

SAN DIEGO COMMUNITY COLLEGE DISTRICT
CONTINUING EDUCATION
COURSE OUTLINE

SECTION I

SUBJECT AREA AND COURSE NUMBER

INVS 515

COURSE TITLE

INVESTMENTS – A

ALTERNATE TITLE(S)

DIVERSIFIED INVESTMENT; STUDY
THE STOCK MARKET

TYPE COURSE

FEE

CATALOG COURSE DESCRIPTION

This is a practical, everyday economics course on the fundamentals of investments. The student will be able to make more profitable financial decisions upon completion of this course which discusses savings accounts, insurance, real estate, stocks, bonds, mutual funds, and other types of investments for both the working and retired investor. The student will receive guidance in preparing his/her own financial and estate plan. (FT)

LECTURE HOURS

2-3 hours per week
(for 6-9 weeks)

LABORATORY HOURS

ADVISORIES

NONE

RECOMMENDED SKILL LEVEL

NONE

INSTITUTIONAL STUDENT LEARNING OUTCOMES

1. Social Responsibility
SDCE students demonstrate interpersonal skills by learning and working cooperatively in a diverse environment.
2. Effective Communication
SDCE students demonstrate effective communication skills.

INSTITUTIONAL STUDENT LEARNING OUTCOMES (CONTINUED)

3. Critical Thinking
SDCE students critically process information, make decisions, and solve problems independently or cooperatively.
4. Personal and Professional Development
SDCE students pursue short term and life-long learning goals, mastering necessary skills and using resource management and self-advocacy skills to cope with changing situations in their lives.

COURSE GOALS

A thorough introduction to investing. The student becomes aware of how estate, tax and financial planning involve one's everyday life and learns how to invest money wisely.

COURSE OBJECTIVES

Upon completion of this course, the student will be able to:

1. Use the principles of investing in securities.
2. Evaluate risks in investing.
3. Describe the advantages and disadvantages of the common investment vehicles.
4. Select the types of investment vehicles best suited for him/her.
5. Prepare his/her own financial and estate plan.

SECTION II

COURSE CONTENT AND SCOPE

1. Introduction
 - 1.1. Historical review of inflation, national growth and taxation
 - 1.2. Rates of return and advantages and disadvantages of various investments
 - 1.3. Review of institutional and individual ownership
 - 1.3.1. Current trends
 - 1.4. Rules for accumulating capital and the importance of establishing goals and investment objectives
2. Understanding Our Economic System
 - 2.1. Relationship between long-term growth trends of the economy and stock market
 - 2.1.1. Cyclical nature of our economic system
 - 2.2. Terminology defined
 - 2.2.1. Profit
 - 2.2.2. Supply and demand
 - 2.2.3. Free Enterprise
3. Investing for Appreciation – Common Stocks and Convertible
 - 3.1. Bonds

COURSE CONTENT AND SCOPE (CONTINUED)

- 3.2. Evaluation of individual securities on basis of
 - 3.2.1. Earnings
 - 3.2.2. Book value
 - 3.2.3. Sales growth
 - 3.2.4. Price earnings ratios
 - 3.2.5. Other fundamental data
- 3.3. Review of annual reports and Standard & Poor's Corporation research reports
- 4. Investing for High Income on Basis of Safety and Liquidity
 - 4.1. Government, municipal and corporate bonds
 - 4.2. Mortgages
 - 4.3. Trust deeds
 - 4.4. Savings accounts
- 5. Mutual Funds
 - 5.1. History
 - 5.2. Performance
 - 5.3. Costs
 - 5.4. New trends
 - 5.5. Suitability
- 6. Speculation
 - 6.1. Techniques to hedge and protect investments
 - 6.1.1. Selling short
 - 6.1.2. Put and call options
 - 6.1.3. Stop loss orders
 - 6.1.4. Use of leverage
- 7. Reducing Income Taxes
 - 7.1. Tax-shelters
 - 7.2. Pension plans
 - 7.3. Real Estate
 - 7.4. Stock
 - 7.5. Oil
 - 7.6. Agriculture limited partnerships
- 8. Ten Rules for Investors
 - 8.1. Importance of wills, community property, and avoiding probate
 - 8.2. Social Security benefits
 - 8.3. Comparisons between
 - 8.3.1. Whole life and term insurance
 - 8.3.2. Credit unions, savings and loans, and bank saving accounts
- 9. Financial Planning
 - 9.1. Matching "proper" investments with individual financial objectives
 - 9.2. Model investment programs for both growth and income investors, including
 - 9.2.1. Wills
 - 9.2.2. Trusts
 - 9.2.3. Savings accounts
 - 9.2.4. Insurance
 - 9.2.5. Investments

APPROPRIATE READINGS

NONE

WRITING ASSIGNMENTS

NONE

OUTSIDE ASSIGNMENTS

NONE

APPROPRIATE ASSIGNMENTS THAT DEMONSTRATE CRITICAL THINKING

NONE

EVALUATION

The student will:

1. Set goals and evaluate the achievement of these goals upon completion of the course.
2. Attend class regularly and participate in class activities
3. Complete his/her own financial and estate plan.
4. Answer, correctly, questions asked by the instructor.

METHOD OF INSTRUCTION

Lecture, guest speakers, class discussion, audio-visual aids, oral quizzes, and field trips.

TEXTS AND SUPPLIES

Suggested:

How to Buy Stock by Louis Engel *Personal Investing* by Widicus and Stitzel, Irwin & Co., 1980

Handouts, newspapers and periodicals

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PREPARED BY Leona Plummer DATE July, 1982

REVISED BY Instructional Services, SLOs added DATE March 3, 2017

Instructors must meet all requirements stated in Policy 3100 (Student Rights, Responsibilities and Administrative Due Process), and the Attendance Policy set forth in the Continuing Education Catalog.

REFERENCES:

San Diego Community College District Policy 3100
California Community Colleges, Title 5, Section 55002
Continuing Education Catalog