

# Minnesota State University Moorhead

## FINC 141: Personal Finance I

### A. COURSE DESCRIPTION

Credits: 1

Lecture Hours/Week: 1

Lab Hours/Week: \*.\*

OJT Hours/Week: \*.\*

Prerequisites: None

Corequisites: None

MnTC Goals: None

You will learn to determine financial goals and to express your needs explicitly in a way that can be easily converted into numbers. This course will help you convert your goal statements into a string of numbers that describes what is happening or what you want to happen in your financial life. You will learn how to bring your spending under control and get the most out of every dollar. You will look for the best banking services at the best price, either online or off. We will focus on individual tax filing, tax planning and maximizing after-tax returns. Finally you will assess your credit capacity and credit rating by gaining an understanding of the information creditors look for when you apply for credit. We will identify the steps you can take to avoid and correct mistakes.

**B. COURSE EFFECTIVE DATES:** 05/15/2011 - 05/01/2017

### C. OUTLINE OF MAJOR CONTENT AREAS

None

### D. LEARNING OUTCOMES (General)

None

### E. Minnesota Transfer Curriculum Goal Area(s) and Competencies

None

### F. LEARNER OUTCOMES ASSESSMENT

As noted on course syllabus

### G. SPECIAL INFORMATION

None noted