

## Lakes Region Community College

379 Belmont Road  
Laconia, NH 03246  
(603) 524-3207

### COURSE OUTLINE/SYLLABUS SHEET

**COURSE NO:** FIN 180L FX

**COURSE TITLE:** Personal Financial Management

**CREDIT HOURS:** 3

**SEMESTER:** Spring 2021 / Tuesdays @ 9:00-10:30 AM or FLEX

**ON CAMPUS MEETINGS:** Feb 02, Feb 16, Mar 02, Mar 30, Apr 13, Apr 27

**NOTE:** as the campus is on red status during January due to COVID-19,  
all classes will meet via zoom during the first two weeks.

As this class is offered in a flex-modal format, the On-Campus and Online classes will be combined for both grading and assignment purposes.

There will be an On-Campus or Zoom lecture that will be simulcast and recorded on ZOOM. Online students are expected to view this weekly lecture either simulcast or recorded. To the extent possible, students viewing the simulcast live will be allowed to participate in the class discussion.

**INSTRUCTOR NAME:** Scott Maltzie, Ph.D.

**E-MAIL/PHONE:** [smaltzie@ccsnh.edu](mailto:smaltzie@ccsnh.edu) (603) 366-5237  
(603) 738-0953 (Cell)

*Email is the best communication medium for me.*

*All communications from Monday – Friday will be responded to within 24 hours.  
I will respond to Weekend communication on Monday or Tuesday if there is a holiday.*

**OFFICE LOCATION:** Turner 253A  
Mezzanine Level (open level just above café between floors 1 and 2)

**CONFERENCE HOURS:** On-Campus BY APPOINTMENT ONLY:  
Odd Weeks – Tues. – 10:30 – 11:00 AM & Thurs. – 7:30 – 8:00 PM  
Even Weeks – Tues. – Thur 2:30 – 3:00 PM  
Virtually via Zoom or Phone by appointment- 9-5 Monday - Friday  
(except during Class Times)

**PREREQUISITES:** None

**COURSE DESCRIPTION:** This course studies the fundamental financial planning procedures and controls for personal finances to include managing assets, credit, insurance needs, budgets, retirement, and estate planning. Students will also be introduced to the concepts of investment as part of the planning procedures, as well as career planning.

**TEXT/INSTRUCTIONAL MATERIALS AND EQUIPMENT NEEDED:**

- *Personal Finance*, Seigel & Yacht. Saylor Foundation, 2009.  
OER Textbook: <https://open.umn.edu/opentextbooks/textbooks/personal-finance>  
Personal Finance by Saylor Publishing is licensed under a Creative Commons Attribution 4.0 License.
- *Total Money Makeover*. Ramsey. Harper Collins Publishing. 2013.
- A laptop for use in class projects is recommended but not required.

**TEACHING METHODS:** I will act as the facilitator of learning.

It is my professional educational opinion that exclusive reliance on the lecture method is an improper and inefficient teaching tool, especially in a professional development program, such as business administration. Furthermore, the lecture method per se does nothing during precious classroom time to help form potential managers and executives and to simulate the pressurized conditions that one will be facing in private, public, federal, or international sector situations.

On the other hand, all of the teaching techniques mentioned above when blended together in judicious amounts tend to sharpen and harden class participants' management ability, executive prowess, clear analytical thinking, and careful articulation (both oral and written).

In Socratic method teaching, both the professor and students ask a series of questions about the facts and reasoning of particular decisions, and thereby probes and explores the conflicting policy values of controversies by question after question. It is an interesting teaching approach. Class participants are not only involved in the sense that they engage occasionally in a give-and-take with the professor (a fun bantering), but because intellectual possibilities are mainly indicated through questioning, the seminar group must reason along with the professor rather than simply copying down what he has to say. If used judiciously, the Socratic method tends to develop technical capacity to organize masses of data and to develop clear and crisp thinking about evaluating alternatives and balancing values.

Under the case study method, class participants are given a set of materials to read (in advance) — fact situations, research data, and secondary and primary source materials — and also a set of concrete problems to consider. The professor plays the role of an activist — commenting on the way the arguments were presented, offering two-or-three minute digressions, and frequently stopping to summarize and synthesize the advocacies. The advantages of this method are considerable. Most importantly, the class gets the benefit in classroom discussion of considered judgments.

