

Minnesota Articulated College Credit (ACC) Agreement

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Agreement Name: Personal Finance
Agreement Reviewed/Updated/Created: 2016 – 2018
College: Minnesota State Community & Technical College
Course Number: BUS 1146
Course Name: Personal Finance
Credits: 3 credits

Curriculum Content Goals:

To receive credit, students will master 100% of the content goals.

Course Outcomes:

- 1 Display knowledge of present and future value tables.
- 2 Display knowledge of annuities.
- 3 Demonstrate knowledge of stock and bond valuation.
- 4 Display knowledge of mutual funds, tax deferred annuities, money market funds.
- 5 Analyze automobile, life, health and disability insurance policies.
- 6 Demonstrate knowledge of money and debt management.
- 7 Display knowledge of home purchasing and renting.
- 8 Display knowledge of and setting up a retirement account.

Assessments:

Students must achieve an **80% or better in the high school course** to be eligible for articulated college credits. Assessments can include but are not limited to:

Class participation
Quizzes
Exams
Case Studies
Discussion Boards

Agreement 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.

ACC Concept:

Skills for selected courses, required for graduation in programs at colleges listed are taught in participating High Schools using the assessments developed collaboratively by secondary and post secondary staff. High school elective credit is earned and college credits are earned if the student meets the college achievement standards and later enrolls at a college listed on this agreement in a major requiring the course or courses.