



# Financial Literacy Certificate

The Financial Literacy Certificate Program will train students and community leaders to become certified financial literacy instructors who will be able to teach community members to make informed financial decisions and take better control of their financial futures.

The certificate in financial literacy is awarded upon successful completion of all four courses in the minor. The certificate includes the following courses:

## Financial Literacy Certificate

Required Courses .....	12 hrs
ACC 200, FIN 201, FIN 310, FIN 311	
Total Curriculum Requirements .....	12 hrs

## Course Descriptions

### ACC 200 Survey of Accounting (3) I, II.

Survey of foundational concepts in accounting for the user and preparer of financial statements. Emphasis on (a) how business transaction impact financial statements and (b) measurement and behavior of costs to identify and solve business problems

### FIN 201 Personal Money Management. (3) I, II.

A consumer approach to insurance, family budgeting, income taxes, elementary investment principles, and estate planning. Credit will not be awarded for both FIN 201 and FRM 352.

### FIN 310 Entrepreneurial Finance. (3) I, II.

Selection of business form, tax planning, financing and cash flow planning; motivating and retaining employees; compensation planning; debt and equity financing; legal, tax and behavioral considerations.

### FIN 311 Personal Financial Planning. (3) I, II.

Prerequisite: FIN 201 or 300 or 310. Time value of money applications; personal financial statements development and assessment; cash flow and debt management; asset acquisition; education planning; planning elements of risk management; investment planning; and retirement planning.

## For More Information

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