COLLEGEWIDE COURSE OUTLINE OF RECORD

BUS 108, PERSONAL FINANCE

COURSE TITLE: Personal Finance
COURSE NUMBER: BUSN 108
PREREQUISITES: Demonstrated competency through appropriate assessment or earning a grade of “C” or better in ENGL 083 Reading Strategies for College and ENGL 093 Introduction to College Writing, or ENGL 095 Integrated Reading and Writing, or ENGL 075 Co-Requisite Integrated Reading and Writing, and MATH 023 Essentials of Algebra or higher.
COREQUISITE: Demonstrated competency through appropriate assessment or earning a grade of “C” or better in Math 023 Essentials of Algebra or higher.
SCHOOL: Business, Logistics, and Supply Chain
PROGRAM: Business Administration
CREDIT HOURS: 3
CONTACT HOURS: Lecture: 3
DATE OF REVISION: Fall, 2013
EFFECTIVE DATE OF REVISION: Fall, 2019

CATALOG DESCRIPTION: Emphasizes management of individual financial resources for growth and maintenance of personal wealth. Covers home buying and mortgage financing, installment financing, life and health insurance, securities, commodities and other investment opportunities.

MAJOR COURSE LEARNING OBJECTIVES: Upon successful completion of this course the student will be expected to:

1. Establish financial goals for maximizing earnings, efficient consumption, life satisfaction, reaching financial security, wealth accumulation and estate planning.
2. Calculate the effect of income tax on personal finance.
3. Demonstrate methods of personal budgeting and managing credit.
4. Evaluate alternative methods of meeting housing and transportation needs.
5. Compare, evaluate and select equity and / or income producing investments including savings accounts, stocks, bonds, and mutual funds.
6. Demonstrate an understanding of retirement and estate planning.
7. Develop a comprehensive financial plan.

COURSE CONTENT: Topical areas of study include –

- Setting financial goals
- Setting career goals
- Budgeting
- Financial statements
- Major purchases
- Financing options
- Retirement Planning
- Estate Planning
- Diversification
- Tax planning
- Equity and income investment products
- Insurance products
Credit management  Personal risk management

HOW TO ACCESS THE IVY TECH COMMUNITY COLLEGE LIBRARY:

The Ivy Tech Library is available to students on- and off-campus, offering full text journals and books and other resources essential for course assignments. Go to http://www.ivytech.edu/library/ and choose the link for your campus.

ATTENDANCE STATEMENT:

Students are expected to attend and participate regularly in class meetings, online learning activities and other activities assigned as a part of a course of instruction. Faculty are required to report student participation in compliance with institutional policies and federal financial aid guidelines. Faculty and staff shall be sensitive to students’ religious beliefs and observances, including an expectation that instructors make reasonable arrangements when a student must miss an exam or other academic exercise due to their religious observance. When notified in advance, and when possible, faculty will make allowances for students to make up missed work.

ACADEMIC HONESTY STATEMENT:

The College is committed to academic integrity in all its practices. The faculty value intellectual integrity and a high standard of academic conduct. Activities that violate academic integrity undermine the quality and diminish the value of educational achievement.

Cheating on papers, tests or other academic works is a violation of College rules. No student shall engage in behavior that, in the judgment of the instructor of the class, may be construed as cheating. This may include, but is not limited to, plagiarism or other forms of academic dishonesty such as the acquisition without permission of tests or other academic materials and/or distribution of these materials and other academic work. This includes students who aid and abet as well as those who attempt such behavior.

COPYRIGHT STATEMENT:

Students shall adhere to the laws governing the use of copyrighted materials. They must insure that their activities comply with fair use and in no way infringe on the copyright or other proprietary rights of others and that the materials used and developed at Ivy Tech Community College contain nothing unlawful, unethical, or libelous and do not constitute any violation of any right of privacy.

ADA STATEMENT:
Ivy Tech Community College seeks to provide reasonable accommodations for qualified individuals with documented disabilities. If you need an accommodation because of a documented disability, please contact the Office of Disability Support Services.

If you will require assistance during an emergency evacuation, notify your instructor immediately. Look for evacuation procedures posted in your classroom.

Title IX STATEMENT:

Ivy Tech Community College is committed to providing all members of the College community with a learning and work environment free from sexual harassment and assault. Ivy Tech students have options for getting help if they have experienced sexual assault, relationship violence, sexual harassment or stalking. This information can be found at https://www.ivytech.edu/prevent-sexual-violence/index.html.

If students write or speak about having survived sexual violence, including rape, sexual assault, dating violence, domestic violence, or stalking, federal law and Ivy Tech policies require that instructors share this information with the Campus Title IX Coordinator. The Campus Title IX Coordinator will contact students to let them know about accommodations and support services at the College and in the community as well as options for holding accountable the person who harmed them. When contacted, students are not required to speak with the Campus Title IX Coordinator.

If students do not want the Title IX Coordinator notified, instead of disclosing this information to their instructor, students can speak confidentially with certain individuals at the College or in the community. A list of these individuals can be found at https://www.ivytech.edu/prevent-sexual-violence/index.html under Confidential Employees and/or Community Resources.