

**UNIVERSITY OF EDUCATION, WINNEBA**  
**FACULTY OF SCIENCE**  
**DEPARTMENT OF HOME ECONOMICS EDUCATION**

**COURSE TITLE : MANAGEMENT OF PERSONAL AND FAMILY FINANCE AND CONSUMER EDUCATION (SPED-GROUP)**

**COURSE CODE : 233**

**CREDIT : 2**

**SEMESTER : THREE 2003/2004 ACADMEIC YEAR**

**LECTURER : MS. E. ASARE**

**COURSE OUTLINE**

**COURSE OBJECTIVES : By the end of the course students should be able to**

1. Explain significance of the concept of real composite income.
2. Apply management principle to the use of income.
3. Discuss factors that influence consumption practices of the individual and families.

**COURSE CONTENT**

<b>WEEKS</b>	<b>CONTENT</b>
1-2	Concept of Income, types, sources and flow of income
4-8	Money management
9	Credit facilities
10	Planning for future financial security
11-14	Consumer Education, consumer rights, and responsibilities, Consumer protections
15-16	End of semester Exams

## **ASSIGNMENT/PROJECT**

1. Identify and discuss credit facilities available to Ghanaian families under the following subheadings.
  - ❖ Type of credit facilities and how they are operated.
  - ❖ Advantages and disadvantages and credit as a financial resource.

Report to be ready for presentation and submission in 9<sup>th</sup> Week.

2. Advertisement
  - ❖ What is it
  - ❖ Ways in which goods are advertised
  - ❖ Advantages and disadvantages of advertisement

Report should be ready for presentation and submission in the 11<sup>th</sup> Work.

## **READING LIST**

1. Deacon, R. E, and Fire Bough, F. (1988). Family Resource Management: Principles and Application. London: Allyn and Bacon, Inc.
2. Wehlage, N. (1989) Goals for Living: Managing Resources, New York: The Goodheart Company.