



**BUSI 108 - Financial Planning and Investing
Proposal Last Revised - 12/4/2008**

Napa Valley College

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| SECTION A | |
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1. Unique ID Number:
 (To be entered by the Pre-Curriculum Review Office Only.)

2. Discipline/s:

Business
 Management

3. Division: Business and Computer Studies
4. Subject Area: Business
5. Subject Code: BUSI
6. Course Number: 108
7. Course Title: Financial Planning and Investing
8. Semester of First Offering:
 Fall 2009

9. Rationale for adding this course to the curriculum:

a. What is the rationale for offering this course? How will this course meet student and community needs and improve the college curriculum?

To update course outline. A form D was added for greater student access.

b. How does this course differ from other courses with similar content?

10. Units: 3.0 **Variable Units:** n/a
 (*One Unit for every 18 hours of lecture (+36 hrs work outside of class), 36 hours of integrated Lab (+18 hrs outside of class), or 54 hours of Lab.

11. This Course is: Associate Degree Applicable - CSU transferable

12. Cross List:

| | |
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| Course Format and Duration | |
|-----------------------------------|--|

13. Total Instructional Hours:

| | |
|--------------------|-----------|
| Lecture: | 54 |
| Lab: | |
| Integrated Lab: | |
| Total Hours | 54 |

14. Hours per week in outside of class assignments: 6

15. Open Entry/Open Exit:

| | |
|--|--|
| SECTION B | |
| General Education Information: | |
| 1. College Associate Degree GE Applicability: | |
| D.3 - Communication and Analytical Thinking | |
| 2. CSU GE Applicability (Recommended-requires CSU approval): | |
| N/A | |
| 3. IGETC Applicability (Recommended-requires CSU/UC approval): | |

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| SECTION C | |
| Course Description | |
| 1. Repeatability: Not Repeatable | |
| <input type="checkbox"/> Skills or proficiencies are enhanced by supervised repetition and practice within class periods. <input type="checkbox"/> Active participatory experience in individual study or group assignments is the basic means by which learning objectives are attained. <input type="checkbox"/> Course content differs each time it is offered. | |

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| 2. Catalog Description | |
| This course teaches various methods of managing personal finances. Some financial issues involve taxes, investments, insurance, real estate, banking, savings, budgeting, and social security. Some concepts covered include time-value-of-money, diversification, and dollar cost averaging. | |
| SECTION D | |
| Condition on Enrollment – () | |
| <p>1a. Prerequisite(s): (Course and/or other preparation/experience that is <u>REQUIRED</u> to be completed previous to enrollment in this course.) None</p> <p>1b. Co-requisite(s): (Courses and/or other preparation that is <u>REQUIRED</u> to be taken concurrently with this course.) None</p> <p>1c. Recommended: (Minimum preparation <u>RECOMMENDED</u> in order to be successful in this course. Also known as "Course Advisory".) None</p> | |

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| SECTION E | |
| Course Outline Information | |
| <p>1. Student Learning Outcomes: - To understand how to manage money and investments. - To learn strategies to maximize wealth.</p> <p>2. Course Objectives: Upon completion of this course, the student will be able to:</p> <ol style="list-style-type: none"> 1- Explain the concept of financial planning, its components, and its value. 2- Describe the purposes and uses of organized and complete financial records. 3- State the purpose, value, and components of key financial statements, particularly the balance sheet and the income and expense statements. 4- Identify the six phases of budgeting and recognize the relationship between long-term and short-term goals and their importance in the goal-setting phase of budgeting. 5- Explain the fundamental value of effective cash management and summarize the four tools of cash management. 6- List, describe and compare several different types of credit accounts; and describe features of credit statements and calculate finance charges. 7- Distinguish among different types of consumer loans; calculate APR financing costs on both single-payment and installment loans. 8- Explain the principles of taxation and calculate tax liabilities for different situations. 9- Compare various types of housing and various aspects of financing a home. 10- Describe the various types of insurance and assess which types meet different individual needs. 11- Distinguish how different types of investments impact the return on investment. | |

12- Compare and contrast different types of stocks, bonds, securities, and mutual funds as investment possibilities. Be able to propose different investment strategies for each.

3. Course Content: (Provides a comprehensive, sequential outline of the course content, including all major subject matter and the specific body of knowledge covered.)

1- Financial Planning

The Importance of Personal Finance

Financial Planning and Recordkeeping

Budgeting

2- Money Management

Financial Services and Cash Management

Credit Use and Credit Cards

Borrowing

Managing Taxes

3- Managing Expenditures

Some Major Expenditures

The Housing Expenditure

4- Income and Asset Protection

Insurance Fundamentals

Property and Liability Insurance

Health Insurance

Life Insurance

5- Investment Planning

Investment Fundamentals

Investing in Stocks

Investing in Bonds

Buying and Selling Securities

Mutual Funds as an Investment

Investing in Real Estate

High-risk Investments

6- Retirement and Estate Planning

Social Security and Other Retirement Plans

Estate Planning

4. Methods of Instruction:

Lecture, homework, projects, group projects, and class discussions.

