



Cerritos College
ARTICULATION AGREEMENT

<p>Cerritos College Course: FIN125 - Personal Finance (3 units)</p> <p>Cerritos College 11110 Alondra Blvd. Norwalk, CA 90650</p>	<p>High School Course: Personal Finance</p> <p>San Gabriel High School 801 S Ramona St. San Gabriel, CA 91776</p>
<p>General Course Description: Personal Finance is a two-semester course designed to help students understand the impact of individual choices on occupational goals and future earnings potential. Using simulations such as Virtual Business Personal Finance students will experience real world scenarios and use strategies covered in the course to help them make sound financial decisions. Students will design personal and household budgets; simulate use of checking and saving accounts; demonstrate knowledge of finance, debt, and credit management; evaluate and understand insurance and taxes. This course will provide a foundational understanding for making informed personal financial decisions.</p>	
<p>College Prerequisite: none</p>	<p>HS Prerequisite: none</p>
<p>Advisories/Recommendations: none</p>	
<p>Course Content:</p> <ol style="list-style-type: none"> 1. Personal Financial Planning 2. Finances and Career Planning 3. Money Management Strategy 4. Consumer Purchasing and Protection 5. Banking 6. Consumer Credit 7. The Finances of Housing 8. Saving and Investing 9. Stocks 10. Bond and Mutual Funds 11. Real Estate and Other Investments 12. Planning Your Tax Strategy 13. Home and Motor Vehicle Insurance 14. Health, Disability, and Life Insurance 15. Retirement and Estate Planning 	
<p>Competencies and Skill Requirements. At the conclusion of this course, the student should be able to:</p> <ol style="list-style-type: none"> 1. Use a rational decision-making process as it applies to the roles of citizens, workers, and consumers. 	

2. Identify various forms of income and analyze factors that affect income as a part of the career decision-making process.
3. Develop and evaluate a spending/savings plan.
4. Evaluate savings and investment options to meet short- and long-term goals.
5. Apply a decision-making model to maximize consumer satisfaction when buying goods and services.
6. Evaluate services provided by financial deposit institutions.
7. Analyze factors that affect the choice of credit, the cost of credit, and the legal aspects of using credit.
8. Analyze choices available to consumer for protection against risk and financial loss.

Measurement Methods:

- Tests / Quizzes
- Projects
- Classwork
- Participation

Textbooks or Other Support Materials:

- Personal Finance – Glencoe (Textbook)
- Next Gen Personal Finance
- Google Classroom
- Family Economics & Financial Education
- Focus on Youth—Money Matters
- JumpStart Coalition for Personal Financial Literacy material

Procedures for Course Articulation:



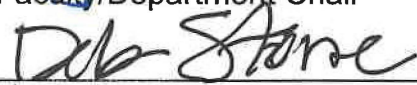
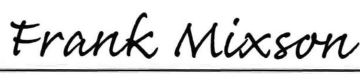


Cerritos College credit for the articulated course listed above may be received when the following criteria are met:

1. Student has completed the articulated course listed above, *Personal Finance*, with a grade of “C” or higher.
3. Student must enroll at Cerritos College within two (2) years from the semester date in which the course was completed.
4. Student will complete and submit the Cerritos College *Petition for Credit by Examination for Articulated High School Course* form to the Office of Educational Partnerships & Programs at Cerritos College.
5. A maximum of 30 units may be awarded through credit by examination.

This Agreement will be reviewed annually and will remain in effect until cancelled by either party giving 30 days written notice.

High School/ROP District Signatures

Cerritos College Signatures

	4/19/23		May 3, 2023
Faculty/Department Chair	Date	Instructor/Division Chair	Date
	4/20/23		May 3, 2023
Principal	Date	Dean of Instruction	Date
	4/13/2023	 <small>Wei Zhou (May 4, 2023 10:09 PDT)</small>	May 4, 2023
Superintendent	Date	Vice President	Date