



Personal Finance  
BFN K110, 3 Credits  
Friday 2:00 – 4:45 Fall 2017 – D105  
Erik Christensen, CPA, MSA  
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### **Prerequisite:**

Prerequisite: ENG\* K101 eligibility and MAT\* K095 eligibility

### **Course Description:**

This course provides, in a non-technical presentation, a basic understanding of personal finance. The choices that consumers face in managing their finances are examined. The topics include: personal income and budgeting, consumer credit, investing, taxes, housing, insurance, retirement, and estate planning.

### **Required Materials:**

TITLE: Focus on Personal Finance  
AUTHOR: Kapoor, Dlabay, Hughes  
EDITION: 5th  
COPYRIGHT YEAR: 2016  
PUBLISHER: McGraw-Hill Irwin  
ISBN 9781259407680

McGraw-Hill Connect Access code

McGraw-Hill Connect Hyperlink - <http://connect.mheducation.com/class/e-christensen-bfn-k110-fall-2017>

Calculator - Note - **No cell phones used and no texting in class**

### **Educational Objectives:**

Students will learn personal finance basics including the time value of money, money management skills, tax planning, savings and payment skills, consumer credit and purchasing strategies, selecting and financing housing, insurance coverage (home, auto, health, disability, life), investing basics including bonds, stocks, and mutual funds, and retirement and estate planning.

### **Grading and Classroom Policies:**

The grading policy is as stated in the Manual of Policy and Procedures on Grades and Quality Points.  
Point/Grade Distribution is as follows:

A 93-100	C 73-76
A- 90-93	C- 70-72
B+ 87-89	D+ 67-69
B 83-86	D 63-66
B- 80-82	D- 60-63
C+ 77-79	F 59 and below

### **Grading and Classroom Policies:**

There are three semester exams, one group project and homework assignments. Final Grades will consist of the following

Exam 1 – 20%

Exam 2 – 20%

Exam 3 – 20%

Group Project – 20%

Homework Assignments – 20%

There will be no make-ups unless previously arranged.

### **School Email and Contact:**

myCommNet Alert is a system that sends text messages and emails to anyone signed up in the event of a campus emergency. Additionally, TRCC sends messages when the college is delayed or closed due to weather. All students are encouraged to sign up for myCommNet Alert. A tutorial is available on the Educational Technology and Distance Learning Students page of the web site. This link should be shared with students.

[http://www.trcc.commmnet.edu/div\\_it/educationaltechnology/Tutorials/myCommNetAlert/MIR3.html](http://www.trcc.commmnet.edu/div_it/educationaltechnology/Tutorials/myCommNetAlert/MIR3.html)

### **Attendance Policy:**

This course is designed such that students will benefit not only from the text but also from class attendance and participation. You are therefore, expected to attend class regularly.

### **Withdrawal Policy:**

A student who finds it necessary to discontinue a course must complete a "Withdrawal Request Form" in the Registrar's office. Students who do not withdraw but stop attending, will be assigned an "F" or "UF" signifying a failing grade or Unearned Failure. See updated school policy regarding "F" and "UF". Eligibility for a refund of tuition is based upon the date of withdrawal when received by the Registrar.

### **Disabilities Statement:**

If you have a disability that may affect your progress in this course, please meet with a Disability Service Provider (DSP) as soon as possible. Please note that accommodations cannot be provided until you provide written authorization from a DSP. Contact Matt Liscum 860.215.9265 for any assistance.

### **Board of Regents for Higher Education and Connecticut State Colleges and Universities Policy Regarding Sexual Misconduct Reporting, Support Services and Processes Policy:**

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#### **Public Act No. 14-11: An Act Concerning Sexual Assault, Stalking and Intimate Partner Violence on Campus:**

“The Board of Regents for Higher Education (BOR) in conjunction with the Connecticut State Colleges and Universities (CSCU) is committed to insuring that each member of every BOR governed college and university community has the opportunity to participate fully in the process of education free from acts of sexual misconduct, intimate partner violence and stalking.”

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#### **Title IX Statement of Policy:**

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“Title IX of the Education Amendments Act of 1972 protects students, employees, applicants for admission and employment, and other persons from all forms of sex discrimination, including discrimination based on gender identity or failure to conform to stereotypical notions of masculinity or femininity. All students are protected by Title IX, regardless of their sex, sexual orientation, gender identity, part or full-time status, disability, race, or national origin, in all aspects of educational programs and activities.”

