**SADDLEBACK COLLEGE**
**BUSINESS SCIENCE DIVISION**

ACCOUNTING 120
INTRODUCTION TO FINANCIAL PLANNING

Instructors:
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No. of 30-minute Lessons: 26
No. of 60-minute Programs: 13

**ORIENTATION**: (Attend one): Saturday, 1/10 or Saturday 1/17, 10-11:00am, in room SM 313. DO NOT MISS ORIENTATION!
**BROADCASTS**: Airs Cox Cable Channel 39.Schedule is posted in Blackboard.
**ONLINE STREAMING**: Free Internet/online streaming is available for this course.

Where is it? Go to the Saddleback home page at: http://www.saddleback.edu. In the column of gold buttons on the left, click on "Distance Education" and look for the online streaming button in the upper left corner of the DE page. It says "Channel 39 Steaming Video Telecourses."

Can students watch any lesson at any time? Yes, when you click on any show that's listed it will play immediately. Also you are able to search for a by the course's video title and then select the lesson number you want to watch. For example, when you go into show search and type in the title of the telecourse you want, all of the lessons come up and you can pick which lesson you wish to view.

## COURSE DESCRIPTION

Study of spending, borrowing and investment practices of individuals for developing financial planning management tools and strategies. Introductory course for becoming a professional financial planner. Content covers financial planning for insurance (term, whole, disability, hospital, annuities), stocks, bonds (mutual funds, options), real estate (home, rentals, leases, limited partnerships), and associated industries.

## LEARNING OBJECTIVES

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

1. Analyze financial instruments and prepare an short- and long-term financial plan for management.
2. Evaluate the following major financial instruments:

    a. Insurance
    b. Stocks and bonds
    c. Real Estate

3. Critique the major aspects of current financial systems and institutions and how they operate.
4. Analyze investments in terms of income tax regulations, retirement and estate planning.

## STUDENT RESOURCES

Textbooks:
*Personal Finance*,9th Edition. Authors: Jack Kapoor, Les R. Dlabay and Robert J. Hughes. McGraw-Hill Publishing Company. ©2009, ISBN-13 9780073382326.

IMPORTANT: Be sure you get the 9th Edition, ©2009, ISBN-13 9780073382326. The exams are all coordinated with this Edition. If you try to use an older edition, the questions may not follow the structure of that book!

Telecourse Student Guide to accompany Personal Finance 9e. ©2009, ISBN-13 9780073363943

Saddleback College Bookstore telephone: 582-4715. Web: www.saddleback.bkstr.com.

The textbook and study guide have been placed on reserve at Saddleback College Library (See "LIBRARY RESOURCES" section below for further information)

## STUDENT/INSTRUCTOR CONTACT (Instructional Enrichment Hours)

Contact your instructor by email or telephone if you need course information or assistance. For voicemail, leave a message letting me know what time I can reach you, and I will return your call. You can also email me with your phone number and a good time to reach you, and I'll call you.

If you encounter technical problems with the course, please call the BROADCAST OFFICE at 582-4502.

## BLACKBOARD COMPONENT

Your portal for the Internet portion of this class is located at: http://socccd.blackboard.com .
*You will not be able to access this course until the official start date of the course.*

Step-by-step instructions for Blackboard are available at:
http://www.saddleback.edu/itc/user/blackboardfaq.html .

## LIBRARY RESOURCES

Video tapes for this course may be viewed at the SADDLEBACK COLLEGE LIBRARY and are available at the AUDIO-VISUAL DESK (582-4874) located on the second floor. Due to budgetary constraints, we do not have tapes available for checkout and there are no facilities for duplicating.

The textbook is on reserve at the CIRCULATION DESK (582-4523) and may be used in the library for up to one hour. Due to budgetary constraints, we do not have copies available for checkout.

Saddleback College Library Hours

Monday through Thursday: 8 am to 9 pm
Friday: 8 am to 4 pm
Saturday: 11 am - 5 pm

Library hours are subject to change; therefore, please call 582-4526 to verify hours.