5. Methods of Evaluation: Describe the general types of evaluations for this course and provide at least two, specific examples.

Assigned projects, midterm, and final exam.

1- Completion of a personal budget.

2- Completion of an investment portfolio for retirement.

6. Minimal Standards for Passing:

Completion of all assigned project and exams at 60% to earn a grade of "D"

7. Assignments: State the general types of assignments for this course under the following categories and provide at least two specific examples for each section.

a. Reading Assignments:

Reading assignments from the textbook.

- 1- Read the chapter on bonds.
- 2- Read the chapter on stocks.

b. Writing, Problem Solving or Performance:

Written preparation of special projects and current events related to the course. Completion of all assigned projects assignments.

- 1- Reading of cases and writing individual and team briefs.
- 2- Reading and writing answers to midterm and final exams.

c. Other (Terms projects, research papers, portfolios, etc.)

8. Required Materials:**a. EXAMPLES of typical college-level textbooks (for degree-applicable courses) or other print materials.**Book 1:

Author: Kapoor, Jack R.
Title: Personal Finance
Publisher: McGraw Hill Publishing Co.
Date of Publication: 2008
Edition: 9th edition

Book 2:

Author:
Title:
Publisher:
Date of Publication:
Edition:

Book 3:

Author:
Title:
Publisher:
Date of Publication:
Edition:

Book 4:

Author:
Title:
Publisher:

Date of
Publication:
Edition:
Book 5:
Author:
Title:
Publisher:
Date of
Publication:
Edition:

b. Other materials and/or supplies required of students:

SECTION F

Resources:

1. Library: Please identify any additional library materials that are required for this course (reference books, circulating books, periodicals, computer software, A-V media, A-V equipment.)

None

2. Computer Support Services: Please identify the implications to Computer Support Services:

Online class will require the usual online support from the College.

3. Learning Skills and Testing Center: What are the implications to the Learning Skills and Testing Center?

None

SECTION G

1. Facilities:

Briefly describe teaching facilities needed including classroom, lab, multi-media, etc. Include detailed information on any new facilities that this course will require:

None

2. Equipment:

List new or existing equipment, teaching aids, etc., that will be required for this course. Estimate costs and provide information on funding sources if new equipment is needed.

None

3. Expendable Supplies:

Will additional funding sources be needed to provide supplies for this course?

None

SECTION H (TO BE COMPLETED BY ARTICULATION OFFICE ONLY!)

Articulation Information: (Required for Transferable courses only)

1.

- CSU transferable.
 UC transferable.

2. CAN:**SECTION I****1. Program Information:**

- In an approved program.
 Part of a new program.
 Not part of an approved program.

If you selected the first or second option above, you must provide local program TOP code information:

Program title - TOP Code: [Accounting- 050200](#)

2. SAM Code:

- A – Apprentice
 B – Advanced Occupational
 C – Clearly Occupational
 D – Possibly Occupational
 E – Non-occupational

3. Classification:

- Degree credit
 Non-degree credit
 Non-credit

Form D

DISTANCE LEARNING COURSE OUTLINE SUPPLEMENT

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| Course: BUSI 108 | Course Title: Financial Planning and Investing |
| <input checked="" type="checkbox"/> Hybrid | <input checked="" type="checkbox"/> Distance Education |

If any portion of the instruction in a proposed or existing course or course section is designed to be provided through distance education in lieu of face-to-face interaction between instructor and student, the course shall be separately reviewed and approved according to the district's adopted course approval procedures. [Title V & 55206]

Address the following questions:**A. Need/Justification**

1. What is the intent in offering the course by distance education?

Presentation through distance education will meet the needs of nontraditional students, especially those who work full time or have irregular work schedules. It may provide the opportunity to supplement face-to-face meetings with Web-based distance education to provide flexibility and increased satisfaction in the course.

2. How will learning be enhanced by the use of distance education technology?

Supplementing face-to-face contact with distance education will provide new opportunities for the students to learn. Web-based courses also allow the facilitator to offer experiences that address various learning styles and capacities. Students who need more time outside of the traditional classroom to process thoughts and ideas respond better to the asynchronous communication style used in discussions and email--this increases overall participation in the course.

B. Methods of Instruction: Instructor-Student Contact.**Regular Effective Contact**

Contact with the instructor is to have four forms. Please indicate the type and number of instructor-student contacts per semester.

a. E-Mail Communication:

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|----------------|------------------|
| Individual | 3+ |
| Chatroom | 18+ |
| Bulletin Board | 27+ |
| Listserve | |
| FAQs | As Needed |

b. Telephone Contacts **1+**

c. Orientation Sessions (in Person) **1**

d. Group Meetings (In Person)

e. Review Sessions (In Person)

f. Other (Describe)

Describe why you feel these forms of contacts will be effective:

Student/Instructor email contacts allow the students to receive immediate feedback regarding their learning situation. The instructor can provide real time direction on a daily basis. Chatrooms are effective for office hours and meetings. Discussion boards allow for interaction between a student and their instructor and other students - enriching the learning experience.

