

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

Professor Brian W. Simpson
Email: bsimpson@trcc.commnet.edu
Office Hours: Monday 4:00-5:00 p.m.

Prerequisite

None

Room: D215

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.

Course Objectives

A summary of learning objectives is presented at the start of each chapter. The learning objectives are also used to organize the end-of-chapter questions. The primary purpose of this course is to help you apply the personal finance theory to your own life. We will emphasize real-world decision making. We hope that the text with its strong online resources will serve you long after the course is over.

Instructional Methodology

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

Required Materials

Personal Finance: 10th Edition. Kapoor Dlabay Hughes. McGraw-Hill Irwin.

Grading and Overall Evaluation

In a course with an emphasis on personal use, your grade will be based on the following:

- 1) A written report, which is due two weeks after the oral class report.* (see reports)
- 2) Your Personal Finance Plan. This plan is due _____ at the latest.
- 3) A Final Exam. The final exam will be short answer essays. There will be a choice of questions. We hope that the test will not require last minute study.

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

(Continued on back)

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.

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 the Disabilities Counseling Services at 860-383-5240.

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.

Personal Finance Topics

<u>Presenter</u>	<u>Topic</u>	<u>Chapter</u>
Class	Intro Financial Planning	1
Class	Financial Records	3
	Taxes	4
	Financial Services	5&6
	Consumer Credit	7
	Consumer Legal Protection	8
	Buying vs. Renting	9
	Buying a House	9
	Home Insurance	10
	Auto Insurance	10
	Health & Medical Insurance	11
	Disability and Long Term Care	11
	Life Insurance	12
	Investing Fundamentals	13
	Investing in Stocks	14
	Investing in Bonds	15
	Government Bonds	15
	Investing in Mutual Funds	16
	Saving for College	
	Investing in ETF, RETTs, & Index Funds	
	Social Security	18
	Retirement Planning	18
	Estate Planning	19

*brians@ct.metrocast.net

Your personal plans should be submitted by _____ at the latest.