



NORTH IOWA AREA COMMUNITY COLLEGE – COURSE OUTLINE

PREPARED BY:	Joseph (Fred) McCurnin
DATE OF OUTLINE/REVISION:	November 2016
TITLE OF COURSE:	Personal Finance
COURSE NUMBER:	ECN-115 (Equivalent to 80-135; ECON-101)
DIVISION:	Social Science

SEMESTER HOUR CREDIT:	3	TOTAL CLASS CONTACT HOURS:	
		LECTURE:	45 (1 s.h. = 15 contact hours)
		LAB:	0 (1 s.h. = 30 contact hours)
		CLINICAL PRACTICE:	0 (1 s.h. = 45 contact hours)
		WORK EXPERIENCE:	0 (1 s.h. = 60, 75, 90 or 105 contact hours)

PREREQUISITE/COREQUISITE:

None

CATALOG COURSE DESCRIPTION:

Introduction to financial planning, using financial services and your income wisely, protecting your assets, increasing your income through savings and investments, planning for retirement. The primary emphasis is on investments. These include, but are not limited to stocks, bonds, real estate, and financial derivatives.

PURPOSE OF COURSE:

X	Arts/Science - General Education
	Arts/Science
	Career/Technical - General Education
	Career/Technical
	Developmental

IF THIS IS A GENERAL EDUCATION COURSE, WHICH OF THE GENERAL EDUCATION SKILLS DOES IT MEET?

	Communications and Interpersonal Skills
X	Quantitative Skills
X	Critical Thinking
X	Information Literacy
	Technological Skills
X	Global Awareness
	Aesthetics
X	Scientific Literacy

COURSE OFFERED:

X	Fall Semester
X	Spring Semester
X	Summer
16	Number of Weeks
	Other (Explain)

**NOTE: Must address at least three general education skills (two for math and science), as documented in course objectives/learner outcomes.*

LEARNING STRATEGIES/TEACHING METHODS:

X	Lecture		Team Teaching		Other (Center or Classroom)
	Audio-Tutorial Lab	X	Computer-Aided Instruction		
	Small Group Instruction		Telecommunications		
	Individualized Instruction	X	On-Line		

TEXTBOOK(S)/OTHER REQUIRED MATERIALS:

Kapoor, Jack R. Dlabay Les R. and Hughes Robert J. Personal Finance 11th ed., New York, NY: McGraw-Hill Education Inc., 2015. ISBN 978-0-07-786164-3

COURSE OBJECTIVES/LEARNER OUTCOMES:

Upon successful completion the student should be able to:

1. Demonstrate an understanding of personal finance concepts.
2. Apply critical thinking skills with respect to financial planning.
3. Explain the awesome power of compound interest on both credit and investing.
4. Assess their personal financial situation and apply learned knowledge to improve it.
5. Demonstrate the benefits of becoming financially responsible individuals with respect to spending, saving, investment and the use of credit as well as the costs of not doing so.

UNITS OF INSTRUCTION:

1. Planning Your Personal Finance
2. Managing Your Personal Finance
3. Making Purchasing Decisions
4. Insuring Your Resources
5. Investing Your Financial Resources
6. Controlling Your Financial Future

METHODS OF EVALUATION:

X	Examination		Oral Presentation		Externship
	Group Project		Standardized Test		Portfolio
	Observations	X	Quizzes		Other (Homework Assignments, Lab Report)
	Research Papers		Class Participation		