Describe how you will identify and respond to students experiencing difficulty:

FAQs will allow students to immediately access answers to common questions and problems. Individual emails to the instructor will be available to all students. Voicemail to the instructor will be available 24 hours, 7 days a week. The instructor will monitor students' activities and progress and contact students via phone when necessary.

2. Hours for Content Delivery and Interaction.

Please show the approximate hours anticipated for student activities.

Email; class reading; completion of homework exercises; tests; and bulletin boards= 54+

A hybrid course may entail 27 Online hours/27 face-to-face hours

3. Assignments: Describe Student Assignments.

Weekly cases

Weekly practice problems

Weekly quizzes

Weekly discussion assignments

Midterm and final exams

For this course what are the total hours of work expected of the student beyond the hours of Content Delivery and Interaction?

108+

4. Methods of Evaluation: Describe how you will evaluate students.

1- Weekly discussion participation will be scored by instructor.

2- Cases will be scored online with feedback to the students on questions they missed.

3- Midterm, quizzes, and final exams will be part objective (problems) and part subjective (essays).

5. Technical Support: What equipment and staff are necessary to support the course (for students and faculty)? Is it already available?

Students will need to access the internet. Those who do not have home access may use NVC's computers available in the BCS lab in room 1433, campus computer labs, and the library. Faculty will have access to a computer. WebCT/Blackboard will house the course. Technical support is available by calling 707.259.6012 or going to the NVC website at <http://www.napavalley.edu> and clicking on the Distance Education link to the Blackboard/WebCT page at <http://online.napavalley.edu>

6. Instructional Materials and Resources: Describe how you will provide students with access to instructional materials and resources

Instructional materials will be sold as a package at the Napa Valley College Bookstore or directly at the website.

7. Student Services

Describe how you will provide students with access to admissions, registration, counseling and financial aid services.

Students can apply for admission and register either online or in person. Counseling services will be available through email. The financial aid application is online. Complete information about types of aid available and phone numbers/email addresses for NVC's financial aid office can be found on the college website at www.napavalley.edu.

Accommodations for students with disabilities. Describe how you will accommodate students with disabilities.

WebCT/Blackboard has embedded in its design platform accommodations for disabled students. Alt-tags are found within the design. To provide access to Online courses, NVC also offers alternate media in electronic and non-electronic formats and provides assistive technology in mechanical and electronic formats to qualified disabled students. Address specific requests to the Office of Special Services at 707-253-3080.

8. Additional Resources: Are additional resources/or secretarial support needed or anticipated to teach by distance learning?

None

9. Course Size: What is the maximum number of students anticipated for this course?

35

What You Need To Know About Personal Finance.Â Financial app Stash recorded a 60% increase in the number of new Roth and traditional IRAs on its platform during a recent four-month period. Personal Finance 2020-07-14T21:27:27Z. The 5 questions I've gotten most as a financial coach since the COVID-19 pandemic began. Clients have been curious about how much to save in their emergency funds, and what to do with money they've saved for houses or other big purchases. Personal Finance 2020-07-14T21:21:53Z. Alzex Personal Finance software is easy for beginners to get started with, requires no efforts to track finances and offers a wide range of functionality and settings for professional users. It will help you control your finances " understand where your money is going, pinpoint the areas of excessive expenditure and cut down unnecessary expenses. User accounts & access restrictions. Several people can work with the same database file. Smart personal finance involves developing strategies that include budgeting, creating an emergency fund, paying off debt, using credit cards wisely, saving for retirement, and more. Being disciplined is important, but it's also good to know when to break the rules"for example, young adults who are told to invest 10% to 20% of their income for retirement may need to take some of those funds to buy a home or pay off debt instead. 10 Personal Finance Strategies.

BudgetingHow do I split finances with my SO? (self.personalfinance). submitted 3 hours ago by christinamicolet. 52 comments.Â

RetirementCould a normal person buy a house in a manner that shields it from medical bankruptcies? (US, obviously)

(self.personalfinance). submitted 7 hours ago by Percentage-Mean. 18 comments. Personal finance is the financial management which an individual or a family unit performs to budget, save, and spend monetary resources over time, taking into account various financial risks and future life events. When planning personal finances, the individual would consider the suitability to his or her needs of a range of banking products (checking, savings accounts, credit cards and consumer loans) or investment private equity, (stock market, bonds, mutual funds) and insurance straight line amortization, personal finance articles, compounding interest equation, amortization, compound interest formula, how to budgetÂ Financer.com covers a comprehensive range of personal finance guides, tips, and articles to help grow your financial know-how. We give you the tools to make decisions that will help you build a successful financial future. Budgeting. Personal finance is the process of planning and managing personal financial activities such as income generation, spending, saving, investing, and protection. The process of managing oneâ€™s personal finances can be summarized in a budget or financial plan.