

**Moberly Area Community College
Common Syllabus**

**ACC 110 Personal Finance
Current Term**

Instructor:

Office number:

Office hours:

Response Time: I typically respond to student emails within 24 hours, Monday through Friday.

Contact information:

Classroom number:

Section Number(s):

Class days and time:

Catalog Description: ACC110 Personal Finance (3-0-3)

This is a course in the management of personal finances. It will provide students with opportunities to develop skills for solving “real world” problems. The course will identify the components and sources of income, money management, spending and credit, savings and investment.

Prerequisite/Corequisite:

none.

Text(s): Kapoor, Dlabay, Hughes. *Focus on Personal Finance*. 7th Edition, McGraw-Hill

The text is an ebook is included in your course fees.

Other Required Materials:

Purpose of Course:

The course is designed to provide the financial information you will need to make wise financial decisions for both the short term and long term. The goal is to help you solve your immediate financial problems and to help you make decisions that can lead to long-term financial security.

Course Objectives (CO):

1. To identify sources of income and how our choices affect our income and our ability to achieve our goals.
2. To develop money management skills, looking at the consequences of our financial decisions.
3. To understand the advantages and disadvantages of different savings and payment methods.

4. To evaluate the types of credit, the costs of credit and the correct way to use credit to avoid any credit problems.
5. To be able to analyze consumer spending strategies, comparing different methods of spending
6. To explain the basic principles of taxes.
7. To help consumers in determining good purchasing strategies for major purchases such as cars and homes.
8. To understand the role of automobile insurance, health insurance and life insurance in helping protect against financial loss.
9. To understand the basics of investing in stocks, bonds and mutual funds.
10. To understand the benefits of retirement and estate planning.

Course Content:

1. Financial planning and money management
2. Income tax
3. Savings and payment plans
4. Credit
5. Automobile and home purchases
6. Types of insurance
7. Basic investing in stocks, bonds, and mutual funds
8. Retirement and estate planning

Statement to Connect Course with Institutional Student Level Outcomes:

In compliance with MACC's Institutional Student Level Outcomes, the student who successfully completes this course will be able to meet the following institutional learning outcomes:

- **Managing Information:** Students will demonstrate the ability to discern when there is a need for information; and to identify, locate, evaluate, and effectively and responsibly use and share that information for the problem at hand.

EVALUATION OF STUDENT LEARNING:

Grade Scale:

- A = 90-100%
B = 80-89%
C = 70-79%
D = 60-69%
F = 59 and below

Evaluation:

(State the way learning objectives will be measured. They may be measured through, but not limited to, the following: objective and essay questions, papers, quizzes, oral presentations, class participation, small group work, and/or projects.)

Description of Major Assignment(s)/Project(s):

INSTRUCTOR POLICIES:

Tardiness:

Per instructor's policy

Make-up and late work:

Per instructor's policy

Extra-credit work:

Per instructor's policy

Schedule of Student Assignments/Activities:

(Instructors will identify a Student Assignment/Activities schedule. Instructors have the prerogative to construct the schedule by class periods, weeks, or an overview of topics to be covered.)

Other:

List any other instructor policies

COLLEGEWIDE POLICIES:

All faculty and students need to be aware of collegewide policies and procedures. Statements on Academic Dishonesty, ADA, Attendance, Title IX, and other important collegewide policies can be accessed by clicking on the following: [Collegewide Policies in Student Resources](#) .