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Date Prepared: Fall 2021  
C & GE approved: April 21, 2022  
Board approved: November 9, 2022  
Semester effective:

Student Success (STSU) 1550 Funding a Transfer Plan (1 unit) CSU

Prerequisite: none

Advisory: Eligibility for English 1500 or 1501 strongly recommended.

Hours and Units Calculations:

16 hours lecture. 32 Outside of class hours (48 Total Student Learning Hours)

Catalog Description: This course is an introduction to financial resources and management associated with the costs of transferring from the California Community College to a university. Topics covered in this course include personal income, budgeting, scholarships, grants, federal loans, private loans, work-study, and common issues and misconceptions associated with financing college as a California Community College student.

Type of Class/Course: Degree Credit

Textbook: OER Commons. Financial Literacy, ISKME, 2022.

<https://www.oercommons.org/courseware/unit/8785>

Baldwin, Amy, editor. College Success. Openstax, 2021.

<https://openstax.org/details/books/college-success>

Additional Required Materials:

Taft College Catalog/Student Handbook, current edition

Course Objectives:

By the end of the course, a successful student will be able to:

1. Demonstrate knowledge of present and future financial costs associated with transfer
2. Identify and distinguish between common financial resources used for transfer.
3. Demonstrate knowledge of financial responsibility associated with college enrollment
4. Demonstrate knowledge of money and debt management.
5. Demonstrate knowledge of budgeting
6. Demonstrate effective communication strategies with financial aid departments

Course Scope and Content:

Unit I Understanding Transfer Costs

- A. Comparing costs of different types of institutions
- B. Comparing fee structure for:
  - a. CSU System
  - b. UC System
  - c. Private Non Profit
  - d. Private For Profit
  - e. Out of State Transfer
- C. Language of higher education

#### Unit II Financial Resources

- A. Scholarships
- B. Grants
- C. Federal Loans
- D. Private Loans
- E. Work-Study
- F. Military Benefits
- G. Loan Forgiveness Programs

#### Unit III University Calculation of Financial Need

- A. Expected Family Contribution
- B. Communicating with the Financial Aid Office
- C. Recalculation of Need

#### Unit IV Credit Scores/ Loan Eligibility

- A. Common Loan Vendors
- B. Limits on Loan Access/Co-Signer
- C. Repayment Terms
- D. Credit worthiness rules for students and parents
- E. Default Consequences

#### Unit V Consumer Awareness/Fraud Protection

- A. College Disclosures
- B. College Scorecard
- C. Scholarship Application Vendors
- D. Debt Relief & Consolidation Scams

#### Unit VI Decision Making and Budgeting

- A. The role of emotions, attitudes, and behavior in making financial decisions
- B. The role of family or support system in financial decision making
- C. Weighing cost and benefits of transfer

#### Learning Activities Required Outside of Class



The students in the class will spend a minimum of 4 hours per week outside of the regular class time doing the following:

1. Studying
2. Answering questions
3. Completing required reading
4. Problem solving activities and exercises
5. Written work
6. Observations or participating in activity related to the course content

#### Methods of Instruction

1. Assigned reading from text and selected references
2. In-class and online lectures, demonstrations, and films
3. Discussions
4. Self-evaluation of student education plan

#### Methods of Evaluation

1. Journals
2. Written Assignments
3. Chapter quizzes and unit tests
4. Reports and/or projects/case study
5. Final Exam

#### Supplemental Data:

TOP Code:	493013 – Academic Guidance
Sam Priority Code:	E: Non-Occupational
Funding Agency:	E: Non-Occupational
Program Status:	2: Not Program Applicable
Noncredit Category:	Y: Not Applicable, credit course
Special Class Status:	N: Course is not a special class
Basic Skills Status:	N: Not Applicable

Prior to College Level:	Y: Not Applicable
Cooperative Work Experience:	N: Course is not a part of a cooperative education program
Eligible for Credit by Exam:	Yes
Eligible for Pass/No Pass:	Yes
Discipline	Counseling