

FIN 10: PERSONAL FINANCE

In Workflow

1. CBA College Committee Chair (joseph.taylor@csus.edu)
2. CBA Dean (coget@csus.edu)
3. Academic Services (catalog@csus.edu)
4. Senate Curriculum Subcommittee Chair (curriculum@csus.edu)
5. GE Crs Rev Subcommittee Chair (perry@csus.edu)
6. Dean of Undergraduate (gardner@csus.edu)
7. Dean of Graduate (cnewsome@skymail.csus.edu)
8. Catalog Editor (catalog@csus.edu)
9. Registrar's Office (k.mcfarland@csus.edu)
10. PeopleSoft (PeopleSoft@csus.edu)

Approval Path

1. Wed, 23 Oct 2024 19:41:49 GMT
Joseph Taylor (joseph.taylor): Approved for CBA College Committee Chair
2. Wed, 23 Oct 2024 20:49:37 GMT
Jean-francois Coget (coget): Approved for CBA Dean

History

1. Sep 24, 2024 by Hao Lin (linh)

New Course Proposal

Date Submitted: Mon, 21 Oct 2024 18:00:51 GMT

Viewing: **FIN 10 : Personal Finance**

Last approved: **Tue, 24 Sep 2024 14:01:52 GMT**

Last edit: **Mon, 21 Oct 2024 18:00:50 GMT**

Changes proposed by: Hao Lin (102088972)

Contact(s):

Name (First Last)	Email	Phone 999-999-9999
Hao Lin	linh@csus.edu	916-278-7054

Catalog Title:

Personal Finance

Class Schedule Title:

Personal Finance

Academic Group: (College)

CBA - Business

Academic Organization: (Department)

Finance, Insurance, and Real Estate

Will this course be offered through the College of Continuing Education (CCE)?

No

Catalog Year Effective:

Fall 2025 (2025/2026 Catalog)

Subject Area: (prefix)

FIN - Finance

Catalog Number: (course number)

10

Course ID: (For administrative use only.)

203940

Units:

3

Is the ONLY purpose of this change to update the term typically offered or the enforcement of existing requisites at registration?

No

In what term(s) will this course typically be offered?

Fall, Spring, Summer

Does this course require a room for its final exam?

Yes, final exam requires a room

This course complies with the credit hour policy:

Yes

Justification for course proposal:

The only change is to change the course title from "Financial Literacy" to "Personal Finance".

I recently attended a "Teaching Personal Finance Conference" at Stanford University. Information from the conference indicates that "Personal Finance" is more contemporary terminology for like courses in the Finance field across the country.

Course Description: (Not to exceed 90 words and language should conform to catalog copy.)

This course provides the tools necessary for students to make informed financial decisions. The course also provides a set of practical applications to help students understand the complexities of financial decision-making. Students who complete the course will be in a position to evaluate common financial services, evaluate and invest in financial securities, and improve their financial well-being.

Are one or more field trips required with this course?

No

Fee Course?

No

Is this course designated as Service Learning?

No

Is this course designated as Curricular Community Engaged Learning?

No

Does this course require safety training?

No

Does this course require personal protective equipment (PPE)?

No

Does this course have prerequisites?

No

Does this course have corequisites?

No

Graded:

Letter

Approval required for enrollment?

No Approval Required

Course Component(s) and Classification(s):

Seminar

Seminar Classification

CS#05 - Seminar (K-factor=1 WTU per unit)

Seminar Units

3

Is this a paired course?

No

Is this course crosslisted?

No

Can this course be repeated for credit?

No

Can the course be taken for credit more than once during the same term?

No

Description of the Expected Learning Outcomes and Assessment Strategies:

List the Expected Learning Outcomes and their accompanying Assessment Strategies (e.g., portfolios, examinations, performances, pre- and post-tests, conferences with students, student papers). Click the plus sign to add a new row.

	Expected Learning Outcome	Assessment Strategies
1	Calculate time value of money to analyze personal financial decisions	Quizzes
2	Explain the principles of budgeting and personal finance	Homework assignments
3	Assess the costs and benefits of various savings plans, payment, and credit accounts.	Homework assignments
4	Explain types and costs of insurance	Quizzes
5	Explain how you can evaluate stock and bond investments	Quizzes

Attach a list of the required/recommended course readings and activities:

Financial Literacy Syllabus v5.docx

Is this course required in a degree program (major, minor, graduate degree, certificate?)

No

Does the proposed change or addition cause a significant increase in the use of College or University resources (lab room, computer)?

No

Will there be any departments affected by this proposed course?

No

I/we as the author(s) of this course proposal agree to provide a new or updated accessibility checklist to the Dean's office prior to the semester when this course is taught utilizing the changes proposed here.

I/we agree

University Learning Goals**Undergraduate Learning Goals:**

Intellectual and practical skills

Is this course required as part of a teaching credential program, a single subject, or multiple subject waiver program (e.g., Liberal Studies, Biology) or other school personnel preparation program (e.g., School of Nursing)?

