



Cerritos College
ARTICULATION AGREEMENT

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| <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>Mark Keppel High School 501 E Hellman Ave. Alhambra, CA 91801</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> <ul style="list-style-type: none"> • Personal Decision Making • Earning and Reporting Income • Managing Finances and Budgeting • Saving and Investing • Buying Goods and Services • Banking and Financial Institutions • Using Credit • Protecting Against Risk | |
| <p>Competencies and Skill Requirements. At the conclusion of this course, the student should be able to:</p> <ul style="list-style-type: none"> • Explain financial literacy and how sound financial decisions can increase a person's standard of living and wealth. • Develop and evaluate a spending/savings plan. • Explain career preparation and job acquisition skills required for employment, professionalism and career transitions in their chosen fields. • Distinguish between different economic systems and the major features of the U.S. economic systems. | |

- Demonstrate an understanding of the effects of globalization on consumer decisions.
- Summarize the rights and responsibilities of a consumer.
- Describe the nature of tax liabilities and demonstrate the ability to prepare personal income tax forms.
- Evaluate services provided by financial institutions to make decisions for personal banking needs.
- Evaluate savings and investment options to meet short and long-term goals.
- Analyze factors that affect the choice of credit, the cost of credit, and the legal aspects of using credit.
- Analyze choices available to consumers for protection against risk, identity theft, and financial loss.

Measurement Methods:

- Summative Grade — 50% (Tests/major projects/presentations)
- Formative Grade — 30% (Daily work/quizzes/activities/worksheets)
- Participation Grade — 20%

Textbooks or Other Support Materials:

- Personal Finance, Glencoe Education, McGraw-Hill. Jack R. Kapoor, Les R. Dlabay, Robert J. Hughes
- Google Classroom
- Online websites / resources

Procedures for Course Articulation:



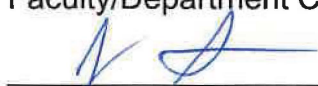


Cerritos College credit for the articulated course listed above may be received when the following criteria are met:

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

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|  | 4/10/23 |  | May 3, 2023 |
| Faculty/Department Chair | Date | Instructor/Division Chair | Date |
|  | 4/10/2023 | Frank Mixson | May 3, 2023 |
| Principal | Date | Dean of Instruction | Date |
|  | 4/13/2023 |  <small>Wei Zhou (May 3, 2023 16:18 PDT)</small> | May 3, 2023 |
| Superintendent | Date | Vice President | Date |