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

Napa Valley College
SECTION A

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:

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: Yes

http://webcms.napavalley.edu/admin/formdisplay.asp?outline_id...
### 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):**

### SECTION C

**Course Description**

<table>
<thead>
<tr>
<th>1. Repeatability:</th>
<th>Not Repeatable</th>
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</table>

- Skills or proficiencies are enhanced by supervised repetition and practice within class periods.
- Active participatory experience in individual study or group assignments is the basic means by which learning objectives are attained.
- Course content differs each time it is offered.
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 – ()

1a. Prerequisite(s): (Course and/or other preparation/experience that is REQUIRED to be completed previous to enrollment in this course.)

None

1b. Co-requisite(s): (Courses and/or other preparation that is REQUIRED to be taken concurrently with this course.)

None

1c. Recommended: (Minimum preparation RECOMMENDED in order to be successful in this course. Also known as “Course Advisory”.)

None

SECTION E

Course Outline Information

1. Student Learning Outcomes:
   - To understand how to manage money and investments.
   - To learn strategies to maximize wealth.

2. Course Objectives: Upon completion of this course, the student will be able to:
   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
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:
b. Other materials and/or supplies required of students:

<table>
<thead>
<tr>
<th>SECTION F</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Resources:</strong></td>
</tr>
<tr>
<td><strong>1. Library:</strong> 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.)</td>
</tr>
<tr>
<td>None</td>
</tr>
<tr>
<td><strong>2. Computer Support Services:</strong> Please identify the implications to Computer Support Services:</td>
</tr>
<tr>
<td>Online class will require the usual online support from the College.</td>
</tr>
<tr>
<td><strong>3. Learning Skills and Testing Center:</strong> What are the implications to the Learning Skills and Testing Center?</td>
</tr>
<tr>
<td>None</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>SECTION G</th>
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<tbody>
<tr>
<td><strong>1. Facilities:</strong></td>
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<tr>
<td>Briefly describe teaching facilities needed including classroom, lab, multi-media, etc.</td>
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<tr>
<td>Include detailed information on any new facilities that this course will require:</td>
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<tr>
<td>None</td>
</tr>
<tr>
<td><strong>2. Equipment:</strong></td>
</tr>
<tr>
<td>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.</td>
</tr>
<tr>
<td>None</td>
</tr>
</tbody>
</table>
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

Course: BUSI 108  
Course Title: Financial Planning and Investing  
✓ Hybrid  
✓ 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. [Tile 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:
      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
Estate Plan Trusts

Personal Capital is a personal finance and wealth management app that allows you to manage your assets and investments along with your everyday spending accounts. The service integrates with more than 14,000 financial institutions so you can link your accounts within the app. While you can connect to your bank account to track spending and create a monthly budget, the app really shines in helping you track and optimize your investments. Some in the personal finance world tout frugality as the only thing you need to do in order to retire. But maximizing your income and investing are arguably even more important. By Camilo Maldonado, Contributor.

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