



One College Drive, Blythe CA 92225
(760) 921-5500

Course Control Number: CCC000588126		
Course Outline Approval Dates		
Modality	Curriculum Committee	Board of Trustees
Face-to-face	3/14/2019	4/16/2019
Correspondence Ed.	3/14/2019	4/16/2019
Distance Ed.	3/14/2019	4/16/2019

COURSE OUTLINE OF RECORD

Course Information

Course Initiator: Sarah Frid			
CB01 - Subject and Course #: BUS 103			
CB02 - Course Title: Personal Finance			
New Course: <input type="checkbox"/>		Non-Substantial: <input checked="" type="checkbox"/>	
		Substantial: <input type="checkbox"/>	
Articulation Request: <input checked="" type="checkbox"/> UC		<input checked="" type="checkbox"/> CSU	
		<input type="checkbox"/> CSU-GE	
		<input type="checkbox"/> IGETC	
Lecture Hours: 54		Laboratory Hours:	
		Clinical/Field Hours:	
CB06/CB07: Course Units: 3.0			
Prerequisites:			
Co-requisites:			
Advisories: Completion of MAT 095 or appropriate placement based on AB 705 mandates			
CB03 - TOP Code:		0504.00 - Banking and Finance	
CB04 - Credit Status:		D - Credit - Degree Applicable	
CB05 - Transfer Status:		A - Transferable to both UC and CSU	
CB08 - Basic Skills Status:		N - Course is not a basic skills course	
CB09 - SAM Priority Code:		C - Clearly Occupational	
CB10 - Cooperative Work:		N - Is not part of Cooperative Work Experience Education Program	
CB11 - Course Classification:		Y - Credit Course	
CB13 - Approved Special:		N - Course is not a special class	
CB21 - Prior Transfer Level:		Y - Not Applicable	
CB22 - Noncredit Category:		Y - Credit Course	
CB23 - Funding Agency:		Y - Not Applicable	
CB24- Program Status:		1 - Program Applicable	
Transfer Request:		A= UC and CSU	

Please select the appropriate box(s) of the modalities in which this course will be offered, and fill out the appropriate sections for that mode.

- Face-to-Face – Section B
- Correspondence Education – Section C
- Distance Education – Section D

JUSTIFICATION OF NEED:

Given the economic problems of recent years, financial literacy has taken on an increased urgency as citizens are asked to assume greater and greater responsibility in maintaining solvency and providing for their retirements and their family's future. This course is part of the effort to increase financial literacy in general and to provide a useful elective for business students.

CATALOG DESCRIPTION:

This course develops a fundamental awareness of ways to think about solving financial questions, of applying financial principles to household decision making and of integrating the areas of income tax and estate planning, retirement, investments portfolio and risk management.

COURSE OBJECTIVES:

1. Personal financial planning
2. Financial statements – Assets, Debt and Equity
3. Time value of money
4. The budget process
5. Taxes and tax planning
6. Your own money (savings) and other people's money (credit)
7. Consumer strategies
8. Buying a home
9. Insuring yourself and your assets
10. Retirement and estate planning
11. Investment markets and strategies
12. Owning stocks
13. Owning bonds
14. Investing in mutual funds, real estate, commodities and collectibles

STUDENT LEARNING OUTCOMES:

1. Describe strategies to make informed budgeting and debt reduction decisions.
2. Describe how to cost-effectively acquire big-ticket items (home, automobiles, and education)
3. Describe how to use all the services of financial institutions to best advantage.

A. COURSE OUTLINE AND SCOPE

1. Outline of topics or content:

- a. Personal financial planning
- b. Financial statements – Assets, Debt and Equity
- c. Time value of money
- d. The budget process
- e. Taxes and tax planning
- f. Your own money (savings) and other people's money (credit)
- g. Consumer strategies
- h. Buying a home
- i. Insuring yourself and your assets
- j. Retirement and estate planning
- k. Investment markets and strategies
- l. Owning stocks
- m. Owning bonds
- n. Investing in mutual funds, real estate, commodities and collectibles

2. If a course contains laboratory or clinical/field hours, list examples of activities or topics:

3. Examples of reading assignments:

Reading assignments are required and may include, but are not limited to, the following:
Students will be assigned textbook chapters, study guides, and periodicals.

4. Examples of writing assignments:

Writing assignments may include, but are not limited to, the following:
Students will apply principles of the course by completing practice sets, and problem-solving assignments

5. Appropriate assignments to be completed outside of class:

Outside assignments may include, but are not limited to, the following:
Students will complete practice sets and problem-solving assignments.

6. Appropriate assignments that demonstrate critical thinking:

Students will be required to apply critical thinking in the development of solutions to assigned problems and in the completion of practice sets.

7. Other assignments (if applicable):

Check if Section B is not applicable

B. FACE-TO-FACE COURSE SECTIONS:

Face-to-face education

Is a mode of delivery in which instruction is delivered in a traditional classroom setting, with instructor and students located simultaneously in the same classroom facility.

1. Describe the methods of instruction:

In-class methods of instruction will range from lecturing, team assignments and presentations, individual student presentations, and other forms of interactive communications.

2. Describe the methods of evaluating of student performance.

Students will be evaluated through in-class exams, quizzes, short papers, and participation in classroom discussions.

3. Describe how the confidentiality of the student's work and grades will be maintained.

Instructors shall make reasonable efforts to protect the confidentiality of students' grades and graded work consistent with practices described in the Family Education Rights and Privacy Act (FERPA).

4. If the course has a lab component, describe how lab work is to be conducted and how student work is to be evaluated.

NOTE: Students will be encouraged by instructors of this course to direct themselves to the College's Disabled Students' Programs and Services (DSP&S) department if they believe they have a learning disability.

