



Prepared by: R. Polski
Reviewed by: J. Ross
Reviewed by: S. Popejoy
Reviewed by: P. Bench
Date reviewed: February 23, 2009
Board approved: March 12, 2009

Independent Living Skills (ILS) 0028 Personal Finance Level 4 (0 Units)

Prerequisite: Successful completion in Independent Living Skills 0027

Prerequisite knowledge and skills: Before entering the course, the student should be able to

1. complete personal needs lists independently,
2. demonstrate check writing within the community,
3. pay personal bills independently,
4. facilitate bank deposits into savings and checking accounts,
5. demonstrate sound filing system competency,
6. demonstrate balancing checking account with bank statement,
7. conduct banking transactions independently,
8. articulate bill pay and its function,
9. access banking accounts online,
10. demonstrate fund transfers amongst checking and savings accounts,
11. demonstrate requesting bank statements online,
12. articulate the difference between a financial “need” versus a financial “want”,
13. complete a budget and follow the proposed monthly budget,
14. demonstrate competency in reading, paying, and meeting due dates on personal bills,
15. identify the personal choices within planning and adhering to a monthly budget,
16. understand the importance of a personal finance task list, and
17. follow the personal finance task list independently.

Total Hours: 16 hours lecture; 48 hours lab (64 hours total)

Catalog Description: This course expands and refines independent money management skills pertaining to self-sufficiency in banking transactions such as independent budgeting, independently paying personal bills online or via mail, independently maintaining sound record keeping skills, independently writing checks or using bank visa cards within the community, and independently demonstrating accessing online banking accounts to explore and balance banking transactions.

Type of Class/Course: Non credit

Texts: None

Additional Required Materials: None

Course Objectives:

By the end of the course, a successful student will be able to



West Kern Community College District

1. demonstrate completing personal needs lists independently,
2. demonstrate independent check writing within the community,
3. pay personal bills independently,
4. demonstrate bank deposits into savings and checking accounts independently,
5. demonstrate sound filing system competency,
6. demonstrate balancing checking account with bank statement independently,
7. conduct banking transactions independently,
8. demonstrate independent bill pay,
9. access online banking accounts independently,
10. demonstrate fund transfers amongst checking and savings accounts independently,
11. demonstrate requesting bank statements online independently,
12. demonstrate knowledge of a financial “need” versus a financial “want”,
13. demonstrate completion of a budget and following the proposed monthly budget,
14. demonstrate competency in reading, paying, and meeting due dates on personal bills,
15. demonstrate independent balancing of checking and savings accounts, and
16. demonstrate personal responsibility in regard to visa check card usages.

Course Scope, Content, and Student Learning Outcomes:

Unit I Understanding Personal Finance Basics

Learning Outcomes	Assessment
Understand and use	
1. Articulate money management terms	In class exercises, homework, exams
2. Articulate file systems and record keeping	In class exercises, homework, exams
3. Demonstrate competency of record filing	In class exercises, homework, exams
4. Demonstrate independent budget planning	In class exercises, homework, exams
5. Articulate the difference between a financial “want” versus a financial “need”	In class exercises, homework, exams
6. Demonstrate independent completion of deposit slips and accessing online banking	In class exercises, homework, exams
7. Independently complete paycheck budgets	In class exercises, homework, exams

Unit II Developing Personal Finance Independence

8. Articulate visa card usage “pros” and “cons”	In class exercises, homework, exams
9. Demonstrate independent community check writing proficiency	In class exercises, homework, exams
10. Demonstrate online bill pay proficiency	In class exercises, homework, exams
11. Demonstrate account knowledge	In class exercises, homework, exams
12. Demonstrate independent online banking	In class exercises, homework, exams
13. Introduce independent account balancing	In class exercises, homework, exams

Unit III Demonstrating Personal Finance Independence

14. Demonstrate independent reading and understanding bills	In class exercises, homework, exams
15. Demonstrate independent transferring of	In class exercises, homework, exams

financial funds online	
16. Demonstrate independent online bank statements requests	In class exercises, homework, exams
17. Demonstrate competency with visa check card usage	In class exercises, homework, exams
18. Independently access online banking account	In class exercises, homework, exams

Learning Activities Required Outside of Class:

The students will spend a minimum of 8 hours per week outside of their regular class time doing the following:

1. Studying
2. Completing homework exercises

Methods of Instruction:

1. Assigned exercises from textbook/workbook
2. Lecture
3. Group work/role playing
4. Lab
5. Discussion
6. Individual conference

Methods of Evaluation:

1. Class participation
2. Written homework
3. Quizzes
4. Oral evaluations/role playing
5. Exams
6. Midterm and final