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**GRADING:****GRADING SCALE:**

A	93-100	B	83-86	C	73-76	D	63-66
A-	90-92	B-	80-82	C-	70-72	D-	60-62
B+	87-89	C+	77-79	D+	67-69	F	0-59

<b>Weekly Assignments</b>	<b>15%</b>
<b>Weekly Reflection</b>	<b>10%</b>
<b>Exams</b>	<b>15% each</b>
<b>Investment Project</b>	<b>10%</b>
<b>Total Money Makeover Paper</b>	<b>10%</b>
<b>Final Project</b>	<b>10%</b>

Extra credit is available as indicated on Weekly Assignments, Three Questions, and Reflections. There are no retakes on exams or assignments.

**INCOMPLETE GRADES:** As a general rule, all coursework must be completed by the end of the semester in which the course is offered. An incomplete grade may be granted to a student, at the discretion of the faculty member, as an accommodation due to unforeseen and extraordinary circumstances when a student has completed and passed a majority of the work required for a course but, for reasons beyond the student's control, cannot complete the entire course.

**LATE POLICY:**

- Due dates for assignments are listed in the attached class schedule and will be announced in class and/or posted on Canvas.
- Assignments are due on the due date at the time specified. Work submitted beyond the due date (this includes exams, projects, homework, etc.) will be subject to the following point deductions:
  - Late assignments submitted within one week after the due date will receive a 20% deduction.
  - Late assignments submitted more than one week and less than 2 weeks late will receive a 40% deduction.
  - Assignments submitted more than two weeks late or after the final date of the course **will not be accepted**.

Note: I reserve the right to make exceptions to any course policy stated in this syllabus due to the extenuating circumstances of a particular student. These exceptions include, but are not limited to, the onset or worsening of a serious or chronic mental or physical health condition, change in significant caring responsibility, family breakdown, the recent bereavement or serious illness of a close relative, being the victim of a serious crime or significant involvement in an on-going court case, a natural disaster, act of terror or conflict affecting the student's school/college, home or close family, and approved learning accommodations. Documentation may be required in such circumstances. Work-related issues are generally not considered part of these exceptions.

**FAIR GRADING:**

Fair and equitable grading reflects values that I am committed to. Grades are used to assess the relative extent to which students achieve the course objectives and outcomes.

Academic freedom allows the instructor (1) to determine course outcomes, within the bounds of established curricula, and the means by which a student's mastery of those outcomes will be evaluated, and (2) to evaluate the quality of work on individual exams or assignments.

Students have the right to challenge evaluations of their work, and hence I am accountable with regard to providing and explaining all relevant grades and grading criteria. Students are allowed to challenge grades respectfully and state their case why a grade should be changed. Changes are made only in the case of error (which happens from time-to-time) and documentation that the criteria was met to a higher level than originally indicated.

**Standards for Fair Grading**

To achieve fair and equitable grading, instructors shall inform students, in writing, e.g., via a syllabus, of the course outcomes and the means by which student mastery of those outcomes will be determined. Instructors are expected to share this information with students during the first-class meeting and to provide this information, no later than the second class meeting. Alterations to these arrangements will be posted in Canvas and must be designed to minimally inconvenience or disadvantage the students in the course. The grade of a student shall be based solely on the criteria known to all students in the class, and all such criteria shall apply to mastery of stated course objectives and competencies.

Simply put, the instructor cannot offer an alteration to the syllabus unless that alteration or option has been offered to all members of the class. This applies, for example, to extra credit, alternative assignments, and extensions to deadlines. The exceptions are related to extenuating circumstances as outlined above and via documented Disability accommodations from the Learning Center.

