: Stocks, bonds, real estate, etc.
9. Retirement planning.

15. Learning Goals, Outcomes, and Assessment

At FDLTCC we have 4 Competencies Across the Curriculum (CAC) areas. They are as follows:

- A. Information Literacy (the ability to use print and/or non-print tools effectively for the discovery, acquisition, and evaluation of information)
- B. Ability to Communicate (the ability to listen, read, comprehend, and/or deliver information in a variety of formats.)
- C. Problem Solving (the ability to conceptualize, apply, analyze, synthesize, and/or evaluate information to formulate and solve problems.)
- D. Culture (knowledge of Anishinaabe traditions and culture, knowledge of one's own traditions and culture, knowledge of others' traditions and cultures, culture of work, culture of academic disciplines and/or respect for global diversity.)

Course Learning Outcomes will fulfill the identified competencies.

Course Learning Outcomes.

Upon completion of this course, the student will be able to:

1. Research, develop, and design a personal financial plan. (A, C)
2. Research various on-line and local insurance programs to ensure the safety of financial assets and investments. (A, C)
3. Present information on insuring ones assets and investments. (B)
4. Research, design, and develop personal financial statements using daily cash flow activities. (A, C, D)
5. Explore the culture and environment of the personal finance and investment field to apply information in one's life situation. (A, C, D)

16. **Minnesota Transfer Curriculum (MnTC):** If this course fulfills an MnTC goal area, state the goal area and list the goals and outcomes below:

See www.mntransfer.org

Goal Area(s): _____