

# SYLLABUS

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**CODE: BUSI 116**

**TITLE: MONEY MANAGEMENT  
& PERSONAL FINANCE**

**DIVISION: Business & Social Science**

**DEPARTMENT: Business Management**

**COURSE DESCRIPTION:** The student will design and utilize a personal budget, create and evaluate a savings, investment, insurance and retirement program. The student will be able to use credit judiciously and make rational decisions in utilizing purchasing power. In addition, the student will be able to identify the basic elements of will and estate planning. The student will have the opportunity to utilize current, user-friendly computer software and instructor-created exercises to apply the above concepts to their personal financial situation. Field trips may be required. Note: This course is only offered in the Spring term

**PREREQUISITES:** Prerequisite: MATH 012, MATH 015 or passing score in computation on Basic Skills Test

**COREQUISITES: None**

**CREDITS: 3**

**LECTURE HOURS: 3**

**LAB /STUDIO HOURS 0**

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**REQUIRED TEXTBOOK/MATERIALS:**

TEXTBOOK: Focus on Personal Finance with McGraw-Hill Connect

AUTHOR: Kapoor/Dlabay/Hughes/Hart, Seventh Edition

PUBLISHER: McGraw-Hill Education, 2022

A hand-held calculator is required for exams.

**ADDITIONAL TIME REQUIREMENTS:**

For information on Brookdale's policy on credit hour requirements and outside class student work refer to [Academic Credit Hour Policy](#). Students will also be required to complete selected homework assignments from the publisher's digital course content.

**COURSE LEARNING OUTCOMES**

Upon completion of the course students will be able to:

- Take a practical, hands-on approach to financial planning the student will learn how to spend and save money as well as demonstrate personal management skills.
- Examine real life financial concepts and be able to think clearly, critically, and creatively to analyze information, identify solutions, make logical decisions and solve problems.
- Use computer systems and other appropriate forms of technology, such as the Internet, to learn how to achieve professional, educational, and personal objectives in financial management.
- Use basic mathematical skills and methods to organize financial information, analyze, interpret and communicate the results within the context of practical financial and money management applications.
- Understand how career management and education can determine income level and the help achieve one's desired standard of living.

**Disclaimer:** "This course is not intended to provide financial advice or

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recommendations. It is strongly recommended that a Certified Financial Consultant or Planner with the appropriate credentials be consulted prior to making any investment decisions.”

GRADING STANDARD: (See professor's addendum for specifics)

1. 45% - Three (3) Unit Exams @ 15% each. Each unit exam will cover material from the textbook, class or on-line lectures and discussion, and homework. Exams are administered in a proctored environment.
2. 30% - Unit projects, participation, in-class or on-line discussions, and homework assignments as required. See the Professor addendum for specifics. Selected exercises will require the use of the Internet.
3. 15% - Connect required reading and online exercises.
4. 10% - Portfolio & Presentation

TOTAL: 100%

## TESTING/HOMEWORK/PROJECTS/ASSIGNMENTS

See professor's addendum for homework assignments and projects and due dates. There are no make-up dates for missed homework and projects. Missed assignments/projects are factored into the grading calculation as a "0".

A student may make up one missed exam during the incomplete period at the end of the semester. Ten points will be deducted from the grade earned on the make-up exam. Additional missed exams earn a grade of "0". Make-up exams are completed in the testing center. The Business Department has a "no-retest" policy.

The scale used for final grading is as follows

93 - 100%	= A
90 - 92%	= A-
87 - 89%	= B+
83 - 86%	= B
80 - 82%	= B-
76 - 79%	= C+
70 - 75%	= C
65 - 69%	= D
64 - below	= F

## REQUIREMENTS FOR A GRADE OF INCOMPLETE:

1. If you have completed 70% of your course requirements, you may be eligible for a grade of incomplete.
2. Refer to the incomplete contract for specifics.
3. You must obtain an incomplete application form and submit it to your course instructor for his/her approval on/or before the last class meeting date.

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## Course Content:

### Unit 1: PERSONAL FINANCIAL PLANNING IN ACTION

Chapter 1 - Personal Finance in Action

Chapter 2 – Money Management Skills

Chapter 4 – Financial Services: Savings Plans and Payment Accounts

### Unit 2: MANAGING BASIC ASSETS and MANAGING CREDIT

Chapter 5 – Consumer Credit: Advantages, Disadvantages, Sources, and Costs

Chapter 6 – Consumer Purchasing and Wise Buying Strategies

Chapter 7 - Selecting and Financing Housing

Chapter 8 – Home and Automobile Insurance

### Unit 3: MANAGING INVESTMENTS and RETIREMENT & ESTATE PLANNING

Chapter 11 – Investing Basics and Evaluating Bonds

Chapter 12 – Investing in Stocks

Chapter 13- Investing in Mutual Funds

Chapter 14 – Starting Early: Retirement and Estate Planning

## Department Policies:

### Attendance and Late Policy for Students:

In the event a student accumulates more than three (3) absences, a student's final grade will be lowered one grade level. If applicable, refer to the Professor addendum for contact requirements for on-line and hybrid sections.

### Academic Integrity:

Any incidence of cheating will be fully processed in accordance with Brookdale Community College Regulation 6.3000 entitled STUDENT CONDUCT and the Student Conduct Code, Section V, "Academic Integrity Code" as found in the student handbook. The Business Management Department supports this regulation.

### Brookdale e-mail/Website:

You are required to check your Brookdale e-mail via Canvas and announcements at least (2) times per week for communication from your Professor. You are responsible to be aware of any course changes. All written communication to your Professor must be made through Canvas email or the course discussion board.

### COLLEGE POLICIES:

As an academic institution, Brookdale facilitates the free exchange of ideas, upholds the

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virtues of civil discourse, and honors diverse perspectives informed by credible sources. Our College values all students and strives for inclusion and safety regardless of a student's disability, age, sex, gender identity, sexual orientation, race, ethnicity, country of origin, immigration status, religious affiliation, political orientation, socioeconomic standing, and veteran status. For additional information, support services, and engagement opportunities, please visit <https://www.brookdalecc.edu/support/>

For information regarding:

- ◆ Brookdale's Academic Integrity Code
- ◆ Student Conduct Code
- ◆ Student Grade Appeal Process

Please refer to the [BCC STUDENT HANDBOOK AND BCC CATALOG](#).

## **NOTIFICATION FOR STUDENTS WITH DISABILITIES:**

Brookdale Community College offers reasonable accommodations and/or services to persons with disabilities. Students with disabilities who wish to self-identify must contact the Disabilities Services Office at 732-224-2730 (voice) or 732-842-4211 (TTY) to provide appropriate documentation of the disability, and request specific accommodations or services. If a student qualifies, reasonable accommodations and/or services, which are appropriate for the college level and are recommended in the documentation, can be approved.

## **ADDITIONAL SUPPORT/LABS:**

See the Tutoring Center for information <http://www.brookdalecc.edu/support>

## **MENTAL HEALTH:**

- Mental Health Crisis Support: From a campus phone, dial 5555 or 732-224-2329 from an external line; off-hours calls will be forwarded to BCC police (2222 from a campus phone)
- Psychological Counseling Services: 732-224-2986 (to schedule an appointment during regular hours)

*The syllabus is intended to give student guidance in what may be covered during the semester and will be followed as closely as possible. However, the faculty member reserves the right to modify, supplement, and make changes as the need arises.*