

Section I: BASIC COURSE INFORMATION

Outline Status: **Approved Course**

1. **COLLEGE: L.A. TRADE TECHNICAL COLLEGE**
2. **SUBJECT: BASIC SKILLS**
3. **COURSE NUMBER: 065CE**
4. **COURSE TITLE: FINANCIAL LITERACY - CREDIT BASICS**
5. **CATALOG COURSE DESCRIPTION:**

This course develops a foundation of credit management concepts to enable students to understand credit management, credit risk management, lending objectives, and how to measure credit risk. The course also describes the credit rating systems and discusses the impact of deferred and defaulted education loans on credit scores.

CLASS SCHEDULE COURSE

6. **DESCRIPTION:**

This course develops a foundation of credit management concepts to enable students to understand credit management, credit risk management, lending objectives, and how to measure credit risk. The course also describes the credit rating systems and discusses the impact of deferred and defaulted education loans on credit scores.

7. CLASS HOURS:

| | Standard Hrs | Total Hours per Term (standard hour x 18) |
|----------------------------|---------------------|---|
| Lecture Hrs: | 0.5 | 9 |
| Lab Hrs: | 0 | 0 |
| Totals: | Lecture: 0.5 | Lecture: 9 |
| | Lab: 0 | Lab: 0 |
| | Total: 0.5 | Total: 9 |
| | | |
| <i>Totals In Protocol:</i> | Lecture: 0.5 | Lecture: 9 |
| | Lab: 0 | Lab: 0 |
| | Total: 0.5 | Total: 9 |

8. OTHER LIMITATIONS ON ENROLLMENT

(see Title 5,

Section 58106 and Board Rule 8603 for policy on allowable limitations. Other appropriate statutory or regulatory requirements may also apply):

Section II: COURSE CONTENT AND OBJECTIVES

1. COURSE CONTENT AND OBJECTIVES:

| COURSE CONTENT AND SCOPE - Lecture: Outline the topics included in the lecture portion of the course (<i>Outline reflects course description, all topics covered in class</i>). | Hours Per Topic | COURSE OBJECTIVES - Lecture: Upon successful completion of this course, the student will be able to...(Use action verbs - see Bloom's Taxonomy for 'action verbs requiring cognitive outcomes.') |
|--|-----------------------|--|
| Reviewing consumer credit history: Requesting a free credit report, checking a credit report, correcting errors Credit cards: Types of credit cards, shopping for a credit card, costs of credit, keeping credit cards safe, guarding against identity theft. | 1 | Evaluate a copy of credit report from each of the 3 credit bureaus. Develop plan to correct errors on credit reports. |
| Establishing credit wisely: Types of credit, sources of credit, applying for credit, nontraditional credit histories, and building a higher credit score. | 1 | Understand types of credit cards, shopping for a credit card, costs of credit, keeping credit cards safe, guarding against identity theft. |
| Maintaining good credit: The credit process, credit history, credit reports, credit scores. | 1 | Evaluate types of credit, sources of credit, applying for credit, nontraditional credit histories, and building a higher credit score. |
| Managing credit: Warning signs of credit problems, the seriousness of credit problems. | 1 | Discuss how to maintain and manage good credit. |
| Educational Loans: Deferred status, defaulted status and impact on credit scores. | 2 | Create a plan for managing educational loans. |
| Consumer credit protections & avoiding predatory lending. | 1 | Understand consumer credit protections & avoiding predatory lending. |
| Getting out of debt: Planning a strategy to get out of debt, developing a spending plan, trimming expenses, negotiating with creditors. | 1 | Develop a plan to get out of debt |
| Final Assignment | 1 | Complete a multiple choice quiz. |
| Total: | 9 | |
| Total Lecture Hours In Section I Class Hours: | 9 | |

*Total lecture and laboratory hours (which include the final examination) must equal totals on page 1.

**In general "activity" courses or portions of courses are classified "laboratory."

1. (cont'd) LAB:

| COURSE CONTENT AND SCOPE - Lab: Outline the topics included in the lecture portion of the course (<i>Outline reflects course description, all topics covered in class</i>). | Hours Per Topic | COURSE OBJECTIVES - Lab: Upon successful completion of this course, the student will be able to...(Use action verbs - see Bloom's Taxonomy for 'action verbs requiring cognitive outcomes.') |
|--|-----------------------|---|
| Total: | 0 | |
| Total Lab Hours In Section I Class Hours: | 0 | |

1. (cont'd) STUDENT LEARNING OUTCOME (SLO):

| STUDENT LEARNING OUTCOMES - <i>(Quote the appropriate Institutional SLO's in this column):</i> | | HOW WILL THESE STUDENT LEARNING OUTCOMES BE ASSESSED - <i>(Explain how each outcome will be assessed in this column):</i> |
|---|--|---|
| Develop a plan for improving credit scores and managing education loans within a one-year timeline. | | See attached rubric. |
| | | |

Essential Academic Skills: Reading and Communication

2. RESOURCE MATERIALS:

Provide a representative list of resource materials.

| Title | Author | Year |
|---------------------------------------|--------|------|
| Instructor supplied materials. | | |
| | | |

3. REPRESENTATIVE READINGS:

If applicable, please provide representative examples of reading assignments.

| |
|--|
| |
|--|

4. WRITING ASSIGNMENTS:

If applicable, please provide representative examples that demonstrate writing skills.

| |
|---|
| Review and write letters to credit agencies and complete application forms. |
|---|

Essential Academic Skills: Critical Thinking and Other Course Components

5. REPRESENTATIVE ASSIGNMENTS THAT DEMONSTRATE CRITICAL THINKING:

If applicable, please provide representative examples of assignments that demonstrate how students will begin to develop critical thinking skills.

| |
|---|
| Students will critically analyze various types and sources of credit. |
|---|

6. SELF-REFLECTIVE LEARNING:

If applicable, describe how students will reflect on their development as active learners. Provide representative examples below.

7. COMPUTER COMPETENCY:

If applicable, explain how computer competency is included in the course.

Students will get their free consumer credit reports using the Internet.

8. INFORMATION COMPETENCY:

If applicable, explain how information competency is included in the course.

Students may gather information on Internet for credit reporting.

Evaluation and Instruction

9. REPRESENTATIVE OUTSIDE ASSIGNMENTS (Optional Homework):

Out of class assignments (Homework) may include, but are not limited to the following:

Students will get their free consumer credit reports using the Internet

10. METHODS OF EVALUATION:

Methods of evaluation may include, but are not limited to the following (please note that evaluation should measure the outcomes detailed "Course Objectives" at the beginning of Section II):

11. METHODS OF INSTRUCTION:

Methods of instruction may include, but are not limited to the following:

- Discussion**
- Activity**
- Field Experience**
- Independent Study**
- Purposeful Collaboration**
-

Other (Please Explain)**12. SUPPLIES:**

List the supplies the student must provide.

Writing instrument, notebook and calculator

13. DIVERSITY:

If applicable, explain how diversity (e.g., cultural, gender, etc.) is included in the course.

Students will discuss and learn about the cultural nuances, perceptions and practices regarding credit and debt.

14. SCANS COMPETENCIES (required for all courses with vocational TOP Codes; recommended for all courses):

SCANS (Secretary's Commission on Necessary Skills) are skills the Department of Labor identified, in consultation with business and industry leaders, which reflect the skills necessary for success in the workplace. Check the appropriate boxes to indicate the areas where students will develop the following skills (please note that all SCANS competencies do not apply to all courses):

RESOURCES

- Managing Time:** Selecting relevant goal-related activities, ranking them in order of importance, allocating time to activities, and understanding, preparing and following schedules.
- Managing Money:** Using or preparing budgets, including making cost and revenue forecasts; keeping detailed records to track budget performance, and making appropriate adjustments.
- Managing Material and Facility Resources:** Acquiring, storing, allocating, and distributing materials, supplies, parts, equipment, space or final products in order to make the best use of them.

INTERPERSONAL

- Participating as Member of a Team:** Working cooperatively with others and contributing to group's efforts with ideas, suggestions and effort.
- Teaching Others New Skills:** Helping others learn needed knowledge and skills.
- Exercising Leadership:** Communicating thoughts, feelings, and ideas to justify a position, encouraging, persuading, convincing or otherwise motivating an individual or group, including responsibly challenging existing procedures, policies or authority.
- Negotiating:** Working toward agreement that may involve exchanging specific resources or resolving divergent interests.



Working with Cultural Diversity: Working well with men and women and with people from a variety of ethnic, social, or educational backgrounds.

INFORMATION



Acquiring and Evaluating Information: Identifying a need for data, obtaining the data from existing sources or creating them, and evaluating their relevance and accuracy.



Organizing and Maintaining Information: Organizing, processing and maintaining written or computerized records and other forms of information in a systematic fashion.



Interpreting and Communicating Information: Selecting and analyzing information and communicating the results of others, using oral, written, graphic, pictorial, or multimedia methods.



Using Computers to Process Information: Employing computers to acquire, organize, analyze and communicate information.

SYSTEMS



Understanding Systems: Knowing how social, organizational and technological systems work and operating effectively with them.



Monitoring and Correcting Performance: Distinguishing trends, predicting impacts of actions on system operations, diagnosing deviations in the functioning of a system/organization, and taking necessary steps to correct performance.



Improving or Designs Systems: Making suggestions to modify existing systems in order to improve the quality of products or services and developing new or alternative systems.

TECHNOLOGY



Selecting Technology: Judging which sets of procedures, tools or machines, including computers and their programs, will produce the desired results.



Applying Technology to Tasks: Understanding overall intent and proper procedures for setting up and operating machines, including computers and their reprogramming systems.



Maintaining and Troubleshooting Equipment: Preventing, identifying, or solving problems with equipment, including computers and other technologies.

Section III: SUPPLEMENTAL COURSE INFORMATION

1. **DEPT/DIVISION NAME:** [Academic Connections](#)

2. **DEPT/DIVISION CODE:** **10**

3. **SUBJECT CODE** : **982**

4. **SUBJECT ABBREVIATION** : **BSICSKL**

5. **BASIC SKILLS**

Title 5, section 55000(i) defines "Noncredit basic skills courses" as "Those courses in reading, writing, computation, and English as a Second Language, which are designated by the community college district as noncredit courses." **No**

6. **COURSE CLASSIFICATION:** **Credit Course**

Note: A course's Classification, TOP Code and SAM code must be aligned – e.g., Courses with an "Occupational" Course Classification must have an "Occupational" TOP Code and a SAM Code of A, B, C, or D; courses that do not have an "Occupational" Course Classification cannot have an Occupational TOP Code and must have an "E" SAM Code. Courses coded as "basic skills" in #11 should be coded "Adult and Secondary Basic Skills."

7. **NONCREDIT COURSE CLASSIFICATION:**

Courses that are part of a Noncredit Certificate of Completion should be coded J (Workforce Enhanced)
Courses that are part of a Noncredit Certificate of Competency should be coded K (Other Enhanced)
Courses that are not part of a Noncredit Certificate should be coded L (Non-Enhanced)

8. **NONCREDIT ELIGIBILITY CATEGORY:**

9. **TOP CODE** - (6 digits XXXX.XX) **4930.90**

Course content should match discipline description in Taxonomy of Programs found here: [Taxonomy Of Programs website](#)

10. **SAM CODE** (Student Accountability Model): **E**

11. **COURSE SPECIFICALLY DESIGNED FOR STUDENTS W/ DISABILITIES**

Title 5, section 56029 allows a course to be repeatable when continuing success of the students with disabilities is dependent on additional repetitions of a specific class. Is this course designated as an “approved special class” for students with disabilities? **No**

If yes, provide an explanation of how this course meets the requirements of Title 5, section 56029.

12. MATERIALS FEE:

The Los Angeles Community College District may require students to pay fees for instructional materials that are of continuing value to the student outside of the classroom setting, including, but not limited to, textbooks, tools, equipment, clothing, and those materials that are necessary for the student's vocational training and employment. If applicable, please indicate any such fees.

**13. SPECIAL CHARACTERISTICS CODE
DESCRIPTOR:**

Please Check All That Apply

- Learning Assistance**
- Bilingual Education**
- Convalescent Setting**
- Correctional Facility**
- Persons with Substantial Disabilities**
- Citizenship for Immigrants**

14. JUSTIFICATION:

Briefly describe the primary method used to determine the need for this course. For example, LaborMarket Projections from Employment Development Department, employer survey, community or student interest survey, state licensing requirements or mandated certification.:

**15. THIS COURSE WILL BE AN APPROVED
REQUIREMENT FOR
AN APPROVED ASSOCIATE DEGREE OR CERTIFICATE PROGRAM: **No****

a. If yes, the course will be a portion of the “approved program” listed on the State Chancellor’s Inventory of Approved Programs (approved programs can be found on the State Chancellor’s Office website at <https://misweb.cccco.edu/webproginv/prod/invmenu.htm>).

