

## Department:

Business Department

## Course Description:

For non-business as well as for business majors. The course is primarily concerned with the management of money from the viewpoint of the individual. Topics to be covered include the consumer's credit buying, borrowing, saving, and investments; purchase of insurance, real estate and other major items; the problem of taxation and wills, and controlling expenditures through the use of a budget.

## Course Competencies:

The learning outcomes and competencies detailed in this syllabus meet or exceed the learning outcomes and competencies specified by the Kansas Core Outcomes Groups for this course as approved by the Kansas Board of Regents. (Kansas Regents Shared Number Course and Title: **KRSN Course BUS 1010 Personal Finance.**)

Upon completion of this course, students will be able to:

1. Explain personal financial planning, financial statements, time value of money, and budgets
2. Explain the benefits and potential costs of consumer credit
3. Evaluate housing needs, large purchases, and financing alternatives
4. Identify fundamental tax strategies
5. Identify how insurance is used to manage risk
6. Compare investment and retirement planning alternatives and strategies
7. Explain the estate planning process.

## Course Content:

- A. Planning Your Personal Finances
- B. Managing Your Personal Finances
- C. Making Your Purchasing Decisions
- D. Insuring Your Resources
- E. Investing in Your Financial Resources
- F. Controlling Your Financial Future

## Learning Assessment:

Assessment techniques may include but are not limited to: group activities, written assignments, reflection papers/discussions on selected readings, projects, class presentations, quizzes and exams.

## Instructional Materials:

Textbook: Kapoor, J. R., Les R. Dlabay, L.R. & Hughes, R.J. (2025). *Personal Finance: 2025 Release*. New York: McGraw-Hill Irwin, ISBN 978-1264249527

### Guidelines for Requesting Accommodations Based on Documented Disability or Medical Condition

It is the intention of Highland Community College to work toward full compliance with the Americans with Disabilities Act, to make instructional programs accessible to all people, and to provide reasonable accommodations according to the law.

Students should understand that it is their responsibility to self-identify their need(s) for accommodation and that they must provide current, comprehensive diagnosis of a specific disability or medical condition from a qualified professional in order to receive services. Documentation must include specific recommendations for accommodation(s). Documentation should be provided in a timely manner prior to or early in the semester so that the requested accommodation can be considered and, if warranted, arranged. In order to begin the process all students must complete the "Disabilities Self-Identification Form" on our Disability Services website.

This form can also be accessed at the Highland Community College homepage under Students Services/Student Resources/Disability Service or by contacting the Disabilities Coordinator.

### A Note on Harassment, Discrimination and Sexual Misconduct

Highland Community College seeks to assure all community members learn and work in a welcoming and inclusive environment. Title VII, Title IX, and College policy prohibit harassment, discrimination and sexual misconduct. Highland Community College encourages anyone experiencing harassment, discrimination or sexual misconduct to talk to report to the Vice President for Student Services, the Human Resources Director or complete an online report about what happened so that they can get the support they need and Highland Community College can respond appropriately.

There are both confidential and non-confidential resources and reporting options available to you. Highland Community College is legally obligated to respond to reports of sexual misconduct, and therefore we cannot guarantee the confidentiality of a report, unless made to a confidential resource. Responses may vary from support services to formal investigations. As a faculty member, I am required to report incidents of sexual misconduct and thus cannot guarantee confidentiality. I must provide our Title IX coordinator with relevant details

such as the names of those involved in the incident. For more information about policies and resources or reporting options, please review our Equity Grievance Policy.

