



Syllabus for Personal Finance

Welcome to CE011 and CE012: Personal Finance parts I and III!

Please read the information in this syllabus before proceeding to the course materials.

Credits: 1.0

Prerequisite: None

Instructional Team

Teacher Contact Information

tutors@ashworthcollege.edu

Our Academic Advisors are also available to help you when you need it. They are trained to provide tutoring in all subjects or answer your questions about the course or program.

Phone: 1-800-224-7234

Hours: 8:30AM – 8:30PM EST Monday-Friday

Textbook

Kapoor-Dlabay-Hughes. Personal Finance, 8e

New York: The McGraw-Hill Companies, 2007.

Course Description

Personal Finance equips students with the material necessary to understand, plan, and manage their financial affairs. This course focuses on the development of practical methods for organizing financial information, interpreting financial position and cash flow, developing achievable and worthwhile goals, and implementing actionable plans and risk management techniques to meet those goals. Specific topics covered include money management, insurance, and investing. Assessments in this course are designed to help students gauge their understanding of the course materials through the grading process. Exams and assignments vary in size and number and include multiple-choice, essay writing, and/or short answer assessments.

Course Learning Objectives

Upon completion of this course, you should be able to:

- Identify, define, and explain the major types, functions, and importance of financial service organizations, as well as occupations and trends in the financial service industry.



- Identify socioeconomic influences on personal financial planning, develop a set of financial goals, and create a plan for making personal financial and career decisions.
- Develop a workable budget, create a personal balance sheet and plan to connect money management techniques to a financial goal, and prepare a federal income tax form.
- Compare and contrast services and types of financial institutions and different types of payment methods.
- Summarize strategies for safe and informed purchases of items such as a motor vehicle, and evaluate possible home renting, purchasing and selling options.
- Identify types of risks and risk management methods, and develop a risk management plan, including health care, motor vehicle, disability and life insurance.
- Identify a variety of investment opportunities, assess benefits of long-term over short-term investments, and evaluate different types of investments such as stocks and bonds.
- Analyze assets and liabilities, estimate retirement costs, and develop a balanced budget for retirement, as well as the personal and legal aspects of estate planning.

Course Lessons

The following lessons are covered in CE011: Personal Finance Part I:

Lesson	Read/Submit	Topics
Lesson 1	Read Employment Opportunities in the Financial Services Industry Exam 1	The Financial Planning Industry
Lesson 2	Read Chapter 1 and Chapter 2 Quiz 2	Planning to Succeed
Lesson 3	Read Chapter 3 and Chapter 4 Quiz 3	Money Management and Taxes
Lesson 4	Read Chapter 5 , Chapter 6 , and Chapter 7 Quiz 4	Savings and Consumer Credit
Lesson 5	Read Chapter 8 and Chapter 9 Quiz 5	Consumer Purchases and Housing Decisions

The following lessons are covered in CE012: Personal Finance Part II:

Lesson	Read/Submit	Topics
Lesson 1	Read Chapter 10 , Chapter 11 , and Chapter 12 Quiz 1	Insurance



Lesson 2 Read Chapter 13, Chapter 14, Investing Basics and Stocks and
 and Chapter 15 Bonds
 Quiz 2

Lesson 3 Read Chapter 16 and Chapter 17 Mutual Funds and Real Estate
 Quiz 3

Lesson 4 Read Chapter 18 and Chapter 19 Retirement and Estate Planning
 Quiz 4