## ASSIGNMENT SUMMARY:

- **Weekly Assignments** - weekly activities related to the course material.
  - **Three Questions** – Students will develop three questions for class discussion based on the reading. These questions should be designed to prompt discussion within the class. The instructor is merely the facilitator. Questions may be either: factual, remembering, applying, analyzing, or evaluating. All questions should be OPEN ENDED (not YES/NO). Students may make a substantive reply to two student's questions for up to 5% extra credit each. Replies **MUST** be submitted by the deadline for the assignment to be considered.
  - **Weekly Topical Assignments** – Case studies, critical thinking questions, observations, and application problems related to the weekly class topic.
- **Weekly Reflection** – Students will complete this assignment in a discussion board in Canvas. Students will write a 300-word reflective essay based on the topics for each week's class. To receive full credit on the reflection, the student must prepare a well-written essay that demonstrates understanding, analysis, and critical thinking of the weekly topic(s). Note: Students may make a substantive reply to up to two students for up to 10% extra credit. Reply postings must be at least 100 words.
- **Exams** – These are short essay exams completed on Canvas ONLINE. These exams will be open source. The examination will be a thinking exam. It will involve long-answer essay answers in which students must demonstrate a) their understanding of the key frameworks, perspectives, concepts, ideas and tools introduced in the course, b) their ability to relate these frameworks, perspectives, concepts, ideas, and tools to one another, and c) their ability to creatively apply these frameworks, perspectives, concepts, ideas, and tools in differing contexts.
- **Investment Project** – In this Learning Experience, students investigate and "invest" in the stock market, using technology as a tool for creating portfolios.
- **Total Money Makeover Paper** – A 5-7-page paper on the three aspects of the Total Money book.
- **Final Project** – A financial plan paper based on the "Life In..." simulation.

Note: Unless otherwise indicated all assignments must be typed AND checked for spelling and grammar. Points will be deducted from your grade for typos, spelling, and grammatical errors and overall sloppy work.

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## COURSE EXPECTATIONS:

### CONFIDENTIALITY:

At times, the instructor and students will be exposed to personal and confidential information. It is critical that students take proper care to secure critical personal financial and personal data (Social Security Numbers, Bank Account Numbers, etc.). It is expected that students will maintain the confidentiality of the instructor and classmates by not discussing this information outside of the class.

**Failure to do so may result in removal from the class.**

### Reading and Preparation:

- Students are expected to read all assigned material prior to the class session.
- Regardless of whether you are an On-Campus or Online student, there will be out-of-class assignments for you to complete.

### Communication:

- You are expected to check your college email regularly for any communication from your instructor, peers, or the college. Failure to do so could result in missed information about classes, assignments,

etc. Please ask me if you'd like to know how to forward your student email to your personal email.

**Attendance:**

- Regular participation in class is expected. Attendance will be taken and recorded. While students who are absent may complete that week's activities online, On-Campus students are asked to keep this to a minimum. Attendance for online students is based on participation in one or more of that week's activities on-time.

**Professionalism:**

- The intent of the business program at LRCC is to prepare students to enter and/or advance in the world of work. Professional behavior is expected at all times.

**Cheating/Plagiarism**

- No form of cheating or plagiarism will be tolerated. All work is expected to be completed by the registered student only. Anyone caught cheating/plagiarizing will receive a failing grade on the assigned work and/or the course. **DON'T DO IT!**

**Zoom Recording:**

- We are using Zoom in this course during both On-Campus and Online meetings. These sessions **WILL** be recorded. The State of NH requires that each individual who is being audio recorded must consent to be recorded.

In order to not be recorded, you **MUST** keep your microphone on **MUTE** during the meeting. Similarly, if you are attending class On-Campus, **IF YOU SPEAK DURING CLASS, YOU ARE CONSENTING TO BEING RECORDED.**

Students participating Online (SIMULCAST) should utilize the **CHAT** feature to ask questions if you do not want to be recorded.

Similarly when you participate in Zoom Meetings, your name will be recorded as part of the session. If you do not want your name publicized in this manner, please change it to your **INITIALS** for attendance purposes.

To change your name after entering a Zoom meeting, click on the "Participants" button at the top of the Zoom window. Next, hover your mouse over your name in the "Participants" list on the right side of the Zoom window. Click on "Rename". Enter the name you'd like to appear in the Zoom meeting and click on "OK".

*It is my hope that this course meets your every expectation as a challenging, engaging, respectful learning experience. If you find this not to be the case, I would welcome the opportunity to address your concerns. This is not only a courtesy, it is a matter of process and procedure outlined in the LRCC Student Handbook. Should we fail to arrive at a mutually satisfactory understanding, you should refer the matter to my immediate supervisor, Carlene Rose, [crose@ccsnh.edu](mailto:crose@ccsnh.edu).*

