



COURSE OUTLINE: BCG110 - PRSNL DEV, FIN, BRND

Prepared: Barb Bringleson

Approved: Bob Chapman - Dean

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:	2025-2026
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.	



	<p>VLO 12 apply entrepreneurial strategies to identify and respond to new career opportunities that might include contract employment, and self-employment initiatives</p> <p>2073 - SPORTS ADMIN.</p> <p>VLO 6 Employ current and relevant financial management strategies to support the operations of a sport organization or event.</p> <p>VLO 10 Develop strategies for ongoing personal and professional development as a sport and recreation professional to contribute to a positive work environment.</p>				
Essential Employability Skills (EES) addressed in this course:	<p>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.</p> <p>EES 3 Execute mathematical operations accurately.</p> <p>EES 4 Apply a systematic approach to solve problems.</p> <p>EES 5 Use a variety of thinking skills to anticipate and solve problems.</p> <p>EES 11 Take responsibility for ones own actions, decisions, and consequences.</p>				
General Education Themes:	<p>Social and Cultural Understanding</p> <p>Personal Understanding</p>				
Course Evaluation:	<p>Passing Grade: 50%,</p> <p>A minimum program GPA of 2.0 or higher where program specific standards exist is required for graduation.</p>				
Books and Required Resources:	<p>StockTrak Budget Game and Basic Trading Publisher: StockTrak Link to simulation to be provided by Professor</p> <p>A Guide for Successful Students (OER Resource) by Irene Stewart and Aaron Maisonville Publisher: Pressbooks Link to OER Resources to be provided by Professor</p> <p>Your Professional Future: Career Portfolios and Personal Brand Publisher: Niagara College OER Resource Link to OER Resources to be provided by Professor</p> <p>McGill Personal Finance Essentials Publisher: McGill University, RBC, Globe & Mail Link to OER Resources to be provided by Professor</p>				
Course Outcomes and Learning Objectives:	<table border="1"> <thead> <tr> <th>Course Outcome 1</th> <th>Learning Objectives for Course Outcome 1</th> </tr> </thead> <tbody> <tr> <td>Explore effective academic success strategies, encompassing self-motivation, goal setting, study skills, time management and</td> <td> 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 </td> </tr> </tbody> </table>	Course Outcome 1	Learning Objectives for Course Outcome 1	Explore effective academic success strategies, encompassing self-motivation, goal setting, study skills, time management and	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
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	<p>adaptation to the college learning environment.</p>	<p>effective planning and time management strategies to enhance college success and personal development.</p> <p>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.</p> <p>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> <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>
	<p>Course Outcome 2</p>	<p>Learning Objectives for Course Outcome 2</p>
	<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>
	<p>Course Outcome 3</p>	<p>Learning Objectives for Course Outcome 3</p>
	<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>
	<p>Course Outcome 4</p>	<p>Learning Objectives for Course Outcome 4</p>
	<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>
	<p>Course Outcome 5</p>	<p>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>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>
	Course Outcome 6	Learning Objectives for Course Outcome 6
	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>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>
	Course Outcome 7	Learning Objectives for Course Outcome 7
	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>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>
	Course Outcome 8	Learning Objectives for Course Outcome 8
	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	<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>



	etiquette.											
	Course Outcome 9	Learning Objectives for Course Outcome 9										
	Demonstrate a general understanding of personal income tax fundamentals in Canada, including key terminology, tax obligations, filing processes, and available credits and deductions.	9.1 Define key tax terms such as income, deductions, credits, taxable income, and refund. 9.2 Identify common sources of income that must be reported, including employment income (T4), interest income (T5), etc. 9.3 Describe the steps to file a basic Canadian personal income tax return, including required documents and key deadlines. 9.4 Explain the purpose and impact of common tax credits and deductions for students, such as tuition.										
Evaluation Process and Grading System:	<table border="1"> <thead> <tr> <th>Evaluation Type</th> <th>Evaluation Weight</th> </tr> </thead> <tbody> <tr> <td>Personal Finance Simulation</td> <td>30%</td> </tr> <tr> <td>Quizzes</td> <td>30%</td> </tr> <tr> <td>Reflection and Evaluation</td> <td>10%</td> </tr> <tr> <td>Various Weekly Assignments</td> <td>30%</td> </tr> </tbody> </table>		Evaluation Type	Evaluation Weight	Personal Finance Simulation	30%	Quizzes	30%	Reflection and Evaluation	10%	Various Weekly Assignments	30%
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Date:	August 11, 2025											
Addendum:	Please refer to the course outline addendum on the Learning Management System for further information.											