

Las Positas College
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Course Outline for BUSN 60

CONSUMER FINANCE AND OWNERSHIP

Effective: Spring 1994

I. CATALOG DESCRIPTION:

BUSN 60 — CONSUMER FINANCE AND OWNERSHIP — 3.00 units

Principles and practices of renting or owning real estate, vehicles, and other investments. Financial management of banking, options, credit, insurance, taxes, estate planning in relationship to business cycles and government regulations.

3.00 Units Lecture

Strongly Recommended

ENG 1A - Critical Reading and Composition
and

MATH 110 - Elementary Algebra

Grading Methods:

Discipline:

	MIN
Lecture Hours:	54.00
Total Hours:	54.00

II. NUMBER OF TIMES COURSE MAY BE TAKEN FOR CREDIT: 1

III. PREREQUISITE AND/OR ADVISORY SKILLS:

Before entering this course, it is strongly recommended that the student should be able to:

- A. ENG1A
- B. MATH110

IV. MEASURABLE OBJECTIVES:

Upon completion of this course, the student should be able to:

- A. Inquire effectively of legal and accounting advisors about financial benefits of property renting/leasing/purchasing in relationship to his/her present circumstances and future planning;
- B. Discern the differences among the options of the U.S. depository and lending institutions;
- C. Evaluate and apply for various consumer credit options;
- D. Recognize the governmental regulations on consumer purchases, product selection, warranties, consumer purchase contracts, and equal credit opportunities;
- E. Utilize tenant and homeowner rights;
- F. Determine insurance needs and develop a plan;
- G. Examine investor options in stocks, bonds, annuities, and other public or private short- and long-term investments.

V. CONTENT:

- A. Renting/Leasing/Purchasing real estate and substantial cost items
- B. Depository Institutions and consumer credit options
- C. Consumer Laws and Protection Agencies
- D. Taxes
- E. Insurance Programs: Risk Management, Life Insurance, Health Insurance, Property and Liability Insurance
- F. Investment options: stocks, bonds, annuities, other private and public options
- G. Estate Planning

VI. METHODS OF INSTRUCTION:

- A. **Discussion** -
- B. **Lecture** -
- C. Case and/or project studies

VII. TYPICAL ASSIGNMENTS:

VIII. EVALUATION:

A. **Methods**

1. Exams/Tests
2. Quizzes
3. Papers
4. Projects

B. **Frequency**

IX. TYPICAL TEXTS:

1. Garman/Forgue *Personal Finance.*, Houghton Mifflin Co, 0.
2. Albin, Francis M *Consumer Economics and Personal Money Management.*, Prentice Hall, 0.

X. OTHER MATERIALS REQUIRED OF STUDENTS: