

CATALOG INFORMATION

Dept and Nbr: ADLTED 752    Title: SMALL BUS FINANCE  
Full Title: Small Business Financing  
Last Reviewed: 2/7/2022

Units		Course Hours per Week		Nbr of Weeks	Course Hours Total	
Maximum	0	Lecture Scheduled	0	12	Lecture Scheduled	0
Minimum	0	Lab Scheduled	2.00	6	Lab Scheduled	24.00
		Contact DHR	0		Contact DHR	0
		Contact Total	2.00		Contact Total	24.00
		Non-contact DHR	0		Non-contact DHR	0

Total Out of Class Hours: 0.00

Total Student Learning Hours: 24.00

Title 5 Category: Non-Credit  
Grading: Non-Credit Course  
Repeatability: 27 - Exempt From Repeat Provisions  
Also Listed As:  
Formerly:

**Catalog Description:**  
In this second course in a 3-course series, students will learn about the financial aspects of operating a small business. Students will analyze and apply topics in credit and personal budgeting, financial record-keeping, managing cash flow, banking, choosing an adequate record-keeping system, and financing to small business operations.

**Prerequisites/Corequisites:**

**Recommended Preparation:**

**Limits on Enrollment:**

**Schedule of Classes Information:**  
Description: In this second course in a 3-course series, students will learn about the financial aspects of operating a small business. Students will analyze and apply topics in credit and personal budgeting, financial record-keeping, managing cash flow, banking, choosing an adequate record-keeping system, and financing to small business operations. (Non-Credit Course)

Prerequisites/Corequisites:

Recommended:

Limits on Enrollment:

Transfer Credit:

Repeatability: Exempt From Repeat Provisions

## **ARTICULATION, MAJOR, and CERTIFICATION INFORMATION:**

<b>AS Degree:</b>	<b>Area</b>	Effective:	Inactive:
<b>CSU GE:</b>	<b>Transfer Area</b>	Effective:	Inactive:
<b>IGETC:</b>	<b>Transfer Area</b>	Effective:	Inactive:
<b>CSU Transfer:</b>		Effective:	Inactive:
<b>UC Transfer:</b>		Effective:	Inactive:

**CID:**

**Certificate/Major Applicable:**

Certificate Applicable Course

## **COURSE CONTENT**

### **Student Learning Outcomes:**

At the conclusion of this course, the student should be able to:

1. Describe best practices in financial management for small businesses.
2. Evaluate sources for capital financing.

### **Objectives:**

At the conclusion of this course, the student should be able to:

1. Describe financial considerations for starting a small business
2. Project income and expense for forecasting purposes in a small business
3. Evaluate various business record-keeping systems
4. Identify financial documents to make business decisions
5. Identify cash flow mechanisms
6. List sources for start-up capital

### **Topics and Scope:**

#### **I. Personal Budgeting and Credit**

- A. Personal spending plan/budget that estimates income and expenses
- B. Ways to increase income and decrease expenses
- C. Financial goals
- D. Credit and why it is important
- E. Credit report and credit scoring
- F. Good vs. bad credit
- G. Ways to build and repair credit history

#### **II. Cash Flow Management**

- A. The cash flow cycle
- B. Cash flow projections

- C. Using cash flow as a management tool
- D. Financial statements
- III. Keeping Books and Records
  - A. Developing a professional mindset
  - B. Accounting basics
  - C. Business ownership and tax forms
  - D. Getting professional help
- IV. Introduction to Software for Record-keeping
  - A. Microsoft Excel
  - B. QuickBooks
- V. Financing Options
  - A. Money sources
  - B. Preparing to seek financing
  - C. Credit and collections

### Assignment:

Group exercises, handouts, presentations and projects including topics on:

1. Personal budgeting
2. Managing credit
3. Cash flow projection
4. Record-keeping checklist
5. Business forms
6. Sources and uses of financing
7. Credit and collections

### Methods of Evaluation/Basis of Grade:

**Writing:** Assessment tools that demonstrate writing skills and/or require students to select, organize and explain ideas in writing.

None

Writing  
0 - 0%

**Problem Solving:** Assessment tools, other than exams, that demonstrate competence in computational or non-computational problem solving skills.

None

Problem solving  
0 - 0%

**Skill Demonstrations:** All skill-based and physical demonstrations used for assessment purposes including skill performance exams.

Group exercises, handouts, presentations, and projects

Skill Demonstrations  
65 - 100%

**Exams:** All forms of formal testing, other than skill performance exams.

None

Exams  
0 - 0%

**Other:** Includes any assessment tools that do not logically fit into the above categories.

Attendance and participation

Other Category  
0 - 35%

**Representative Textbooks and Materials:**

Instructor and department prepared materials