**VIDEO COURSE TAPE RENTAL**

RMI Media Productions, Inc. (not affiliated with Saddleback College) leases video tapes for a full semester. Information and order form located at: http://rmimedia.com .

Request the videos for "Dollar$ & Sense"

**BROADCAST INFORMATION**

"DOLLAR$ & SENSE" (ACCT 120) broadcasts 1-hour programs on COX CABLE CHANNEL 39

Refer to the COURSE OUTLINE handout for the topic of the lesson. This information is also in Blackboard.

**IF YOU EXPERIENCE TECHNICAL DIFFICULTIES:**

Report the problem immediately to the BROADCAST OFFICE at 582-4502; leave a message on the machine if it is after office hours. Lessons may be viewed at the Saddleback College Library if desired. Generally, if there is an equipment problem and a program is not aired, it will be shown at its normally scheduled hour but on Friday, Saturday or Sunday of the same week.

## COURSE ASSIGNMENTS

1. Follow the STUDY GUIDE instructions for the LESSON PREPARATION and TEXT READING assignments to be completed prior to viewing the video lessons.
2. Watch the VIDEO LESSONS.
3. Log into Blackboard and take the chapter quiz.
4. WRITTEN ASSIGNMENT: Select from one or more of the suggested topics and write one 500 word essay.

**EXAM INFORMATION**

Students will complete the exams online. Exams do include essay questions.

**GRADING SCALE AND PERTINENT INFORMATION**

A = 90-100%
B = 80- 89%
C = 70- 79%
D = 60- 69%

| Component: | Grade Weight: |
|---|---|
| 20 Quizzes, 20 questions each | **20%** |
| Written Component | **5%** |
| Final Exam, 75 questions | **75%** |
| TOTAL POSSIBLE | 100% |

* * * IMPORTANT GRADE INFORMATION * * *

The Family Rights and Privacy Act of 1974 restricts the release of certain student information such as grades. Therefore, please DO NOT CALL FOR GRADE INFORMATION. Your performance score/grade will be mailed to you if you provide your instructor with a self-addressed, stamped envelope or postcard at the Midterm and Final Exams.

IF YOU DECIDE TO DROP THIS COURSE . . .

YOU MUST GO TO THE OFFICE OF ADMISSIONS & RECORDS in the STUDENT SERVICES BUILDING.

IF YOU DROP on or the drop date shown in the schedule, no notation will appear on your records.

IF YOU DROP after the drop date but before the “drop with W” date shown in the schedule, you will receive a "W" on your academic record/transcript.

IF YOU FAIL TO OFFICIALLY DROP and do not complete the course, YOU WILL RECEIVE AN "F" ON YOUR PERMANENT RECORD.

## VIDEO COURSE OUTLINE

UNIT ONE PLANNING YOUR PERSONAL FINANCES

1 Your Personal Financial Plan
2 An Overview of Basic Economics
3 Personal Career Strategies
4 Money Management Strategies
5 Planning Your Tax Strategies

UNIT TWO MANAGING YOUR PERSONAL FINANCES

6 Banking Services
7 Consumer Credit
8 Choosing a Source of Credit
9 Credit Problems
10 Legal Aspects of Protecting Wealth

UNIT THREE MAKING YOUR PURCHASING DECISIONS

11 Consumer Purchasing Strategies

12 Transportation Costs
13 The Finances of Housing

UNIT FOUR PROTECTING YOUR RESOURCES
14 Personal Risk and Insurance
15 Home, Auto, and Business Insurance
16 Health Care and Disability
17 Life Insurance

UNIT FIVE INVESTING YOUR FINANCIAL RESOURCES
18 Fundamentals of Investing
19 Investing in Stocks
20 Investing in Bonds
21 Investing in Mutual Funds
22 Real Estate and Other Investment Alternatives

UNIT SIX CONTROLLING YOUR FINANCIAL FUTURE
23 Retirement Planning
24 Estate Planning
25 Deception in the Marketplace
26 Evaluating Your Commitment