## **Professional Development Studies**

## Financial Literacy Certificate 27 hours - noncredit certificate



The Financial Literacy Certificate of Completion provides students with an introduction to the principles of finance with an emphasis on personal finance. Students will learn general personal financial management skills, including developing realistic financial goals and methods for creating a plan to meet those goals. This certificate also serves as a gateway into other noncredit and credit programs in personal or business finance.

## Required Courses (to earn certification)

PDS-816 Personal Finance (18h)

Overview of personal financial management skills, positive banking relations, and achieving financial security. Topics include: Personal budgeting; saving; credit; appropriate use of credit cards; banking services; consumer installment loans; and buying real estate.

PDS-817 Financial Future (9h)

Students will learn to review an individual financial situation, develop financial goals for retirement and identify appropriate means to achieve these goals. Topics will include: Financial goal setting; life insurance; different types of retirement accounts; and investment options.