

JAMESTOWN COMMUNITY COLLEGE

State University of New York

Instructor Course Syllabus

Course Abbreviation & Number: BUS 1610

Course Title: Personal Finance

Course Instructor: Mrs. Rachel Castiglia

Contact Information:

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Office Location: High School Room 193

Office Hours: Period 2, 6, 9

Current Semester: Fall 2022

Course Description: Students will gain an appreciation of the need for personal financial planning and will learn how to apply such planning to goal setting and budgets. They will evaluate exposures to risk and how insurance fits into a risk management plan. Students will have the ability to coordinate income, assets, and spending into a comprehensive program that takes the planner through the various stages of their life cycle, from college to retirement.

This course provides students with the knowledge and skills necessary to manage their personal finances effectively. Students learn practical “real life” skills, which they can utilize throughout their own lives. Financial Literacy will be instructed using an online Virtual Business simulation.

Course Student Learning Outcomes:

After successful completion of this course, students will be able to:

1. Students will use self-assessments to identify career clusters that match their personal interests.
2. Students will become familiar with the job search process and identify with the preparation that is necessary to transition from the educational environment into a career.
3. Understand the need for personal financial planning, through all stages of the family life cycle, including home ownership, risk management, and investing for retirement.
4. Perform calculations to analyze the importance of, and impact of, the time value of money.
5. Develop and write personal financial goals and describe options for reaching these goals.

COURSE TOPIC OUTLINE AND SCHEDULE

Career Exploration <ul style="list-style-type: none">• Personality Assessments• Career Exploration	September 6-17
College Exploration <ul style="list-style-type: none">• Terms and Characteristics• Finding College that matches your interests• Paying for College• College Scholarships	September 18-October 2
Job Search <ul style="list-style-type: none">• Finding Jobs/Networking• Social Media and the Job Search	October 3 – November 1

<ul style="list-style-type: none"> • Job Application/Résumé • Interview • Follow-up 	
Understanding Income and Taxes <ul style="list-style-type: none"> • Types of Pay • Taxes and Other Deduction • Filing Taxes • 1040EZ, W2's, W4's 	November 2 – December 5
Budget and Banking <ul style="list-style-type: none"> • Creating a Budget • Understanding Needs vs Wants • Choosing a Bank/Online Banking • Writing Checks/Making Deposits • Bank Reconciliation 	December 6 – January 18
Understanding Credit Cards <ul style="list-style-type: none"> • Credit Card Terms • Good/Bad Credit Card Use • Credit Scores Credit Reports • Identity Theft 	January 19 – March 20
Major Purchases <ul style="list-style-type: none"> • Purchasing/Leasing a Car • Buying/Renting a House • Understanding and Applying for Loans • Interest Rates 	March 21 – April 27
Insurance <ul style="list-style-type: none"> • Understanding Insurance Terms • Health Insurance • Car Insurance • Renter/Home Insurance 	April 28 – May 8
Investing <ul style="list-style-type: none"> • Stocks • Bonds • Mutual Funds 	May 9 – May 25
Final Simulation and Project Prepare for Final Exam, Review Classes	May 25 – June 10

- Book/Materials – MoneySkills.org
- Grading Policy
 - Classwork/Homework will count as 35% of your grade. Symbols may be used: + completed (100%), +/- partly completed (75%), / incomplete (50%), and 0 not done (0%). There is ample time to complete assignments in class; however, some assignments may need to be completed at home. **IT IS YOUR RESPONSIBILITY TO MAKE UP MISSED WORK.**
- Attendance Policy – Cannot miss more than ¼ of the total days
- Late Assignment Policy – Assignments can be turned in before the Unit Test for that chapter has been taken.
- BrightSpace Use Policy – this is not used for this course.

Letter Grade	Percentage	GPA
A	90%-100%	4.0
B	80%-89%	3.0
C	70%-79%	2.0
D	65%-69%	1.0
F	0%-64%	0.0

Academic Integrity

Each student acknowledges that the work represented in all assignments and all examinations is his, her, or their own or is properly cited, and that he, she, or them has neither given nor received unauthorized information. Furthermore, each student agrees not to divulge the contents of any assignment or examination to another student in any semester or to alter or impede the work or progress of another student.