



Personal Finance

BFN K110, 3 Credits

Monday 6:30 – 9:15 Spring 2016 – 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: 5th
COPYRIGHT YEAR: 2016
PUBLISHER: McGraw-Hill Irwin
ISBN 9781259407680

McGraw-Hill Connect Access code

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.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 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 - 1/25/16	Syllabus	Chapter 1	1,2,3,4,5,6,7,8,9,10,11,12,13
2 – 2/1/16	Chapter 1	Chapter 2,3	CH 2-1,2,3,4,5,6,7,8,9,10,11 CH 3-1,2,3,4,5,6,7,9,11,12,13,14,15,16
3 – 2/8/16	Chapter 2,3	Chapter 4	1,2,3,5,6,7,8,9,10,11,12,13,14
4 – 2/15/16	No School – Presidents Day		
5 – 2/22/16	Chapter 4	Chapter 5	1,2,3,4,5,6,7,8,9,10,11
6 – 2/29/16	Chapter 5	Chapter 6,7	CH 6-1,2,3,4,5,6,7,8,9,10,11,12 CH 7-1,2,3,4,5,6,7,8,9,10,11,12,13
7 – 3/7/16	Exam Chapters 1-5		
8 – 3/14/16	Chapter 6,7	Chapter 9	1,2,3,4,5,6,7,8
9 – 3/21/16	No School – Spring Break		
10 – 3/28/16	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
11 – 4/4/16	Chapter 8,10	Chapter 11	1,2,3,4,5,6,7,8,9,10,11,12
12 – 4/11/16	Exam Chapters 6-10		
13 – 4/18/16	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
14 – 4/25/16	Chapter 12,13	Chapter 14	1,3,4,5,6,7,8,9,10,11,12,13,14,15,16,17
15 – 5/2/16	No Class – Work on Finalizing Group Project		
16 – 5/9/16	Chapter 14	Group Presentations	
17 – 5/16/16	Exam Chapters 11-14		

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

SPRING 2016

Jan 18 Martin Luther King Day - College Closed

Jan 19 New Student Orientation

Jan 20 Registration Deadline

Last Day for Full Tuition Refund

Jan 21 Classes Begin/Late Registration Begins

Add/Drop Period Begins

Jan 27 Last Day for Registered Students to Add a Class

Jan 29 Professional Day

Feb 3 Last Day of Add/Drop and Partial Tuition Refund

Feb 12-15 President's Day Observed – College Closed Classes Not in Session

Feb 17 Last Day to Select Audit Option

Mar 15 Last Day to apply for Summer 2016 graduation

Mar 19-27 Spring Break - Classes Not in Session

Mar 31 Last Day to Select Pass/Fail Option – 15 Week Session

Last Day to Submit Incomplete Work from Fall '15 semester and Intersession '15.

Apr 1 Continuing Degree-Seeking Student Registration for Summer Session and Fall Semester

Apr 18 Non-Degree Seeking and New Student Registration for Summer Session and Fall Semester

May 5 Make-Up/Supplemental Day – Instructor Discretion/Reading Day

May 9 Last Day to Withdraw from Classes

May 16 Last Day of 15 Week Session

May 17-18 Make-up/Supplemental session - Instructor Discretion

May 19 Commencement

May 20 Final Grades Due

May 25 Student grades available on Web

May 30 Memorial Day - College Closed

June 15 Last Day to Apply for Fall (December '16) Graduation