

BUSI-297: PERSONAL MONEY MANAGEMENT

Effective Term

Fall 2025

CC Approval

04/21/2023

AS Approval

04/25/2023

BOT Approval

05/18/2023

SECTION A - Course Data Elements

CB04 Credit Status

Credit - Degree Applicable

Discipline

Minimum Qualifications	And/Or
Business (Master's Degree)	

Subject Code

BUSI - Business

Course Number

297

Department

Business and Entrepreneurship

Division

Career Education and Workforce Development (CEWD)

Full Course Title

Personal Money Management

Short Title

Personal Money Management

CB03 TOP Code

0504.00 - *Banking and Finance

CB08 Basic Skills Status

NBS - Not Basic Skills

CB09 SAM Code

C - Clearly Occupational

Rationale

Approval date updates.

SECTION B - Course Description

Catalog Course Description

An introductory course for planning and managing individual finances and for money management. Topics will include purchasing decisions, sources of credit, personal tax strategies, budgeting, saving, investing in real estate and securities, insuring personal resources and retirement planning.

SECTION C - Conditions on Enrollment

Open Entry/Open Exit

No

Repeatability

Not Repeatable

Grading Options

Letter Grade or Pass/No Pass

Allow Audit

Yes

Requisites

SECTION D - Course Standards

Is this course variable unit?

No

Units

3.00

Lecture Hours

54.00

Outside of Class Hours

108

Total Contact Hours

54

Total Student Hours

162

Distance Education Approval

Is this course offered through Distance Education?

Yes

Online Delivery Methods

DE Modalities	Permanent or Emergency Only?
Entirely Online	Permanent
Hybrid	Permanent

SECTION E - Course Content

Student Learning Outcomes

Upon satisfactory completion of the course, students will be able to:	
1.	To understand how to manage personal finances.
2.	To analyze and create a household budget.

Course Objectives

Upon satisfactory completion of the course, students will be able to:	
1.	Explain money management concepts and terminology.
2.	Develop and analyze personal financial statements.
3.	Demonstrate an understanding and application of current tax laws for individuals.
4.	Analyze savings and investment alternatives.

5. Estimate and determine risk exposures for personal assets.
6. Create investment objectives and asset investment risk.
7. Compare alternative investment choices.
8. Identify issues and concerns affecting retirement planning.

Course Content

1. Basic money management concepts and terminology
2. The economic environment and financial terms
3. Formation of future financial goals based on economic conditions
4. Time value of money
5. Personal financial statements
6. Personal balance sheet
7. Personal cash flow statement
8. Personal cash budget
9. Taxation of the individual
10. Current tax laws-taxable income, exclusions, deductions, credits
11. Tax saving strategies
12. Education savings alternatives
13. Retirement savings alternatives
14. Savings and debt
15. Alternative savings vehicle
16. Consumer debt
17. Purchasing a home
18. Insurance
19. Property
20. Disability
21. Life
22. Investments
23. Setting objectives
24. Assessment of risk
25. Investment vehicles
26. Retirement planning
27. Projected retirement income
28. Health and personal issues
29. Long-term care

Methods of Instruction

Methods of Instruction

Types	Examples of learning activities
Activity	Make a cash flow plan
Lecture	Financing as a marketing tool

Online Adaptation

Types	Examples of learning activities
Discussion	After reading chapter 10 and watching the videos: what was the most important fact or idea about investing that you learned in this lesson? Is there anything that you learned that you can apply to your life right now?

Instructor-Initiated Online Contact Types

Discussion Boards
E-mail Communication
Video or Teleconferencing

Student-Initiated Online Contact Types

Chat Rooms

Discussions
Group Work

Course design is accessible
Yes

Methods of Evaluation

Methods of Evaluation

Types	Examples of classroom assessments
Exams/Tests	Chapter 1 Savings Video Section 1 Quiz
Homework	Chapter 1 Case Study (pg. 25)

Assignments

Reading Assignments

Reading assignments from the textbook. 1- Read the chapter on taxes. 2- Read the chapter on managing credit.

Writing Assignments

Written preparation of special projects and current events related to the course. Completion of all assigned projects assignments. 1- Household budget 2- Savings plan

Outside-of-Class Assignments

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SECTION F - Textbooks and Instructional Materials

Material Type

Textbook

Author

Kapoor, Jack

Title

Focus on Personal Finance

Edition/Version

7th

Publisher

McGraw Hill

Year

2022

ISBN

9781260772371

SECTION G - Diversity, Equity and Inclusivity

Course Codes (Admin Only)

CB00 State ID

CCC000330495

CB10 Cooperative Work Experience Status

N - Is Not Part of a Cooperative Work Experience Education Program

CB11 Course Classification Status

Y - Credit Course

CB13 Special Class Status

N - The Course is Not an Approved Special Class

CB23 Funding Agency Category

Y - Not Applicable (Funding Not Used)

CB24 Program Course Status

Program Applicable

Allow Pass/No Pass

Yes

Only Pass/No Pass

No