Tompkins Cortland Community College
Master Course Syllabus

Course Discipline and Number: BUAD 109 **Year: 2025-2026**
Course Title: Personal Money Management **Credit Hours: 3**

Attendance Policy: *To maintain good grades, regular attendance in class is necessary. Absence from class is considered a serious matter and absence never excuses a student from class work. It is the responsibility of all instructors to distribute reasonable attendance policies in writing during the first week of class. Students are required to comply with the attendance policy set by each of their instructors. Students are not penalized if they are unable to attend classes or participate in exams on particular days because of religious beliefs, in accordance with Chapter 161, Section 224-a of the Education Law of the State of New York. Students who plan to be absent from classroom activity for religious reasons should discuss the absence in advance with their instructors. See college catalog for more information.*

Services for Students with Disabilities: *It is the College's policy to provide, on an individual basis, appropriate academic adjustments for students with disabilities, which may affect their ability to fully participate in program or course activities or to meet course requirements. Students with disabilities should contact the Coordinator of Access and Equity Services, to discuss their particular need for accommodations. All course materials are available in alternate formats upon request.*

Course Description

This course addresses finance at a personal and practical level. Students examine current economic conditions focusing on how they can impact their personal economic situations. Ethics, personal management of cash, debt, credit, investments, insurance, and home buying are examined. Prerequisites: MATH 090 if required by placement testing; prior completion or concurrent enrollment in RDNG 099 if required by placement testing. 3 Cr. (3 Lec.) Fall and spring semesters.

Course Context/Audience

This course can be used to satisfy a BUAD or unrestricted elective requirement.

Basic Skills/Entry Level Expectations

Writing: W0 Course requires very limited or no writing.
Math: M2 Completed MATH 090 - Course requires only the use of basic mathematical skills.
Reading: R2 If required, the student must be concurrently enrolled in RDNG 099. The course requires reading of mostly beginning college-level materials.

Course Goals

By successfully completing this course, the student will be able to create a cash budget, plan for major purchases, and understand and use credit. They will:

- Understand how to make a budget.
- Understand credit ratings and how to protect them.
- Understand the basics of income and payroll taxes.
- Understand how to protect against identify theft.
- Understand different methods of investment.
- Be introduced to different types of insurance and how to compare coverage.
- Learn how to evaluate competing consumer loans for automobiles, homes, education and consumer goods.
- Gain an appreciation of the importance of understanding economic decisions, and asking questions before signing agreements.

Course Objectives/Topics

Objective/Topic	# Hours
Understanding the importance of economic decisions	3 Hours
Basic Excel skills	3 Hours
Establish financial goals and implement a budget	6 Hours
Evaluate Insurance for motor vehicles, houses, apartments, health, and life.	6 Hours
Understand how banking services work; fees, interest rates, services	3 Hours
Saving for retirement and investment over a lifetime	3 Hours
Saving Money and Avoiding Quick Financial Fixes	3 Hours
Understand how to protect your credit and identity	3 Hours
Home buying	3 hours
Income and Payroll Taxes	3 Hours
Using planning software	6 Hours

General Education Goals - Critical Thinking & Social/Global Awareness

CRITICAL THINKING OUTCOMES	**HOW DOES THE COURSE ADDRESS THE OUTCOMES** (Include required or recommended instructional resources, strategies, learning activities, assignments, etc., that must or could be used to address the goal/outcomes)
Students will be able to ➢ develop meaningful questions to address problems or issues. ➢ gather, interpret, and evaluate relevant sources of information. ➢ reach informed conclusions and solutions ➢ Explain how employment taxes affect take home pay ➢ Solve budgeting issues in a changing environment	Students will calculate payroll withholdings Students will be asked to evaluate competing loan, insurance and employment contracts by comparing each and discussing individual needs. Students must be able to support their answers using logic and/or figures. Lectures, class discussions and exercises will explore and evaluate the ideas and opinions of other students. Possible Guest Speaker to help students learn the practical considerations consumers must consider. Rank budget priorities and how they may change Discuss investment options and how risks are considered over employment lifetime
SOCIAL/GLOBAL AWARENESS OUTCOMES	**HOW DOES THE COURSE ADDRESS THE OUTCOMES** (Include required or recommended instructional resources, strategies, learning activities, assignments, etc., that must or could be used to address the goal/outcomes)
➢ Students will begin to understand how their lives are shaped by the complex world in which they live. ➢ Students will understand that their actions have social, economic and environmental consequences.	Students will learn the importance of managing credit and budgeting for the unexpected and how unexpected events impact family and society. Classroom discussions of topics from the text, supplemented with news and Internet articles will help students explore their personal connection with the topics. Students may be asked to research and report on these topics as homework.

Instructional Methods
Primary instructional methods should be lecture and class discussions. Small group work, videos, and guest speakers may be used to enhance the learning experience.

Methods of Assessment/Evaluation

Method	% Course Grade
Exams	45%-60%
Class Participation	10%
Team and Individual Projects/Assignments	15%-30%
Quizzes	10%-20%

Text(s)
PFIN by Gitman/Joehnk/Billingsley –Cengage Learning

Life After School Explained, The Definitive Reference Guide by Cap and Compass, Inc.
ISBN-10: 0-9717366-0-X ISBN -13:978-0971736603
Various materials from The National Endowment for Financial Education

Bibliography

- Focus on personal Finance by Kapoor, Dlabay& Hughes -McGraw Hill
- BUSN by Kelly/McGowen –Cengage Learning
- Practical Business Math Procedures by Slater –McGraw Hill
- Personal Finance by Rachel S. Siegel CFA Flat World Knowledge, Inc. ISBN:978-0-9823618-3

Other Learning Resources

Audiovisual
–Films on Demand
- *Bill Moyers Journal: Facing the Economic Fallout*
- *Bill Moyers Journal: Mortgage Mess*
- *Suze Orman for the Young, Fabulous, and Broke*
- *Addicted to Cheap Shopping? Why the Real Cost of Goods Keeps Going Down*

-Youtube
- www.fdu.edu/personalfinance

-Khan Academy
- Videos on finance and economics

Websites:
- National Endowment for Financial Education
- The Story of Stuff
- Radio Lab from American Public Radio

Electronic
Internet will be used for research

Other
Guest speakers and materials they provide