

Course Outline of Record

1. Course Code: BUFI-012
2.
 - a. Long Course Title: Money Management and Planning for the Future
 - b. Short Course Title: MONEY MGMT/PLANNING
3.
 - a. Catalog Course Description:

This course provides students with an introductory understanding of economic and financial principles and the environment within which consumer and business decisions are made. It helps those interested in pursuing a career in financial services develop an appreciation for financial concerns of their clients. It also helps students make more informed decisions about setting their own career and financial goals, as well as managing their budget, taxes and investments, protecting their assets against risk, and preparing for retirement. Students may choose the credit/no credit grading option.
 - b. Class Schedule Course Description:

In this course, students will learn about making money, managing taxes, budgeting, buying or leasing a car or a house, or financing. Important issues of insurance, estate planning and retirement planning are also addressed. This course helps you understand money, how to make it, how to save it, how to manage it, and how to make informed financial decisions.
 - c. Semester Cycle (if applicable): Once a year or as needed
 - d. Name of Approved Program(s):
 - GENERAL BUSINESS AA Degree for Employment Preparation
 - ACCOUNTING Certificate of Achievement
4. Total Units: 3.00 Total Semester Hrs: 54.00
 Lecture Units: 3 Semester Lecture Hrs: 54.00
 Lab Units: 0 Semester Lab Hrs: 0
 Class Size Maximum: 40 Allow Audit: No
 Repeatability No Repeats Allowed
 Justification 0
5. Prerequisite or Corequisite Courses or Advisories:

Course with requisite(s) and/or advisory is required to complete Content Review Matrix (CCForm1-A)
 N/A
6. Textbooks, Required Reading or Software: (List in APA or MLA format.)
 - a. Walker, Robert B (2017). Personal Finance: Building Your Future (2nd/e). McGraw-Hill. ISBN: 9780077861728
 College Level: Yes
 Flesch-Kincaid reading level: *N/A*
7. Entrance Skills: *Before entering the course students must be able:*
 - a. Read and comprehend college-level text books. Perform basic math functions - add, subtract, multiply. Use a simply calcaultor. Access the internet.

8. Course Content and Scope:

Lecture:

1. Basic Economic Principles and Tools
 1. All of the following topics are presented with emphasis on their implications for an individual's (or a family's) economic and financial well-being. Specifically, how the principles can be applied for personal economic and financial decisions.
 1. Principles in Economic Analysis, Opportunity Costs of Decisions and Choices.
 2. Supply, Demand, GDP, Economic Growth, Inflation and Unemployment

3. Government Taxes & Spending, National Debt, and implications for individual as taxpayers, borrowers, transfer payment recipients and job hunters.
 4. Banks, Money, Interest rates, and the Federal Reserve System and implications for individuals as consumers, investors, and workers.
 5. International Trade, Foreign Exchange Rates, globalization of the economy and implications for consumers, workers and investors.
2. Application to Specific Personal Financial Decisions
1. Making a good career choice -- personal goals, education, income potentials, benefits, etc.
 2. Managing your money and being an informed consumer -- budgeting, saving, and purchases (transportation, housing, credit cards, etc.)
 3. Buying an appropriate amount of insurance -- life, health, disability, property, and liability.
 4. Choosing an appropriate investment portfolio from a range of investment alternatives -- bonds, stocks, mutual funds, etc.
 5. Planning for retirement -- social security benefits, pension plans, estate planning, wills, and trusts.

Lab: (if the "Lab Hours" is greater than zero this is required)

9. Course Student Learning Outcomes:

1. Establish personal financial goals, including the preparation of a personal budget and savings plan.
2. Analyze and make decisions regarding personal banking, debt management, lease or buy decisions and insurance protections.

10. Course Objectives: *Upon completion of this course, students will be able to:*

- a. Understand and appreciate the fundamental economic and financial principles, tools, and techniques.
- b. Be able to find, use, and critically evaluate economic and financial news and information.
- c. Have an understanding of the impact of aggregate economic and financial changes on individual and business finances.
- d. Be able to communicate with financial services professionals effectively.
- e. Be able to develop a simple personal financial plan which incorporates all aspects of an individual (or a family's) financial needs.

