

# BA 218 : Personal Finance

Explores the role of the consumer in our economy, problems of financing family and individual needs, including budgeting, banking relationships, borrowing, insurance, risk management, real estate, investing, portfolio management, retirement and personal taxes.

Personal Finance is designed to expose the interested student to many functions of personal finance. The course provides the students with information that can be used to develop an overall financial plan and an understanding of critical areas where decisions should be made.

Topics such as the economy, budgeting, taxes, shopping, real estate, credit, retirement and estate planning are discussed in an introductory manner.

**Credits 4**

**Prerequisites**

Equivalent placement test scores also accepted.

**Subject**

[Business Administration](#)

**Course Outcomes**

Upon successful completion of Personal Finance, the student will be able to:

- Use a framework for financial planning to understand the overall role finances play in his/her personal life.
- Apply financial principles to demonstrate sound, practical decision-making in personal financial situations.
- Communicate effectively in dealing with personal business matters.

**Prerequisite Courses**

[WR 115](#)

[RD 115](#)