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Please Report Student Incidents to: Edward A. Derr, Student Diversity and Title IX Coordinator  
Admissions Welcome Center \* Office A116  
574 New London Turnpike, Norwich CT 06360  
860.215.9255 \* EDerr@trcc.commnet.edu

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**Academic Integrity:**

Any student who cheats on an exam will receive a grade of ZERO for the exam. Any subsequent cheating will result in a ZERO for the course and possible suspension from the College.

**Digication – TRCC Online Learning Portfolio:**

All students are required to maintain a learning portfolio in Digication that uses the (Three Rivers) College Template.

## PERSONAL FINANCE

### COURSE OUTLINE - Appendix

Week	#Review	New Material	-----Homework (HM)----- Problems
1 - 9/1/17	Syllabus	Chapter 1	CH 1-1,2,3,4,5,6,7,8,9,10,11,12,13
2 – 9/8/17	Chapter 1	Chapter 2,3	CH 2-1,2,3,4,5,6,7,8,9,10 CH 3-1,2,3,4,5,6,7,9,11,12,13,14,15,16
3 – 9/15/17	Chapter 2,3	Chapter 4	CH 4-1,2,3,5,6,7,8,10,12,13,14
4 – 9/22/17	Chapter 4	Chapter 5	CH 5-1,2,3,4,5,6,7,8,10,11
5 – 9/29/17	Chapter 5	Chapter 6,7	CH 6-1,2,3,4,5,6,7,9,10,11,12 CH 7-1,3,4,5,6,7,8,9,10,11,13
6 – 10/6/17	<b>Exam Chapters 1-5</b>		
7 – 10/13/17	Chapter 6,7	Chapter 9	CH 9-1,2,3,4,5,6,7,8
8 – 10/20/17	Chapter 9	Chapter 8,10	CH 8-1,2,3,4,5,6,7,8,9,10,11,12 CH 10-1,2,3,6,7,8,9,10,11,12,13
9 – 10/27/17	Chapter 8,10	Chapter 11	CH 11-1,2,5,6,7,8,9,10,11,12
10 – 11/3/17	<b>Exam Chapters 6-10</b>		
11 – 11/10/17	Chapter 11	Chapter 12,13	CH 12-1,2,3,4,5,6,7,8,9,10,11,12,13,14 CH 13-1,2,3,4,5,6,7,8,9,10,11,12,13,14
12 – 11/17/17	Chapter 12,13	Chapter 14	CH 14-1,3,4,5,6,8,9,10,11,12,13,14,15,16,17
13 – 11/24/17	<b>Thanksgiving Recess – No Class</b>		
14 – 12/1/17	Chapter 14	Group Presentations	
15 – 12/8/17	Reading Day – No Class (Unless we have to make up a class)		
16 – 12/15/17	<b>Exam Chapters 11-14</b>		

**Note** – Additional Problems or exercises may be assigned or modified on a weekly basis.

## **Fall 2017 Standard 15 Week Session**

**Aug 28** - Registration deadline and last day to drop classes for full tuition refund

**Aug 29** - Classes begin/Add and drop periods begin

**Sep 4** - Labor Day – college closed

**Sep 4** - Last day for registered students to add a class

**Sep 5-8** – Welcome week

**Sep 11** - Last day to drop classes and partial tuition refund

**Sep 18** - Constitution Day (observed) – classes in session

**Sep 22** - Professional Day – classes in session

**Sep 26** - Last day to select audit option

**Oct 17** – Reading Day

**Oct 31** - Advising day (classes in session)

**Nov 1** - Continuing degree-seeking student registration for winter '17 Intersession and spring '18 semester

Advising day (classes in session)

**Nov 7** - Last day to select pass/fail option, last day to submit incomplete work from spring '17 and summer '17

**Nov 15** – New student and non-degree seeking registration for winter '17 intersession and spring '18 semester, last day to apply for spring graduation (May '18)

**Nov 22** – College open – No classes in session

**Nov 23-26** – Thanksgiving recess

**Dec 11** – Last day to withdraw from classes

**Dec 18** – Last day of 15 week session

**Dec 22** – Final grades due to Registrar's office

**Dec 25** – Christmas Day – college closed

**Dec 27** - Grades available on Web