11. Methods of Instruction: *(Integration: Elements should validate parallel course outline elements)*

- a. Discussion
- b. Distance Education
- c. Lecture
- d. Participation
- e. Technology-based instruction

Other Methods:

problem solving and/or any other method that the instructor deems appropriate. To the extent possible, use of computer, economic and finance software, and internet to enhance student learning.

12. Assignments: *(List samples of specific activities/assignments students are expected to complete both in and outside of class.)*

In Class Hours: 54.00

Outside Class Hours: 108.00

a. In-class Assignments

1. Read the assigned chapters and actively participate in class discussions of the topics.
2. Review and provide a critical evaluation of short cases of financial planning problems.
3. Prepare a simple but complete personal financial plan with a discussion in defense of the economic and financial assumptions of the plan.

b. Out-of-class Assignments

1. Read the assigned chapters and actively participate in class discussions of the topics.
2. Review and provide a critical evaluation of short cases of financial planning problems.
3. Prepare a simple but complete personal financial plan with a discussion in defense of the

economic and financial assumptions of the plan.

13. Methods of Evaluating Student Progress: *The student will demonstrate proficiency by:*

- Written homework
- Self-paced testing
- Computational/problem solving evaluations
- Presentations/student demonstration observations
- Group activity participation/observation
- True/false/multiple choice examinations
- Mid-term and final evaluations
- Student participation/contribution
- Student preparation

14. Methods of Evaluating: Additional Assessment Information:

- a. Primarily a combination of MC, problem, and essay test and/or any other method deemed appropriate by the instructor. b. Completion of a simple personal financial plan.

15. Need/Purpose/Rationale -- *All courses must meet one or more CCC missions.*

PO - Career and Technical Education

Apply critical thinking skills to research, evaluate, analyze, and synthesize information.

Exhibit effective written, oral communication and interpersonal skills.

IO - Critical Thinking and Communication

Apply principles of logic to problem solve and reason with a fair and open mind.

Apply standard conventions in grammar, mechanics, usage and punctuation.

Summarize, analyze, and interpret oral and written texts, with the ability to identify assumptions and differentiate fact from opinion.

Utilizing various communication modalities, display creative expression, original thinking, and symbolic discourse.

16. Comparable Transfer Course

University System	Campus	Course Number	Course Title	Catalog Year
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17. Special Materials and/or Equipment Required of Students:

18. Materials Fees: Required Material?

Material or Item	Cost Per Unit	Total Cost
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19. Provide Reasons for the Substantial Modifications or New Course:

Periodic review and textbook update.

20. a. Cross-Listed Course (*Enter Course Code*): *N/A*
 b. Replacement Course (*Enter original Course Code*): *N/A*

21. Grading Method (*choose one*): Pass/No Pass Optional

22. MIS Course Data Elements

- a. Course Control Number [CB00]: CCC000304597
 b. T.O.P. Code [CB03]: 50400.00 - Banking and Finance
 c. Credit Status [CB04]: D - Credit - Degree Applicable
 d. Course Transfer Status [CB05]: B = Transfer CSU

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- e. Basic Skills Status [CB08]: 2N = Not basic skills course
- f. Vocational Status [CB09]: Possibly Occupational
- g. Course Classification [CB11]: Y - Credit Course
- h. Special Class Status [CB13]: N - Not Special
- i. Course CAN Code [CB14]: N/A
- j. Course Prior to College Level [CB21]: Y = Not Applicable
- k. Course Noncredit Category [CB22]: Y - Not Applicable
- l. Funding Agency Category [CB23]: Y = Not Applicable
- m. Program Status [CB24]: 1 = Program Applicable

Name of Approved Program (if program-applicable): ACCOUNTING,GENERAL BUSINESS

Attach listings of Degree and/or Certificate Programs showing this course as a required or a restricted elective.)

23. Enrollment - Estimate Enrollment

First Year: 0

Third Year: 0

24. Resources - Faculty - Discipline and Other Qualifications:

- a. Sufficient Faculty Resources: Yes
- b. If No, list number of FTE needed to offer this course: N/A

25. Additional Equipment and/or Supplies Needed and Source of Funding.

N/A

26. Additional Construction or Modification of Existing Classroom Space Needed. (Explain:)

N/A

27. FOR NEW OR SUBSTANTIALLY MODIFIED COURSES

Library and/or Learning Resources Present in the Collection are Sufficient to Meet the Need of the Students Enrolled in the Course: Yes

28. Originator John Gerardi Origination Date 03/03/17