

# Louisiana Delta Community College

## Academic Affairs Master Syllabus

**Course Name:** Personal Finance

**Course Number:** BUSN 140

**Lecture hours:** 3                      **Lab Hours:** 0                      **Credit Hours:** 3

**Textbook, Author, and Publisher:** To be provided by College Campus

**Instructor Information:** To be provided by College Campus

**Class Location:** To be provided by College Campus

### **Course Description:**

A study of personal and family finances as well as personal money planning and management. Topics include financial statements, budgets, savings, asset purchasing, borrowing, taxes, insurance, retirement, and estate planning. The material is presented from a "how-to" perspective, with many practical examples and applications from the business world.

**Prerequisites:** None

**Co-requisites:** None

### **Learning Outcomes:**

On completion of this course, the student will be able to:

1. Identify the steps involved in personal financial planning.
2. Interpret personal financial statements and budgets.
3. Discuss cash management, explain differences in financial institutions, open and balance a checking account.
4. Comprehend the various ways of procuring an automobile and know the advantages and disadvantages of each.
5. Identify housing alternatives and describe the home-buying process.
6. Identify and explain the need considerations for various types of insurance.
7. Identify the elements of retirement planning through IRAs and employer – sponsored programs.
8. Explain Estate planning and know the language of investment by identifying various investment terms.

**Assessment Measures:** To be provided by College Campus

**Library Resource Center:**

The Delta Library and Learning Resource Center is committed to providing quality information and learning resources and services, including technology, in supporting the overall mission of Delta Community College and its commitment to lifelong learning.

**Special Accommodations:**

Louisiana Delta Community College complies with Section 504 of the Rehabilitation Act, as well as the Americans with Disabilities Act. Students with disabilities who attend the Monroe campus may make a request by contacting the Director of Counseling and Disability Services (See College Directory for contact information.) at the beginning of each semester. Reasonable accommodations will be attempted for students with documented disabilities. If an impairment is identified later in the semester, a non-retroactive accommodation plan will be developed. Students at satellite campuses should contact the Coordinator of Student Affairs at their particular campus.

**Title IX:**

Louisiana Delta Community College is committed to protecting the rights of students, which includes compliance with Title IX requirements. As such, the institution and members of our community will not tolerate the offenses of dating violence, domestic violence, sexual assault, and stalking. Students with Title IX concerns should contact the College's Title IX Coordinator (See College Directory for contact information.) Students are required to complete Sexual Assault Awareness and Prevention Online Training. Access to this online course will be sent out through the Delta email account.

**Student Code of Conduct:**

Louisiana Delta Community College encourages an environment of academic integrity and mutual respect. Students should read and follow both academic and behavioral expectations identified in the Code of Student Conduct that can be found online at [www.ladelta.edu](http://www.ladelta.edu). Students are expected to act with integrity, respect the rights of others, and conduct themselves in a professional manner. The Honor Code prohibits academic misconduct such as cheating, engaging in unauthorized collaboration, and plagiarism. Violations of the Code of Student Conduct may result in disciplinary action as provided in the Code. Incidents are reported through the online Student Conduct system.