## Personal Financial Management (FIN 180)

Tuesdays @ 9:00-10:30 AM or FLEX

Class Schedule Spring 2021

Class	Date	Class Topics	Reading/Assignments Due Note: All assignments are due the night before the next class at 11:59pm unless otherwise indicated with a *.	
1	1/19	<b>ONLINE</b> Introduction to Personal Finance	Read Ch. 1 & 2 Yacht & Siegel* Course Requirements Checklist Class Introductions Wk 1 – Goal Setting-Career Evaluation	Wk 1 – Assessing the Current Situation Assignment Wk 1 – Reflection
2	1/26	<b>ONLINE</b> Budgeting & the Time Value of Money	Read Ch. 4 & 5 Yacht & Siegel* Read Ch. 1 Dave Ramsey* Wk 2 – Three Questions Wk 2 – Wants vs Needs Assessment	Wk 2 – Budget Assignment Wk 2 – Financial Planning Problems Wk 2 – Reflection
3	2/2	<b>ON-CAMPUS</b> Banking & Taxes	Read Ch. 6 & 7 (Your Money Sections) Yacht & Siegel* Read Ch. 2 & 3 Dave Ramsey*	Wk 3 – Three Questions Wk 3 – Banking Services Comparison Wk 3 – Reflection
4	2/9	<b>ONLINE</b> Exam 1		
5	2/16	<b>ON-CAMPUS</b> Investing Fundamentals & Mutual Funds	Read Ch. 12, 13 & 17 Yacht & Siegel* Wk 5 – Three Questions	Wk 5 – Reflection Begin Research for Investment Project
6	2/23	<b>ONLINE</b> Stocks & Bonds	Read Ch. 14 & 16 Yacht & Siegel* Questions	Wk 6 – Reflection Investments – Initial Purchase
7	3/2	<b>ON-CAMPUS</b> Credit & Debt	Read Ch. 7 (Other Peoples Money) Yacht & Siegel* Read Ch. 4 & 5 Dave Ramsey* Wk 7 – Three Questions	Wk 7 – FICO Score Estimate Wk 7 – Estimate Loan Savings Wk 7 – Reflection Track Investments
8	3/9	<b>ONLINE</b> Automobiles	Read Ch. 8 Yacht & Siegel* Read Ch. 6 & 7 Dave Ramsey* Wk 8 – Three Questions Wk 8 – Car Buying Assignment	Wk 8 – Reflection Track Investments
9	3/16	<b>NO CLASS – SPRING BREAK</b>	Track Investments	
10	3/23	<b>ONLINE</b> Exam 2	Track Investments Chose Final Project Profile	
11	3/30	<b>ON-CAMPUS</b> Home Ownership	Read Ch. 9 Yacht & Siegel* Read Ch. 8 & 9 Dave Ramsey* Wk 11 – Three Questions	Wk 11 – Buying a House Assignment Wk 11 – Reflection Track Investments
12	4/6	<b>ONLINE</b> Insurance & Risk Management	Read Ch. 10 Yacht & Siegel* Read Ch. 10 & 11 Dave Ramsey* Wk 12 – Three Questions Wk 12 – Car & Homeowners Review	Wk 12 – Health Insurance Review Wk 12 – Life Insurance Review Wk 12 – Reflection Track Investments
13	4/13	<b>ON-CAMPUS</b> Retirement & Estate Planning	Read Ch. 11 Yacht & Siegel* Read Ch. 12 & 13 Dave Ramsey* Wk 13 – Three Questions	Wk 13 – Calculating Retirement Assignment Wk 13 – Reflection Track Investments
14	4/20	<b>ONLINE</b> WORK SESSION NO ZOOM CLASS	Exam Available Dave Ramsey Paper Due 4/26	
15	4/27	<b>ON-CAMPUS</b> Financial Plan Presentations	Investment Project Due	
16	5/4	<b>ONLINE</b> Exam 3 DUE ON TUESDAY 5/4 @ 12:00 NOON		

