

## BUS1146 - Personal Finance

Credits:	3 (3/0/0)
Description:	This course is an introduction to personal financial management and planning. Topics covered include key factors that affect personal income, budgeting, cash-flow management, use of credit and credit cards, planned borrowing, managing taxes and major expenditures including housing, automobiles, insurance and investments.
Prerequisites:	
Corequisites:	
Pre/Corequisites*:	
Competencies:	<ol style="list-style-type: none"> <li>1. Display knowledge of present and future value tables.</li> <li>2. Display knowledge of annuities.</li> <li>3. Demonstrate knowledge of stock and bond valuation.</li> <li>4. Display knowledge of mutual funds, tax deferred annuities, money market funds.</li> <li>5. Analyze automobile, life, health and disability insurance policies.</li> <li>6. Demonstrate knowledge of money and debt management.</li> <li>7. Display knowledge of home purchasing and renting.</li> <li>8. Display knowledge of and setting up a retirement account.</li> </ol>
MnTC goal areas:	None

\*Can be taking as a Prerequisite or Corequisite.