

**ADLTED 752 Course Outline as of Fall 2017****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	6	Lecture Scheduled	0
Minimum	0	Lab Scheduled	3.00	6	Lab Scheduled	18.00
		Contact DHR	0		Contact DHR	0
		Contact Total	3.00		Contact Total	18.00
		Non-contact DHR	0		Non-contact DHR	0

Total Out of Class Hours: 0.00

Total Student Learning Hours: 18.00

Title 5 Category: Non-Credit

Grading: Non-Credit Course

Repeatability: 27 - Exempt From Repeat Provisions

Also Listed As:

Formerly:

**Catalog Description:**

Overview of the financial aspects of operating a small business. Topics include: credit and personal budgeting; financial record-keeping; managing cash flow; banking; choosing an adequate record-keeping system; and financing a small business.

**Prerequisites/Corequisites:****Recommended Preparation:****Limits on Enrollment:****Schedule of Classes Information:**

Description: Overview of the financial aspects of operating a small business. Topics include: credit and personal budgeting; financial record-keeping; managing cash flow; banking; choosing an adequate record-keeping system; and financing a small business. (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:
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<b>CSU Transfer:</b>	Effective:	Inactive:
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<b>UC Transfer:</b>	Effective:	Inactive:
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**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:**

Upon completion of the course, students will 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, and oral presentations:

1. Personal budgeting
2. Credit danger signals
3. Reading a credit report
4. Cash flow projection
5. Record-keeping checklist
6. Business forms
7. Sources and uses of financing
8. 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.

Group exercises and handouts

Problem solving  
60 - 70%

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

None

Skill Demonstrations  
0 - 0%

**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: oral presentations

Other Category  
30 - 40%

**Representative Textbooks and Materials:**

Instructor prepared materials