## CG 114: Financial Survival for College Students

Provides basic information and strategies to empower individuals to make positive decisions about funding their education and establishing control over their financial lives, leading to financial independence and reduced life stress. Introduces: funding college, budgeting, wise use of credit, controlling debt, basic financial planning, effective financial decision making, and avoiding financial mistakes and pitfalls. CG 114 and BA 114 are equivalent. Only one may be taken for credit.

## Course Student Learning Outcomes

As a result of having participated in this class students will:

- Implement a financial plan to pay for college while maximizing resources and minimizing borrowing.
- Maintain short, medium and long-term financial goals while adhering to a spending plan.
- Make informed financial decisions to avoid unnecessary financial risks and establish a strong credit portfolio.

Credits: 1

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Prerequisites: WR 90 RD 90 MTH 20 Equivalent placement test scores also accepted.

**Program: College Success and Career Guidance** 

OCCC 2019-20 Catalog