16. FUNDING AGENCY CODE: **Not Applicable**

17. STATE COURSE ID:

Section IV: APPROVAL STATUS

1. APPROVAL STATUS:

| | Approval Date Of | Board Date | Approved Effective Semester |
|---|-----------------------------|--------------------------|--------------------------------|
| a. <input type="checkbox"/> New Course | College: | Board: 10/2/07 | Effective Semester: |
| b. <input type="checkbox"/> Addition of Existing District Course | College: | Board: | Effective Semester: |
| c. <input checked="" type="checkbox"/> Course Change* | College: 5/7/16 | | Effective Semester: |
| d. <input checked="" type="checkbox"/> Outline Update | College: 5/7/16 | | Effective Semester: |
| e. <input type="checkbox"/> Archive Course | College: | | Effective Semester: |
| f. <input type="checkbox"/> Reinstate Course | College: | Board: | Effective Semester: |

Section V: APPROVAL INFORMATION FOR NEW OR ADDED COURSES

(complete in consultation with Department Chair and the appropriate Academic Administrator)

1. **ORIGINATOR:** [Anketell, Christina](#)
2. **DEPARTMENT:** [Academic Connections](#)
3. **IF THIS IS A NEW COURSE, INDICATE HOW THE COLLEGE PLANS TO MEET THE EXPENSE OF THIS COURSE:**

By additional funds. Describe:

[Revenue from non-credit student apportionment based on student positive attendance.](#)

By deleting courses from the college catalog and course database. List specific courses to be deleted:

By deleting sections of existing course. List courses and number of sections to be deleted:

First Year: Second Year: Third Year:

By rotating sections of existing courses. List courses and number of sections to be rotated, as well as the semesters in which they will be offered:

4. IMPACT

IMPACT -- Will this course directly impact other course offerings and/or associate degree or certificate programs on campus? [No](#) (If yes, briefly explain how)

5. METHOD OF SUPPORT

-- Indicate how the college plans to support the proposed course:

A. Additional staff -- List additional staff needed:

B. Classroom -- List classroom type needed:

Any small, lecture-type classroom

C. Equipment -- List new equipment needed and indicate funding source for any new equipment:

D. Supplies- List supplies and indicate dollar value:

E. Library/Learning Resources- The course initiator shall consult with the College Librarian and review the college library, book, periodical, and electronic resource collections relevant to this course. List additional titles and resources to be considered for purchase as funding permits:

Section VI: APPROVALS

CERTIFICATION AND RECOMMENDATION

This course meets Title 5, 55002(c) requirements for Noncredit Course.

The Course treats subject matter and uses appropriate resource materials, teaching methods, and standards of attendance

The course outline of record specifies the number of contact hours normally required for a student to complete the course, the catalog description, the objectives, contents in terms of a specific body of knowledge, instructional methodology, examples of assignments and/or activities, and methods of evaluation for determining whether the stated objectives have been met.

We certify that the information and answers above properly represent this course.

| Approver | Approval Date |
|------------------------------|---------------|
| Rodriguez-estrada, Alicia I. | 4/18/2016 |
| | |
| Anketell, Christina | 3/16/2016 |
| Albo-Lopez, Nicole | 3/22/2016 |
| Samuel, Judith C. | 4/19/2016 |
| Mcintosh, Melain F. | 4/18/2016 |
| | 5/7/2016 |
| Barajas, Leticia L. | 5/6/2016 |
| Hanley, Wallace G. | 5/5/2016 |
| Rodriguez-estrada, Alicia I. | 5/4/2016 |
| | |

Section VII: ADDENDA

(Uploaded Documents)

| Type | Addendum Description | File | Delete | To View |
|-------------------|-----------------------------|--------------------------------------|-------------------------------|--------------------------------|
| <i>SLO Rubric</i> | <i>SLO Rubric</i> | <i>BSICKSL 065CE Rubric.docx</i> | <u>Delete</u> | <u>View It</u> |
| | | | | |