COURSE OUTLINE

<table>
<thead>
<tr>
<th>COURSE:</th>
<th>PREFIX NO.</th>
<th>EFFECTIVE DATE</th>
<th>NEXT REVIEW DATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>BAF</td>
<td>101</td>
<td>Fall 2015</td>
<td>Fall 2016</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>TITLE:</th>
<th>CREDITS</th>
<th>CONTACTS</th>
</tr>
</thead>
<tbody>
<tr>
<td>PERSONAL FINANCE</td>
<td>3</td>
<td>CLASS - LAB - TOTAL</td>
</tr>
<tr>
<td></td>
<td>3</td>
<td>0</td>
</tr>
</tbody>
</table>

PREREQUISITES: NONE

DESCRIPTION: This course includes the practical applications of concepts and techniques used in managing personal finances. Major areas of study include financial planning, budgeting, credit use, housing, insurance, investments, and retirement planning.

TEXTBOOK(S) OR ALTERNATIVE: None Internet Assignments

MATERIALS (specifying those to be purchased by student):

COLLATERAL READING: Business sections of newspaper articles relating to current topics

CLASS MANAGEMENT ACTIVITIES (Attendance, tardies, testing, etc.):

ACADEMIC HONESTY: During a test, as well as on any written assignment, paper, or project, anyone caught exchanging information or copying someone else's work will be given a grade of "F" on that work and will face further disciplinary action. Refer to the "Student Code Book" on "Academic Dishonesty".

ABSENCES: Twenty percent (20%) of total class hours will be the maximum number allowed. There are no excused absences except those verified by other instructors for field trips or school related assignments. A student with a doctor's excuse will be able to make up missed work, but the absence is still counted toward the twenty percent.

TARDIES: A student is tardy if he/she arrives for class after the instructor has checked the class roll. Three tardies will count as one absence.

MAKEUP TESTS: Makeup tests will be given at the discretion of the instructor. Any missed test will be put in the Success Center to be made up. The test should be made up within one week upon return or a ten point deduction will be applied.

ASSIGNED WORK: If an assignment is given to the class while a student is absent, he/she is required to turn in the work on the first day back in class.
CLASSROOM ETIQUETTE: An integral part of an education is developing a sense of integrity and responsibility not only toward ourselves but also toward others. In the classroom, as on the job or in your home, exhibiting appropriate behavior reflects on your maturity. Arriving late to class, being unprepared, inappropriate talking while class is in session, etc. negatively reflect on you and your fellow students. Please be considerate. Remember no food or drinks are allowed in classrooms. Cell phones should not be on during class.

STUDENT ID: It is mandatory that every student wear his or her student ID at all times. Students may get a temporary ID in the Student Services Offices.

DISABILITIES STATEMENT: Students with disabilities are encouraged to contact the Dean of Student Services to discuss needs or concerns as they pursue an academic program and participate in campus life. The Dean of Student Services will provide guidance regarding official documentation of disabilities and/or accommodation of needs. (See College Catalog)

RESOURCES (A-V, persons, tools/equipment):
Videos
Guest speakers
News articles
Handouts
Internet sites

COURSE TOPICAL OUTLINE (List topics and sub-topics of course) and Calendar or approximate length of time devoted to topic.

TENTATIVE COURSE SCHEDULE

Part 1 Foundations of Financial Planning
Part 2 Managing Assets and Credits
Part 3 Managing Insurance Needs
Part 4 Retirement Planning

LEARNING OUTCOMES/OBJECTIVES OF COURSE: Upon successful completion of this course the student should be able to complete the following tasks: set personal and financial goals; prepare an annual budget and other financial statements; determine income tax liability; make improved decisions in the marketplace relating to cost of housing, purchase of consumer durables, and the use of savings and credit; calculate insurance protection needs for life, health, property, and liability; identify basic investment alternatives; and estimate retirement needs.
INSTRUCTIONAL METHODS TO COMPLETE LEARNING OUTCOMES/OBJECTIVES:
- Lecture
- Discussion
- Videos
- Guest speakers
- Homework problems

EVALUATIVE METHODS TO APPRAISE LEARNING OUTCOMES/OBJECTIVES:
- Assigned Work 35%
- Budget Preparation 35%
- Class Participation 30%

GRADING SCALE:
- A = 90 - 100
- B = 80 - 89
- C = 70 - 79
- D = 60 - 69
- F = LESS THAN 60