## Rubrics

### Assignment

Criteria	Excellent –90-100%	Adequate –70-89%	Unsatisfactory–0-69%
<b>Completeness</b>	<input checked="" type="checkbox"/> All required sections of the assignment are present. <input checked="" type="checkbox"/> Complete references and resources are listed at the end of document with links to online resources when appropriate.	<input checked="" type="checkbox"/> Some required sections are missing <input checked="" type="checkbox"/> References and resources are present but are not complete.	<input checked="" type="checkbox"/> Most required sections are missing <input checked="" type="checkbox"/> References and resources are not present.
<b>Quality</b>	<input checked="" type="checkbox"/> Content is clearly written in student's words except for a few direct quotations from references. <input checked="" type="checkbox"/> Content is thorough and comprehensive. <input checked="" type="checkbox"/> Evidence is present to backup opinions presented by student.	<input checked="" type="checkbox"/> Content is sometimes written in student's words or contains mostly direct quotations from references. <input checked="" type="checkbox"/> Content lacks detail and ideas presented are superficial or unfinished. <input checked="" type="checkbox"/> Evidence is questionable or not consistently present to backup opinions presented by student.	<input checked="" type="checkbox"/> Content is clearly not written in student's words or contains passages copied and pasted from resources. <input checked="" type="checkbox"/> Content lacks any detail and ideas are unfinished. <input checked="" type="checkbox"/> Evidence is not present to backup opinions presented by student.
<b>Technical</b>	<input checked="" type="checkbox"/> Content is logically organized and easy to follow. <input checked="" type="checkbox"/> Writing is clear and concise, using complete sentences except where text is presented in tables, images or captions. <input checked="" type="checkbox"/> Content is free of spelling and grammatical errors. <input checked="" type="checkbox"/> Assignment meets minimum word requirement (if stated in assignment directions)	<input checked="" type="checkbox"/> Content is partially organized but no easy to follow. <input checked="" type="checkbox"/> There are a few incomplete sentences and writing is not concise. <input checked="" type="checkbox"/> There are 1-3 spelling or grammatical errors. <input checked="" type="checkbox"/> Assignment is less than 10% short of minimum word requirement (if stated in assignment directions)	<input checked="" type="checkbox"/> Content is not organized and not easy to follow or decipher. <input checked="" type="checkbox"/> There are many incomplete sentences and writing is not concise. <input checked="" type="checkbox"/> There are more than 3 spelling or grammatical errors. <input checked="" type="checkbox"/> Assignment is more than 10% short of minimum word requirement (if stated in assignment directions)

### Exam

Criteria	Description	Ratings	Pts
<b>Completeness (5 points)</b>	Student's response directly <i>AND</i> correctly answers each part of the assignment question(s).		
<b>Knowledge (10 points)</b>	Student's response clearly shows that they have read and understand the lesson content by correctly defining key terms, key persons, and summarizing concepts. Inferences are based on this knowledge in personal or modern-day applications.		
<b>Analysis (5 points)</b>	Student provides analysis and gives examples to back them up assertions. Student's response provides analysis to the larger concepts of the lesson.		
<b>Writing Skills (5 points)</b>	Student's response is clearly written, in complete sentences, with minimal errors in grammar and spelling. Student cites sources used for response.		
<b>Total Points Per Question: 20</b>			

### Reflection Rubric

Criteria	Description	Ratings	Pts
<b>Content (80 Points)</b>	Content indicates understanding of ideas, in depth analysis and evidence, original thought and support for the topic. Main points well developed with high quality and quantity support. Reveals high degree of critical thinking		
<b>Writing (20 Points)</b>	Is in the writer's own words - direct use of text from selections and lectures should have quotation marks and be limited in length and frequency Paper is well written using proper grammar, spelling, and sentence construction Proper APA formatting (adapted)		
<b>Replies (Up to 10% bonus)</b>	Students may make a substantive reply to two students for up to 5 extra credit points each. Replies must be submitted by the deadline for the assignment to be considered.		
<b>Total Points: 100</b>			

## Investment Project Rubric

Criteria	Description	Ratings	Pts
<b>PART 1: Stock &amp; Mutual Fund Research (50 Points)</b>	Student demonstrates and provides documentation of all stocks and mutual funds utilized in this project. This includes stocks and mutual funds considered but rejected. All 10 questions are answered with references for each stock.		
<b>PART 2: Stock/Mutual Fund Investment (20 Points)</b>	Student completes purchase and tracks the investment during the prescribed period. Student provides appropriate charts and spreadsheets to document their work.		
<b>PART 3: Analysis of Investment Results (30 Points)</b>	Student provides detailed analysis of the results of their investments and reflects on their learning about investing during the project.		
<b>Total Points: 100</b>			

