

# BUS 0809 - PERSONAL INVESTMENT AND RETIREMENT PLANNING FOR RETIREES

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## Catalog Description

Hours: 8 lecture

Description: Course designed for older adults. Techniques are offered to manage investments during retirement; includes generating both income and growth for investments, fixed income, stocks, mutual funds, annuities. May be repeated. (noncredit)

## Course Student Learning Outcomes

- CSLO #1: Develop a basic investment plan.

## Effective Term

Fall 2018

## Course Type

Noncredit

## Contact Hours

8

## Outside of Class Hours

16

## Total Student Learning Hours

24

## Course Objectives

Through listening to selected lectures, class discussions and exercises, and upon completion of the course, the older adult student will:

1. Develop a basic investment plan.
2. Analyze various options available to create an income stream with investments.

## General Education Information

- Approved College Associate Degree GE Applicability
- CSU GE Applicability (Recommended-requires CSU approval)
- Cal-GETC Applicability (Recommended - Requires External Approval)
- IGETC Applicability (Recommended-requires CSU/UC approval)

## Articulation Information

- Not Transferable

## Methods of Evaluation

- Classroom Discussions
  - Example: 2. Discuss and evaluate an annual report from a public company such as Google or McDonald's. Students will

present their findings to their classmates and the instructor will grade based on completion and how they engaged the class in discussion

- Projects
  - Example: Skill Demonstration or Project: 1. Create a financial portfolio of personal investments with an appropriate level of risk for an older adult. Instructor will evaluate based on criteria used by student to evaluate and overall results of evaluation.
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## Repeatable

Yes

## Methods of Instruction

- Lecture/Discussion

Lecture:

1. Instructor guides students to analyze research findings on the risk and/or reward for an older adult to invest in a particular stock.
2. Instructor divides students into groups and supports each group as they discuss three different dividend-paying stocks. Small group discussion is followed by a class overview of group conclusions.

## Typical Out of Class Assignments Reading Assignments

1. The student will read an article from the Wall Street Journal, Business Week or Sacramento Bee business section or other financial news service, and bring a copy of the article to class with them to use as a part of class discussion. 2. The student will read instructor handouts on the structure of the investment process. The class and instructor will work together to chart the structure.

## Writing, Problem Solving or Performance

1. The student will complete worksheets to project income from stock purchases. 2. The student will engage in small group discussion of financial investments for older adults.

## Other (Term projects, research papers, portfolios, etc.)

## Required Materials

## Other materials and-or supplies required of students that contribute to the cost of the course.

Instructor prepared handouts.