



BFN K110, 3 Credits

Monday 6:30 – 9:15 Spring 2015 – D215

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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: 4th

COPYRIGHT YEAR: 2013

PUBLISHER: McGraw-Hill Irwin

ISBN 9780078093203

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:

Exam 1 = 25%

Exam 2 = 25%

Exam 3 = 25%

Project = 25%

There will be no make-up exams 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.comnet.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. If you are late for class or if you must leave early, please take a seat near the door.

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 "N" signifying a failing grade or no grade. See updated school policy regarding "F" and "N". 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 the following disabilities: physical, sensory, medical or mental health. Contact Chris Scarborough for the following disabilities: learning, ADD/ADHD or Autism Spectrum.

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 an online learning portfolio using a TRCC designed template.

PERSONAL FINANCE

COURSE OUTLINE - Appendix

Week	#Review	-----Homework (HM)-----		
		New Material	Problems	Continuing Case
1 - 1/26/15	Syllabus	Chapter 1	3,4,5,7,9,10,11,12,13	1,2,3
2 – 2/2/15	Chapter 1	Chapter 2,3	CH 2-1,2,3,5,7,9,11,13,14 CH 3-1,2,4,6,7,8,11,13,14,15	Ch 2-1,2,3 Ch 3-1,2,3,4
3 – 2/9/15	Chapter 2,3	Chapter 4	1,3,5,6,8,10,11,12,13,14	1,2,3
4 – 2/16/15	No School – Presidents Day			
5 – 2/23/15	Chapter 4	Chapter 5	1,2,3,4,5,6,7,8,9,11	1,2,3,4,5
6 – 3/2/15	Chapter 5	Chapter 6,7	CH 6-1,2,4,5,7,8,9,10,11 CH 7-1,3,5,6,7,9,10,11,12	1,2,3 1,2,3,4
7 – 3/9/15	Exam Chapters 1-5			
8 – 3/16/15	No School – Spring Break			
9 – 3/23/15	Chapter 6,7	Chapter 9	1,2,3,4,5,6,7,8	1,2,3,4
10 – 3/30/15	Chapter 9	Chapter 8,10	CH 8-1,2,3,4,5,6,7,9,10,11 CH 10-1,2,3,4,7,8,9,11,12,13	1,2,3 1,2,3,4
11 – 4/6/15	Chapter 8,10	Chapter 11	1,2,5,7,8,9,10,11,12	1,2,3
12 – 4/13/15	Exam Chapters 6-10			
13 – 4/20/15	Chapter 11	Chapter 12,13	CH 12-1,2,3,4,7,8,11,13,14 CH 13-1,2,3,4,5,6,8,9,11,13	1,2,3,4,5 1,2,3,4
14 – 4/27/15	Chapter 12,13	Chapter 14	1,3,5,6,7,8,9,10,11,12,13	1,2,3,4
15 – 5/4/15	No Class – Work on Finalizing Group Project			
16 – 5/11/15	Chapter 14	Group Presentations		
17 – 5/18/14	Exam Chapters 11-14			

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

SPRING 2015

Jan 19	Martin Luther King Day - College Closed
Jan 20	New Student Orientation
Jan 21	Last Day for Full Tuition Refund
Jan 22	Classes Begin/Late Registration Begins
	Add/Drop Period Begins
	First Day of First 5 Week (Tuesday & Thursday) Mod Session
	First Day of First 7 Week (Tuesday & Thursday) Mod Session
Jan 26	First Day of First 7 Week (Monday & Wednesday) Mod Session
Jan 28	Instructor Signature Required to Add Classes
Feb 4	Last Day of Add/Drop and Partial Tuition Refund
Feb 5	All College Professional Day – Classes Not In Session
Feb 12	Lincoln's Birthday - Classes In Session
Feb 16	President's Day Observed – College Open Classes Not in Session
Feb 18	Last Day to Select Audit Option
Feb 26	Last Day First 5 Week (Tuesday & Thursday) Mod Session
Mar 2	Last Day of First 5 Week (Monday & Wednesday) Mod Session
Mar 3	First Day of Second 5 Week (Tuesday & Thursday) Mod Session
Mar 4	First Day of Second 5 Week (Monday & Wednesday) Mod Session
Mar 10	Last Day of First 7 Week (Tuesday & Thursday) Mod Session
Mar 13	Last Day to apply for Summer 2015 graduation
Mar 15-22	Spring Break - Classes Not in Session
Mar 23	Last Day of First 7 Week (Monday & Wednesday) Mod Session
Mar 30	First Day of Second 7 Week (Monday & Wednesday) Mod Session
Mar 31	First Day of Second 7 Week (Tuesday & Thursday) Mod Session
Apr 1	Continuing Degree-Seeking Student Registration for Summer Session and Fall Semester
Apr 3-5	Spring Recess – College Closed
Apr 6	Student Online Course Evaluations Open for completion 15 week Session
Apr 8	Last Day to Select Pass/Fail Option –15 Week Session
	Last Day to Submit Incomplete Work from Fall '14 semester and Intersession '14.
Apr 9	Last Day of Second 5 Week (Tuesday & Thursday) Mod Session
Apr 13	Last Day of Second 5 Week (Monday & Wednesday) Mod Session
Apr 14	First Day of Third 5 Week (Tuesday & Thursday) Mod Session
	Non-Degree Seeking and New Student Registration for Summer Session and Fall Semester
Apr 15	First Day Third 5 Week (Tuesday & Thursday) Mod Session
Apr 24	Student Online Course Evaluations Closed for Student Input 15 Week Session
May 11	Last Day to Withdraw from Classes
May 13	Last Day Second 7 Week (Monday & Wednesday) Mod Session
May 14	Last Day Second 7 Week (Tuesday & Thursday) Mod Session
May 18	Last Day of 15 Week Session
	Last Day of Third 5 Week (Monday & Wednesday) Mod Session
May 19-20	Make-up/Supplemental session - Instructor Discretion
May 22	Final Grades Due
May 25	Memorial Day - College Closed
May 29	Commencement
	Student grades available on Web
June 16	Last Day to apply for Fall 2015 Graduation