

CUMBERLAND COUNTY COLLEGE

Course: BU 119: Personal Finance

Credits: 3

Prerequisites: RD 100, EN 060

Description:

This course introduces students to the basic principles of personal finance. It provides comprehensive coverage of personal financial planning in the areas of money management, career planning, taxes, consumer credit, housing and other consumer decisions, legal protection, insurance, investments, retirement planning, and estate building

Learning Outcomes

At the completion of this course, students should be able to:

- Identify the concepts associated with the time value of money and with personal budgeting;
- Recognize the difference among various savings and investment programs and classes of securities
- Describe retirement and estate planning techniques;
- Explain the benefits of owning versus renting real property

Topical Outline

- Introduction to Financial Planning
- Financial Records and Budgeting
- Tax Planning
- Financial Services
- Consumer Credit 1 and 2
- Consumer Purchasing
- Housing
- Home and Automobile Insurance
- Health Care and Medical Insurance
- Life Insurance
- Investing Fundamentals
- Investing in Stocks
- , Bonds, and Mutual Funds
- Real Estate and Other Investments
- Retirement Planning

Text: Kapoor, Jack R., Dlabay, Les R., Hughes, Robert J. (2009). *Personal Finance* (10th ed.). McGraw Hill.

Student Assessment: Assessment may be accomplished through projects, portfolios, exams, presentations and/or papers.

Academic Integrity: Plagiarism is cheating. Plagiarism is presenting in written work, in public speaking, and in oral reports the ideas or exact words of someone else without proper documentation. Whether the act of plagiarism is deliberate or accidental [ignorance of the proper rules for handling material is no excuse], plagiarism is, indeed, a “criminal” offense. As such, a plagiarized paper or report automatically receives a grade of **ZERO** and the student may receive a grade of **F** for the semester at the discretion of the instructor.

Note: If you are having difficulty with work in this class tutoring is available through the Center for Academic & Student Success. If you think that you might have a learning disability, contact Project Assist at 856.691.8600 x 1282 for information on assistance that can be provided to eligible students.

Before Withdrawing From This Course

If a student experiences adverse circumstances while enrolled in this course and considers withdrawing, s/he should see an advisor (division or advisement center) **BEFORE** withdrawing from the class. A withdrawal may cause harmful repercussions to completion rate standards and overall GPA which can limit or eliminate future financial aid in addition to causing academic suspension.