No

GE Course and GE Goal(s)**Is this a General Education (GE) course or is it being considered for GE?**

Yes

In which GE area(s) does this apply?

B4. Mathematical Concepts and Quantitative Reasoning/2. Mathematical Concepts and Quantitative Reasoning

Which GE objective(s) does this course satisfy?

Use mathematical ideas to accomplish a variety of tasks.

Attach Course Syllabus with Detailed Outline of Weekly Topics:

Financial Literacy Syllabus v5.docx

Syllabi must include: GE area outcomes listed verbatim; catalog description of the course; prerequisites, if any; student learning objectives; assignments; texts; reading lists; materials; grading system; exams and other methods of evaluation.

Will more than one section of this course be offered?

Yes

Provide a description of what would be considered common to all sections and what might typically vary between sections:

If multiple sections of the course are offered, the course structure, content, and learning objectives would be similar, with readings that could vary between sections. The attached syllabus serves as a template.

Please write a statement indicating the means and methods for evaluating the extent to which the objectives of the GE Area(s) and any writing requirements are met for all course sections:

A combination of exams, quizzes, and homework assignments will require students to articulate concepts of the course, as well as analyze and interpret financial information.

What steps does the department plan to take to ensure that instructors comply with the respective category criteria and who is responsible?

The Department provides each instructor with the template syllabus. Each semester, the syllabus for each section of the course are collected by the Department. The Department will review and ensure that all syllabi comply with the category criteria and the fulfill the student learning outcomes of Area B4 and E.

General Education - Area 2: Mathematical Concepts and Quantitative Reasoning

Section 1.

Indicate in written statements how the course meets the following criteria for Area 2. Relate the statements to the course syllabus and outline. Be as succinct as possible.

General criteria:

Is an introductory or survey course with no college level prerequisites (except for intermediate algebra, which is required).

This is an introductory course of personal financial literacy. No college level prerequisites are required.

Develops basic mathematical or logical concepts, quantitative reasoning skills, and has general applicability in solving problems.

Course introduces basic mathematical/quantitative concepts such as time value of money, interest rate, and risk and return of an investment. Examples and exercises illustrate applications of the aforementioned concepts and resulting financial decision-making.

Develops computational skills or competence in the analysis of arguments.

Computational skills are developed when students are able to obtain future value and present value of multiple cash flows, quantify cost and benefit of different types of payment and credit accounts, and calculate risk and return of different types of investments. Analysis of arguments are developed when students are able to evaluate different types payment and credit accounts, and make investment decisions based on risk and return tradeoffs.

Specific criteria:

A student will be able to solve problems by thinking logically, making conjectures, and constructing valid mathematical arguments.

The course requires students to read information of problems, solutions to which require them to logically select an appropriate formula. Selecting the appropriate formula requires students to make conjectures and to construct valid mathematical arguments to support their choice for a formula.

A student will be able to make valid inferences from numerical, graphical and symbolic information.

This occurs in multiple topics. For example, a student will be able to evaluate cost and benefit of payment accounts and credit accounts based on the calculation of interest costs. As another example, a student will be able to make investment decision based on the analysis of risk and returns.

A student will be able to apply mathematical reasoning to both abstract and applied problems, and to both scientific and non-scientific problems.

This occurs in multiple topics. For example, students are required to use mathematical reasoning to solve abstract problems such as obtaining future value based on compounding, and to solve applied problems such as calculating compound interests to evaluate payment accounts. Students will use mathematical reasoning to solve scientific problems such as finding the cost of credit, and non-scientific problems such as evaluating and managing personal debt.

Includes a writing component described on course syllabus

1) If course is lower division, formal and/or informal writing assignments encouraging students to think through course concepts using at least one of the following: periodic lab reports, exams which include essay questions, periodic formal writing assignments, periodic journals, reading logs, other. Writing in lower division courses need not be graded, but must, at a minimum, be evaluated for clarity and proper handling of terms, phrases, and concepts related to the course.

2) If course is upper division, a minimum of 1500 words of formal, graded writing. [Preferably there should be more than one formal writing assignment and each writing assignment (e.g. periodic lab reports, exams which include essay questions, a research/term paper etc.) should be due in stages throughout the semester to allow the writer to revise after receiving feedback from the instructor. Include an indication of how writing is to be evaluated and entered into course grade determination.]

On a combination of exams, quizzes, and homework, students will be expected to write explanations justifying their interpretations and financial decisions made based on the information provided.

Section 2

If you would like, you may provide further information that might help the G.E. Course Review Committee understand how this course meets these criteria and/or the G.E. Program Objectives found in the CSUS Policy Manual, General Education Program, Section I.B.

Quantitative reasoning based on financial data is essential to one's ability to properly understand their personal financial situation and make appropriate financial decisions. Such an ability is an important skill that all citizens should have. This course provides financial literacy, reasoning and thinking to contribute to the general university education of students, and to establish a foundation for more advanced courses requiring these skills.

Key: 14891