



COURSE OUTLINE: BCG110 - PRSNL DEV, FIN, BRND

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Approved: Martha Irwin, Dean, Business and Information Technology

Course Code: Title	BCG110: PERSONAL DEVELOPMENT, FINANCE AND BRAND
Program Number: Name	2035: BUSINESS 2037: BUSINESS FUNDAMENTAL 2050: BUSINESS -ACCOUNTING 2057: BUSINESS - MARKETING 2073: SPORTS ADMIN.
Department:	BUSINESS/ACCOUNTING PROGRAMS
Academic Year:	2024-2025
Course Description:	This course provides students with practical skills to navigate life`s challenges. Students will explore strategies for self-improvement, financial literacy, and the tools needed to develop a unique personal brand. Students will learn how to set and achieve meaningful goals, manage their finances effectively and create a personal brand that sets them apart from others. Students will gain the knowledge and skills necessary for success in both their personal and professional lives.
Total Credits:	3
Hours/Week:	3
Total Hours:	42
Prerequisites:	There are no pre-requisites for this course.
Corequisites:	There are no co-requisites for this course.
Vocational Learning Outcomes (VLO's) addressed in this course:	<p>2035 - BUSINESS</p> <p>VLO 5 Support the planning, implementation and monitoring of projects.</p> <p>VLO 12 Develop strategies for ongoing personal and professional development to enhance work performance in the business field.</p> <p>2037 - BUSINESS FUNDAMENTAL</p> <p>VLO 7 Develop strategies for ongoing personal and professional development to enhance work performance.</p> <p>VLO 8 Outline the functional areas of a business and their inter-relationships.</p> <p>2050 - BUSINESS -ACCOUNTING</p> <p>VLO 8 Contribute to recurring decision-making by applying fundamental financial management concepts.</p> <p>2057 - BUSINESS - MARKETING</p> <p>VLO 11 develop learning and development strategies to enhance professional growth in the field</p>
Please refer to program web page for a complete listing of program outcomes where applicable.	



VLO 12 apply entrepreneurial strategies to identify and respond to new career opportunities that might include contract employment, and self-employment initiatives

2073 - SPORTS ADMIN.

VLO 6 Employ current and relevant financial management strategies to support the operations of a sport organization or event.

VLO 10 Develop strategies for ongoing personal and professional development as a sport and recreation professional to contribute to a positive work environment.

Essential Employability Skills (EES) addressed in this course:

EES 1 Communicate clearly, concisely and correctly in the written, spoken, and visual form that fulfills the purpose and meets the needs of the audience.

EES 3 Execute mathematical operations accurately.

EES 4 Apply a systematic approach to solve problems.

EES 5 Use a variety of thinking skills to anticipate and solve problems.

EES 11 Take responsibility for ones own actions, decisions, and consequences.

Course Evaluation:

Passing Grade: 50%,

A minimum program GPA of 2.0 or higher where program specific standards exist is required for graduation.

Books and Required Resources:

Personal Finance Essentials Bundle by Ralf Mehnert-Meland
 Publisher: Stukent
 ISBN: 978-1-956963-28-1

A Guide for Successful Students (OER Resource) by Irene Stewart and Aaron Maisonville
 Publisher: Pressbooks

Your Professional Future: Career Portfolios and Personal Brand
 Publisher: Niagara College OER Resource

Course Outcomes and Learning Objectives:

Course Outcome 1	Learning Objectives for Course Outcome 1
Explore effective academic success strategies, encompassing self-motivation, goal setting, study skills, time management and adaptation to the college learning environment.	1.1 Describe the value of a college education in terms of career knowledge and skills as well as other personal benefits. 1.2 Describe the behaviours, attitudes and skills of successful students. 1.3 List the skills needed to be successful in college. 1.4 Demonstrate the ability to set and prioritize goals, utilizing effective planning and time management strategies to enhance college success and personal development. 1.5 Demonstrate the ability to make informed decisions, solve problems methodically, and employ critical thinking in decision-making processes to enhance personal and academic success. 1.6 Describe the benefits of active participation in class sessions, and how to effectively communicate with peers and professors to enhance learning outcomes and academic achievement.



