ALTW 143: PRACTICAL FINANCIAL SKILLS FOR INDEPENDENT LIVING

Foothill College Course Outline of Record

Heading	Value
Effective Term:	Fall 2026
Units:	4
Hours:	4 lecture per week (48 total per quarter)
Advisory:	Not open to students with credit in ALTW 223.
Degree & Credit Status:	Degree-Applicable Credit Course
Foothill GE:	Non-GE
Transferable:	None
Grade Type:	Letter Grade (Request for Pass/No Pass)
Repeatability:	Not Repeatable
Formerly:	ALTW 223

Student Learning Outcomes

- Student will be able to demonstrate understanding of checking and savings accounts, differences between the two accounts, and how to open an account with a bank or credit union
- Student will be able to discuss why people apply for credit cards, responsible use of credit cards, and consequences of missed or late payments of credit card debt
- Student will be able to budget for needs/wants and set a financial goal

Description

This course empowers neurodivergent students to build financial literacy and confidence in managing everyday money matters. Students will develop essential math and budgeting skills while exploring practical topics such as banking and credit union services, credit card use, saving strategies, and comparison shopping. Emphasis is placed on real-life application, encouraging students to make informed decisions and develop habits that support financial independence and long-term stability. This course is part of the Tools for Transition & Work cohort-based program for neurodivergent learners pursuing independent success in college, career, and adult life.

Course Objectives

The student will be able to:

1. Demonstrate mastery of basic math functions and money handling
2. Explain bank and credit union services
3. Utilize banking and credit union services
4. Demonstrate ability to use a calculator for understanding basic math functions and problem solving relating to independent living skills
5. Explain budgeting and how to create a budget
6. Demonstrate understanding of credit cards and credit card billing
7. Distinguish the difference between credit cards, debit cards, and check transactions
8. Explain and conduct comparison shopping

Course Content

1. Math functions and money handling
    a. Review of basic math functions
    b. Addition of numbers
    c. Subtraction of numbers
    d. Multiplication of numbers
    e. Division of numbers
    f. Percentages
    g. Use of calculator
2. Banking and credit unions and what it means to utilize services
    a. How to open account
    b. Opening a checking account, savings account, retirement account
    c. Making deposits and withdrawals
    d. How to write a check and how to use debit services
    e. Understanding interest rate charges
    f. Reading a bank statement
    g. Online services
3. Budget planning
    a. Understanding budgeting and how to create a budget for a variety of environments
    b. Basic budget questions
        i. Who needs to plan?
        ii. What is amount of money for particular budget?
        iii. Evaluate budget and re-evaluate and adjust accordingly
4. Credit card usage
    a. Understanding interest rate and finance charges
    b. Understanding statements (hard copy and online)
    c. Understanding credit scores
5. Comparison shopping strategies
    a. How to read ads (per unit, %s, quantities)
    b. Online research on variety of consumer products
    c. Understanding online catalog shopping, retail ads (hard copy)

Lab Content

Not applicable.

Special Facilities and/or Equipment

1. When taught on campus: accessible classroom with computer projection equipment, document camera and internet access.
2. When taught online/virtual: students and faculty need internet access with Zoom-capable computer, monitor and speakers.

Method(s) of Evaluation

Methods of Evaluation may include but are not limited to the following:

Group and individual projects
Participation in in-class activities
Quiz/final exam

Method(s) of Instruction

Methods of Instruction may include but are not limited to the following:

Lecture
Discussion
Industry guest speakers
Cooperative learning exercises

Representative Text(s) and Other Materials

Instructor-provided handouts, as appropriate.

Types and/or Examples of Required Reading, Writing, and Outside of Class Assignments

1. Writing a reflection essay on field trip to a bank or credit union.
2. Assignment - using credit cards:
    a. Find the account balance from the last statement.
    b. Total new purchases listed on the current statement.
    c. What is the finance charge on the current statement?
3. Creation of comparison shopping on consumer product.
4. Development of a budget based on realistically attainable employment.

Discipline(s)

Developmental Disabilities: Disabled Students Programs and Services