



FIN 294: Personal Finance

Overview

This course provides a comprehensive introduction to personal finance and focuses on topics which are important to the financial health of young Americans. Upon completion, students should be able to make informed decisions about a wide range of financial issues, including cash management and budgeting, insurance, tax planning, saving and investing money, insurance, financing and borrowing money, funding major goals including retirement, education, and home and car purchases. Students will also learn to advocate for themselves and to avoid scams and predatory financial practices. The course is designed to meet current national and state personal financial planning standards.

What You'll Learn

- Learn the financial planning processes including how to set financial goals
- Compare different methods of compensation and income
- Federal and State income tax considerations for different types of income
- Management of spending and the impacts of inflation
- Aspects of banking and their impact on finances including checking, savings, CD's and more
- Types of investments including stocks, bonds, mutual funds and other assets as well as assessing risk and portfolio diversification considerations
- Considerations for funding personal needs such as housing, vehicles, and college tuition along with debt management and mortgages

How to Succeed

To be successful in this course, we recommend English language fluency and computer literacy. We also encourage you to make sure your laptop or desktop computer meets the [technical requirements](#).

Earn College Credit

This course appears on your transcript identically to how it appears on the transcript of an enrolled ASU student.

This course satisfies 3 credit hours at Arizona State University. It is strongly encouraged that you consult with your institution of choice to determine how these credits will be applied.

In order to receive academic credit for this course, you must earn a grade of "C" or better. You have one year to add the course to your transcript.

Exams and Grading

TBD

FIN 294: Continued

Time Commitment

This is an asynchronous, online course. This means, while you will have deadlines, you do not need to be at your computer at specific times or participate in live activities.

To be successful in this class, you must view all course pages and complete all graded work by the deadlines indicated. Also, keep in mind that "attendance" in an online course means logging into the platform on a regular basis, checking for course announcements, and visiting and participating in the discussion forums.

This 3 credit, 8 week course requires about 135 hours of work. Therefore, expect to spend approximately 15-20 hours per week preparing for and engaging in this course.

Materials

This course makes use of open educational resources (OERs) provided within the course, **no purchase necessary**.

Graded Assignments

Graded assignments are required and count towards your final grade. Students must submit all assignments via the course site unless otherwise instructed.

Assignment Deadlines

Your instructional team will provide all content and learning activities on or through your course site. It is your responsibility to review all content, fulfill all assignments on time, and ask any questions you have in the designated discussion area. It is also your responsibility to determine the due dates and times for all course assignments according to your time zone. Due to the large-scale format of Universal Learner Courses, late assignments will not be accepted at any point during the course, and we cannot make exceptions.

Course Communication

All communication will take place via the discussion forums and course announcement page. There will be a discussion forum where you can post general questions, comments, and direct inquiries for the instructor and course team. Please use these forums to ensure a timely response. Your instructor will not be able to respond to email.

Additional Information

If you have questions about Universal Learner Courses and how they work, please visit ea.asu.edu or contact our support team at ulcourses@asu.edu.