	<p>1.7 Describe effective organization and time management skills and how to prioritize tasks.</p> <p>1.8 Articulate various evidence-based strategies for enhancing stress management and promoting overall well-being, and demonstrate an understanding of available support resources and ways to access assistance as needed.</p>
Course Outcome 2	Learning Objectives for Course Outcome 2
<p>Explain the importance of personal finance as a basic life skill.</p>	<p>2.1 Identify key components of personal finance, such as budgeting, saving, investing, and debt management.</p> <p>2.2 Evaluate the impact of personal financial decisions on financial well-being and quality of life.</p> <p>2.3 Explain the key steps in making good financial decisions and how to apply math in the decision-making process.</p> <p>2.4 Utilize the personal finance simulation to understand how personal finance principles can be applied to everyday situations, such as managing expenses, making purchasing decisions, and planning for future financial goals.</p>
Course Outcome 3	Learning Objectives for Course Outcome 3
<p>Describe why developing personal financial goals and a personal financial philosophy is important for building a successful financial future.</p>	<p>3.1 Define a personal financial philosophy.</p> <p>3.2 Define SMART goals and describe how to develop them.</p> <p>3.3 Discuss the important legal documents that individuals should consider when developing a financial plan.</p>
Course Outcome 4	Learning Objectives for Course Outcome 4
<p>Describe the concept of a personal budget and its significance in financial management.</p>	<p>4.1 Discuss the importance of knowing exactly when income is expected and payments are due.</p> <p>4.2 Distinguish between gross pay and net pay.</p> <p>4.3 Explain how inflation decreases the value and purchasing power of income.</p> <p>4.4 Describe money saving tips and tricks.</p> <p>4.5 Engage in the personal finance simulation to gain practical experience in managing personal budgets.</p>
Course Outcome 5	Learning Objectives for Course Outcome 5
<p>Explore the principles of borrowing money, including the implications, responsibilities, and potential consequences associated with personal loans and credit.</p>	<p>5.1 Explain the basics of how secured and unsecured credit work.</p> <p>5.2 Discuss the most important provisions of loan agreements.</p> <p>5.3 Discuss students loans and student debt concerns.</p> <p>5.4 Differentiate between good, bad and neutral debt.</p> <p>5.5 Evaluate ways to reduce and repay debt effectively.</p> <p>5.6 Gain hands-on experience by using the personal finance simulation to practice managing bill payments, loan payments, and other financial obligations effectively.</p>

	<p>Course Outcome 6</p> <p>Demonstrate the ability to effectively manage finances by budgeting according to personal financial philosophies, distinguishing between needs and wants, applying money-saving strategies across various spending categories, exploring different methods of financing education, understanding the costs associated with common life expenses, and making informed decisions regarding charitable giving and major purchases such as vehicles.</p>	<p>Learning Objectives for Course Outcome 6</p> <p>6.1 Apply the principle that you can spend money on anything you want as long as the expense matches your financial philosophy, you have budgeted for it, and you have the funds available to pay for it.</p> <p>6.2 Differentiate between needs and wants in applying the 50/30/20 budgeting technique.</p> <p>6.3 Apply money-savings tip for general spending categories such as groceries and vehicles.</p> <p>6.4 Discuss savings, student loans, scholarships and employer subsidies as different methods for education.</p> <p>6.5 Identify different ways of giving to charity.</p> <p>6.6 Examine the main considerations and tips for purchasing a vehicle.</p>
	<p>Course Outcome 7</p> <p>Describe financial planning, including the time value of money, interest types, and savings strategies for various future expenses, such as emergencies, vehicles, homes, and education or retirement funds.</p>	<p>Learning Objectives for Course Outcome 7</p> <p>7.1 Assess the time value of money and how it positively affects savings.</p> <p>7.2 Explain the difference between simple interest and compound interest as well as the impact of each on future savings.</p> <p>7.3 Discuss some of the more significant future expenses for which to save: emergency, vehicles, homes, large purchases, vacations, etc.</p> <p>7.4 Discuss the basics of setting funds aside for education and retirement, including programs to reduce or defer income taxes.</p>
	<p>Course Outcome 8</p> <p>Define personal brand and develop your individual personal brand online through platforms such as LinkedIn, while mastering best practices for professional profile creation and engagement, and understanding social media etiquette.</p>	<p>Learning Objectives for Course Outcome 8</p> <p>8.1 Define personal brand and describe why it's important.</p> <p>8.2 Define your personal brand.</p> <p>8.3 Conduct an audit of your personal brand online.</p> <p>8.4 Develop your personal brand online using LinkedIn.</p> <p>8.5 Describe best practices for LinkedIn profiles and how to become an active participant on LinkedIn.</p> <p>8.6 Understand the do's and don'ts of social media etiquette.</p>

Evaluation Process and Grading System:

Evaluation Type	Evaluation Weight
Personal Finance Simulation	30%
Quizzes	30%
Reflection and Evaluation	10%
Various Weekly Assignments	30%



Date: May 27, 2024

Addendum: Please refer to the course outline addendum on the Learning Management System for further information.