



**Professors**

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**Learning Outcomes**

Upon completion of this course students will be able to

- draft a financial plan and set financial goals.
- compile a budget, and personal financial statements and keep records to monitor progress toward financial goals.
- evaluate different banking options and know how to manage credit including home and automobile financing.
- describe the use of whole life and term life insurance.
- evaluate the different insurance coverage available for disability, health, home, tenant and automobile insurance.
- describe the different investment products (stocks, bonds, mutual funds), and utilize different investment products to create a diversified portfolio.
- explain basic tax minimization strategies.
- discuss the options for retirement planning including government pensions, employer retirement plans and individual savings plans.
- analyze the need for wills, powers of attorney and representation letters in an estate plan.

**Course Objectives**

This course will cover the following content:

- The financial planning process including goal setting, record keeping, budgeting and the preparation of a personal balance sheet and cash flow statement
- Credit management including banking, credit cards, home financing and automobile financing
- Use of insurance to cover damage or loss of assets and provide protection against death, disability or poor health
- Investment strategies using cash equivalents, stocks, bonds, and mutual funds
- Strategies for tax minimization, retirement planning and estate planning





## **SKILLS ACROSS THE BUSINESS CURRICULUM**

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The Okanagan School of Business promotes core skills across the curriculum. These skills include reading, written and oral