Check if Section C is not applicable

C. CORRESPONDENCE EDUCATION COURSE SECTIONS (Correspondence, hybrid correspondence)

Correspondence education

is a mode of delivery in which instructional materials are delivered by mail, courier or electronic transmission to students who are separated from the instructor by distance. Contact between instructor and students is asynchronous.

Hybrid correspondence education

is the combination of correspondence and face-to-face interaction between instructor and student.

1. Describe the methods of instruction.

Instructional materials concerning exams, homework assignments, problem solving and case studies will be delivered and received by mail (courier).

2. Describe the methods of evaluating student performance.

Correspondence Education methods of evaluation of student performance may include quizzes, exams, writing assignments, and portfolio projects

3. Describe how regular, effective contact between the instructor and a student is maintained.

Regular, effective contact includes, but is not limited to, exams; quizzes; essays; research papers; graded homework assignments;

syllabus receipt; office hours; instant messaging; and synchronous online discussions, e-mails, letters, notes, phone calls, or postings on the Bridge between instructor and student.

4. Describe procedures that help verify the individual submitting class work is the same individual enrolled in the course section.

Consistent with policy elements listed in the ACCJC's "Policy on Distance Education and on Correspondence Education," the College verifies the identity of a student who participates in class or coursework by using, at the College's discretion, such methods as a secure log-in and password, proctored examinations, or other technologies or practices that are developed and effective in verifying each student's identification.

5. Describe procedures that evaluate the readiness of a student to succeed in a correspondence or hybrid correspondence course section.

The procedure might consist of a short assessment questionnaire prepared by the instructor and self-administered by the student. The questionnaire would evaluate areas such as working independently, adhering to time lines, and familiarity with working online and with computer technology. The student would use the resulting score to evaluate his or her readiness to take the course in a correspondence or hybrid correspondence instructional mode.

6. Describe how the confidentiality of the student's work and grades will be maintained.

Instructors shall make reasonable efforts to protect the confidentiality of students' grades and graded work consistent with practices described in the Family Education Rights and Privacy Act (FERPA).

7. If the course has a lab component, describe how lab work is to be conducted and how student work is to be evaluated.

8. If the course requires specialized equipment, including computer and computer software or other equipment, identify the equipment, and describe how it is to be accessed by students.

Note: Students will be encouraged by instructors of this course to direct themselves to the College's Disabled Students' Programs and Services (DSP&S) department if they believe they have a learning disability.

Check if Section D is not applicable

D. DISTANCE EDUCATION COURSE SECTIONS (online, ITV, hybrid)

Online education

is a mode of delivery in which all instruction occurs online via the Internet. Student and instructor access to email and the Internet is required. Students are required to complete class work using email, chat rooms, discussion boards and other instructional online venues.

Interactive television (ITV)

is a mode of synchronous delivery in which instruction occurs via interactive television (closed circuit).

Hybrid instruction

is a combination of face-to-face instruction and online instruction.

1. Describe the methods of instruction.

For online, students will need access to the internet for emails, chat rooms, discussion boards and other instructional online venues. For interactive television (ITV), instruction occurs via interactive television (closed circuit). Because ITV contact is virtually identical to face-to-face instruction (camera scans of remote classroom) the instruction methods are identical to those of face-to-face instruction.

2. Describe the methods of evaluating of student performance.

For online, work submitted over the internet is evaluated; for ITV, evaluation is identical to that of face-to-face instruction.

3. Describe how regular, effective contact between the instructor and a student is maintained.

Regular, effective contact includes, but is not limited to, exams; quizzes; essays; research papers; graded homework assignments; syllabus receipt; office hours; instant messaging; on line discussions; e-mails; letters; notes; phone calls; or postings on the Bridge between instructor and student.

4. Describe procedures that help verify the individual submitting class work is the same individual enrolled in the course section.

Consistent with policy elements listed in the ACCJC's "Policy on Distance Education and on Correspondence Education," the College verifies the identity of a student who participates in class or coursework by using and the College's discretion, such methods as a secure log-in and password, proctored examinations, or other technologies or practices that are developed and effective in verifying each student's identification.

5. Describe procedures that evaluate the readiness of a student to succeed in an online, ITV or hybrid course section.

The procedure might consist of a short assessment questionnaire prepared by the instructor and self-administered by the student. The questionnaire would evaluate areas such as working independently, adhering to timelines, and familiarity with working online and with computer technology. The student would use the resulting score to evaluate his or her readiness to take the course in an online, ITV or hybrid instructional mode.

6. Describe how the confidentiality of the student's work and grades will be maintained.

Instructors shall make reasonable efforts to protect the confidentiality of students' grades and graded work consistent with practices described in the Family Education Rights and Privacy Act (FERPA).

7. If the course has a lab component, describe how lab work is to be conducted and how student work is to be evaluated.

8. If the course requires specialized equipment, including computer and computer software or other equipment, identify the equipment, and describe how it is to be accessed by students.

Technical assistance will be available for the Bridge and at remote locations to enable ITV/Smartboard transmissions.

Note: Students will be encouraged by instructors of this course to direct themselves to the College's Disabled Students' Programs and Services (DSP&S) department if they believe they have a learning disability.

E. REPRESENTATIVE TEXTBOOKS AND OTHER READING AND STUDY MATERIALS:

List author, title, and current publication date of all representative materials.

Siegel, Personal Finance, 1.1 ed, 2014

SIGNATURES

COURSE INITIATOR: _____

DATE: _____

DIVISION CHAIR: _____

DATE: _____

LIBRARY: _____

DATE: _____

CHAIR OF CURRICULUM COMMITTEE: _____

DATE: _____

SUPERINTENDENT/PRESIDENT: _____

DATE: _____