## Dave Ramsey Paper

Criteria	Description	Ratings	Pts
<b>Comprehension of Key Ideas and Details (25)</b>	Accurate analysis of the concepts. Includes relevant information only. Demonstrates a complete understanding of the concepts.		
<b>Development of Ideas (25)</b>	Informs about the selected concepts Comprehensively develops the topic. Uses clear, relevant, and descriptive details. Writes consistently appropriate to task, purpose, and audience.		
<b>Organization (20)</b>	Essay flows well and is clear. Includes a strong introduction (with hook and preview). Includes a strong conclusion (with a synthesis of ideas and new learning). Includes well-organized body paragraphs (with a topic sentence and supporting details for each).		
<b>Clarity of Language (Voice, Word Choice, Sentence Fluency) (20)</b>	Maintains formal writing style throughout. Uses descriptive words and phrases throughout. Uses linking and transitional words throughout.		
<b>Conventions (10)</b>	Has few minor errors in grammar. Has few minor errors in vocabulary usage. Varies sentence structure. Follows APA Format		
<b>Total Points: 100</b>			



## Personal Financial Plan

Construct Measured	Standards
<b>Demonstrate a comprehensive understanding of the content found within the Personal Finance curriculum (20)</b>	In the written presentation the student will show an integrated understanding across all major personal finance topics
<b>COVER PAGE (5)</b>	Contains graphic/ illustration, name of project, your name, course name, instructor name; creativity is evident
<b>TABLE OF CONTENTS (5)</b>	Heading, sections clearly labeled with leaders and page numbers
<b>CAREER PLANNING (10)</b>	Describe life situation providing details related to marital status, children, occupation, and income. Investigate career options. Determine annual salary. If married, provide spouse's salary.
<b>FINANCIAL GOALS (10)</b>	Clearly written; contains at least two short-term financial goals and three long-term financial goals
<b>FINANCIAL TOOLS (10)</b>	Detailed information, spreadsheets provided for a budget, personal balance sheet, personal income statement, tax return, and future value calculations included, explanation of the results of the financial tools included.
<b>BANKING SERVICES (10)</b>	Well written, clearly explains services provided at various institutions (at least two), materials provided (from at least one), institution and services you will use are identified, justification is provided for choice of institution and services
<b>AUTOMOBILE DECISION (10)</b>	Information and materials provided on investigation of auto options available, choice is explained in detail, sources of credit are explained, and your selection is identified and explained in detail, monthly expenses related to your decisions are provided
<b>HOUSING DECISION (10)</b>	Information and materials provided on investigation of housing options available, choice is explained in detail, sources of credit are explained, and your selection is identified and explained in detail, monthly expenses related to your decisions are provided.
<b>INSURANCE (10)</b>	Detailed description of types of insurance you need, materials provided, explanation of types and providers and why you made these choices, monthly expense related to your decisions are provided.
<b>RETIREMENT (10)</b>	Detailed description of types of recommended retirement accounts, contribution plan, explanation of types and providers and why you made these choices.
<b>ESTATE PLANNING (10)</b>	Detailed discussion of estate plans in light of heirs and assets. Include an explanation of how this will change over time.
<b>PRESENTATION (30)</b>	Information is complete and well supported by detail, presentation conveys deep and through understanding of topic.
<b>POWERPOINT (20)</b>	PowerPoint covering each of the major topics. Slides are appropriate, easy to read, use graphics when and where necessary, and follow word guidelines.

## LEARNING OUTCOMES

**Rationale:** Financial literacy is essential in meeting the financial challenge of the 21st Century. The competencies, which form the basis for this semester course, enable students to analyze their personal financial decisions, evaluate the costs and benefits of their decisions, recognize their rights and responsibilities as consumers, and apply the knowledge learned in school to financial situations encountered later in life.

Upon completion of this course, students will:

### I. Personal Decision Making

- Use a rational decision-making process as it applies to the roles of citizens, workers, and consumers.

### II. Earning and Reporting Income

- Identify various forms of income and analyze factors that affect income as a part of the career decision-making process.

### III. Managing Finances and Budgeting

- Develop and evaluate a spending/savings plan.

### IV. Saving and Investing

- Evaluate savings and investment options to meet short- and long-term goals.

### V. Buying Goods and Services

- Apply a decision-making model to maximize consumer satisfaction when buying goods and services.

### VI. Banking and Financial Institutions

- Evaluate services provided by financial deposit institutions to transfer funds.

### VII. Using Credit

- Analyze factors that affect the choice of credit, the cost of credit, and the legal aspects of using credit.

### VIII. Protecting Against Risk

- Analyze choices available to consumers for protection against risk and financial loss.