**JCC OFFICIAL COURSE OUTLINE  
(updated 3-22-2016)**

**Course number, title and credits; total time allocation**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Course Number | **BUA 111** | | | Credits | **3** | | | | Title | **Personal Finance** | | | | |
|  | |  | |  |  | | | |  |  | | | | |
| Lecture/Discussion | | **45** | hrs/semester | | |  | Lab | **0** | | hrs/semester |  | Clinical | **0** | hrs/semester |

**Catalog Description and Pre- and Co-requisites (Same as taxonomy and catalog)**

Provides a fundamental knowledge of financial concerns including financial services, stocks, bonds, budgeting,

insurance, real estate, estate and tax planning, buying on credit, borrowing, saving, investing intelligently, and retirement. Analysis of personal objectives to financial planning will be discussed and put into practice.

Prerequisites: CIS 095\*, ENG 085\*and ENG 090\*

**Knowledge, Skills and Abilities Students Acquire from this Course (Educational Objectives)**

1. To prepare personal financial goals including short, intermediate and long term
2. To construct a personal budget
3. To analyze the current and future housing requirements for the student’s family
4. To complete a risk analysis and suitable insurance plan
5. To assess risk tolerance and utilize it to construct an investment plan
6. To utilize the computer for assessing the appropriateness of investment opportunities
7. To present a cohesive, written financial plan

**Associate Degree Outcomes Addressed in this Course (These must appear in course syllabus.)**

Excerpt from proposed BUA 111 syllabus:

JCC Associate Degree Outcomes (ADO’s): The Board of Trustees of Jackson Community College has determined that all JCC graduates should develop or enhance certain essential skills while enrolled in the college. ADO #7 will be addressed in this course, which represents critical thinking.

**Units/topics of Instruction**

1. The Economy
2. Budgeting
3. Goal Setting
4. The Smart Shopper
5. A Roof Over Your Head
6. Where The Money Is
7. Making Your Money Grow
8. Protecting What You Work For

**Instructional Techniques and Procedures**

Classroom sections include: lecture, discussion and written assignments

Online sections include: reading, listening and viewing assignments, written assignments

**Instructional Use of Computer or Other Technology**

This course makes use of Excel, Word and Internet.

**Instructional Materials and Costs to Students**

Textbook

**Skills and abilities students should bring to the course**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  |  | a limited amount of material |  |  | basic, pre-algebraic problems |
| Able to read | **X** | an average amount of material | Able to compute | **X** | simple algebraic problems |
|  |  | an above average amount of material |  |  | higher order mathematical problems |
|  |  |  |  |  |  |
|  | **X** | relatively easy material |  | **X** | short compositions |
| Able to read |  | moderately difficult material | Able to write |  | medium length compositions |
|  |  | technical or sophisticated material |  |  | lengthy compositions |
|  | | | | | |  |  |  |  |  |
|  | **X** | keyboard skills/familiar with computer |  |  |  |
| Able to use | **X** | computer application | Other necessary |  |  |
| technology | **X** | web navigation | abilities |  |  |
|  |  |  |  |  |  |

**The course is usually scheduled**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Day: | X | Fall |  | Winter |  | Spring |
|  |  |  |  |  |  |  |
| Evening: |  | Fall | X | Winter |  | Spring |
|  |  |  |  |  |  |  |
| Online: | X | Fall | X | Winter | X | Spring |

|  |  |  |
| --- | --- | --- |
| **Prepared by: Suzanne Kiess** |  | **Date: 2-1-2011** |
| **Approved by Dept. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** |  | **Date \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** |
| **Approved by Dean \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** |  | **Date \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** |
| **Approved by Curr. Comm. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** |  | **Date \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** |

**(Last names, please) Form Revised 1/2/01**