

**Three Rivers Community College  
Personal Finance (BFN 110) – 3 Credits**

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Office: Annex 16

Office Hours: Posted

**Prerequisite**

None

**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.

**Instructional Methodology**

The primary method of instruction will be classroom lectures, videos, and the web.

**Required Materials**

Personal Finance: 7<sup>th</sup> Edition. Kapoor Dlabay Hughes. McGraw-Hill Irwin 2004.

Calculator

**Grading and Overall Evaluation**

The grading policy is as stated in the Manual of Policy and Procedures on Grades and Quality Points. Twelve online exams will be given. The lowest two grades, except for Introduction to Consumer Credit, will be dropped. If an exam is missed, it will count as the dropped exam.

Point/Grade Distribution:

A	94-100	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-	60-62
C+	77-79	F	59 or less

**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 must leave early please take a seat near the door.

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### **Withdrawal Policy**

A student who finds it necessary to discontinue a course must complete a "Withdrawal Request Form". Students may withdraw from class without the instructor's signature through the tenth week of class. The signature of the instructor or advisor is required from the eleventh week until the thirteenth week. Students who do not withdraw, but stop attending will be assigned an "F" signifying a failing grade. The Registrar handles withdrawals.

### **Disabilities Statement**

If you have a hidden or visible disability that requires classroom or test-taking modifications, please see me as soon as possible. If you have not already done so, please be sure to register with John Perch, Disabled Student Counselor.

### **Academic Dishonesty and Behavior**

Conduct that has as its intent to effect the false representation of a student's academic performance, and/or knowingly and intentionally assisting another student to do so in any way constitutes academic dishonesty. In the event of this, I reserve the right to award an "F" for the course to one or both individuals.

Disruptive behavior also will not be tolerated. These students will be removed from the course if the problem is not corrected. Please exhibit classroom etiquette and put any electronic paging devices or cell phones in the off or silent mode.

### **Extra Credit**

Extra credit for additional course work and/or community service is available.

### **Course Revisions**

This syllabus has been prepared as accurately as possible; however, it is subject to revision at my discretion. Each student is responsible for staying informed of all assignments, requirements, and revisions if any should occur.