



BA 218 Personal Finance
3 Credits
College Now/CTE
Student Outcomes Checklist
cocc.edu/departments/college-now

Student's Name _____

Student's Signature _____ Completion Date _____

High School Teacher's Signature _____

Recommended Letter Grade _____ High School _____

COCC Review Instructor's Signature _____

COURSE DESCRIPTION: Gives students skills in basic money management. Investigates spending habits and develops personal and family financial budgets. Also focuses on dealing with financial institutions, applying for loans and establishing personal credit. Develops understanding of managing major household expenses. Develops skill in renting, buying and selling residential property. Also focuses on buying and leasing transportation, personal income taxes and different types of insurance. Covers scope and planning of investments and retirement planning. Students develop understanding of different investments including mutual funds, stock market, real estate as an investment and Social Security. Also covers wills and trusts.

INSTRUCTIONS: To receive credit toward a Business certificate or degree, a student must earn a grade of C or higher from the exams, the group assignments, chapter quizzes and personal financial plan documents. Tests may NOT be retaken to achieve a higher score. It is recommended that students complete the assigned readings as well as review key terms, questions and exercises at the end of each chapter. Any instruction related issues, contact Vaughan Briggs, COCC Business Instructor, at vbriggs@cocc.edu or 541-504-2981.

REQUIRED TRAINING SESSION: A half day training session is required to familiarize high school teachers with the course outcomes, curriculum, and tools used by COCC for BA 218 Personal Finance.

REQUIRED TEXTBOOK: *Personal Finance*, Rachel Siegel and Carol Yacht, Open Textbook Library: <http://open.umn.edu/opentextbooks/BookDetail.aspx?bookId=31>. This textbook may be updated from time to time based upon the needs of COCC. Please refer to the Blackboard course site for the most current syllabus and text.

BA 218 INSTRUCTOR BLACKBOARD SITE: Please refer to the Blackboard course set up for College Now BA 218 instructors which includes everything the instructor needs to teach the course including syllabus template, course schedule, quizzes, assignments, group activities, PowerPoint lectures, and other materials.

GRADING: A, A-, B+, B, B-, C+, C, D, F.

See [College Now Grading Policy](#).

GRADING SCALE:

A =	93 – 100%	B =	83 – 86%	C =	73 - 76%
A- =	90 – 92%	B- =	80 – 82%	D =	65 - 72%
B+ =	87 – 89%	C+ =	77 – 79%	F =	64% and below

Personal Financial Plan 50%

Personal Financial Statement	(5%)
Risk Profile	(5%)
Vision Paper	(10%)
SMART Goals	(10%)
Action Plan	(10%)
Budget	(10%)

Text Centered Learning 50%

In Class Group Assignments	(20%)
Chapter Quizzes	(14%)
Exams (2)	(16%)

TOTAL *100%*

Download the BA 218 Grade Calculator from our website:

<https://www.cocc.edu/departments/college-now/course-outcomes.aspx>

COURSE OUTCOMES: The high school teacher will send the following documents to: College Now Office, Central Oregon Community College, 2600 NW College Way, Bend, OR 97703.

1. A completed and signed copy of the Student Outcomes Checklist pages 1 and 2.
2. A copy of the graded exams, or grade answer sheet, for each student.
3. A copy of the six personal financial plan assignments for each student.
4. A copy of the student's chapter quiz scores.
5. A copy of the student's group assignment scores.
6. A completed and signed final grade roster for the course.

Learning Outcomes: BA 101 Introduction to Business

After successful completion of this course, each student will be able to apply an understanding of basic business math skills such as:

1. Manage their personal financial affairs competently and confidently in the five major areas of Risk Management, Cash Flow Management, Investing, Tax Planning and Estate Planning.
2. Develop an effective personal financial plan, including analyzing needs, forming well-defined objectives, planning actions required and measuring results.
3. Make intelligent and effective purchase decisions relating to financial products and services.
4. Recognize and avoid the common scams and mistakes which frequently victimize financial consumers.
5. Develop a risk management plan using auto, home, life, health and disability insurance by determining needs, analyzing policy features and selecting the right product at the right price.
6. Construct a household budget and cash management program which will provide for both living expenses and savings and investment.
7. Manage successfully the use of personal debt.
8. Make major purchase decisions, including the selection of suitable housing and cars, and evaluation of financing choices.
9. Determine a personal investment profile, set short and long-term investment goals, analyze the suitability of investment vehicles and select appropriate investments to reach goals.
10. Understand the workings of the federal and state income tax regulations. Perform planning steps to avoid tax penalties and minimize tax liabilities.
11. Understand and execute estate planning documents; e.g., wills, trusts, powers of attorney, necessary to produce the orderly administration of an estate, both during life and after death.
12. Select a financial adviser, based on personal needs and preferences, with the goal of maximizing good advice and minimizing cost.

BA 101 Course Topic Outline

You may present the content of the text in any order you wish to meet the needs of your students. The following chapters of the text are required:

- Chapter 1: Personal financial Planning
- Chapter 2: Basic Ideas of Finance
- Chapter 4: Evaluating Choices: Time, Risk and Value
- Chapter 5: Financial Plans: Budgets
- Chapter 6: Taxes and Tax Planning
- Chapter 7: Financial Management
- Chapter 8: Consumer Strategies
- Chapter 9: Buying a home
- Chapter 10: Personal Risk Management: Insurance
- Chapter 11: Personal Risk Management: Retirement and Estate Planning
- Chapter 12: Investing
- Chapter 13: Behavioral Finance and Market Behavior
- Chapter 14: The Practice of Investment
- Chapter 15: Owning Stocks
- Chapter 16: Owning Bonds

Chapter 17: Investing in Mutual Funds, Commodities, Real Estate and Collectibles

Additional: The material in the PowerPoint presentation entitled “Expected Value” (BA 218 EV Lottery VB.pptx) is required

The following chapters are optional:

Chapter 3. Financial Statements

Chapter 18: Career Planning

Please contact Vaughan Briggs, or the Business Department Administrative Assistant, with any questions.

Exams: Please refer to the Blackboard course.

Chapter Quizzes:

Please refer to the Blackboard site for the most current chapter quizzes.

Personal Financial Plan Assignments:

Please refer to the Blackboard site for the most current instructions, and examples, for the personal financial plan assignments.

Group Assignments:

Please refer to the Blackboard site for the most current group assignments.