

January 2012

Dear Student:

Welcome to CCRI and the Personal Finance telecourse offered by the Department of Business Administration.

A TV course is very convenient but no less challenging than being on campus in person. This course can be rewarding only if you plan your time well and then personally insist that the plan be implemented. Let nothing detract you. Personal finance is especially important because it can help you to use your income more effectively. This certainly is a worthwhile goal.

Attached is a comprehensive syllabus. Please read it carefully and thoroughly. It contains all the information needed to work through this course. If you still have questions, don't hesitate to call.

I hope you enjoy a rewarding semester.

Sincerely,

Professor John S. Renza, Jr.
CPA

COMMUNITY COLLEGE OF RHODE ISLAND
SPRING 2012

SYLLABUS

PERSONAL FINANCE - TELECOURSE
BUSN-1040-371

INSTRUCTOR/COORDINATOR

Professor John Renza – Department of Business Administration

Telephone: 333-7387

Office: Room 1206 – Flanagan Campus – Lincoln, Rhode Island

Office Hours: By appointment

E-Mail Address: jrenza@ccri.edu

NOTES

Professor Renza will be available by telephone. If contact is not made, leave your number for a return call. He will also be available by appointment to students who wish to confer with him in his office.

The instructor reserves the right to modify the course requirements, assignments, grading procedures, and other related policies as circumstances may dictate.

TEXTBOOKS

Package: Personal Finance LL + Telecourse, Study Guide + Connect
Kapoor, 10th edition
ISBN: 978-0-07-792753-0

Students are required to purchase a textbook from the Community College of Rhode Island bookstore. The bookstore addresses and telephone numbers are as follows:

CCRI - Flanagan Bookstore
1762 Louisquisset Pike
Lincoln, RI 02865-4585
(401) 333-7010

CCRI - Knight Bookstore
400 East Avenue
Warwick, RI 02886-1805
(401) 825-2134

ORIENTATION AND SEMINARS

An orientation and two (2) seminars are scheduled as part of the telecourse. The orientation is designed to inform students how the telecourse functions and is administered. It can be helpful. The seminars are intended to reinforce your learning, to present practical experiences, and to answer your questions and also to administer the mid-term and final exam.

The schedule of meetings are as follows:

Orientation TBA

Seminar I TBA
& Mid-Term
Exam

Seminar II TBA
& Final
Exam

EXAMINATIONS

You will be required to complete two (2) examinations during the semester. A mid-term and a final exam.

EXAM ANSWER SHEETS

Answer sheets will be machine-graded and must be completed with a #2 pencil. The pencil mark for each answer must fill the space provided so that the grading machine will read the mark. Light pencil marks will cause inaccurate grading.

ISSUANCE OF EXAM GRADES

Exam grades will be mailed to you as soon as possible after the mid-term. The instructor will keep all answer sheets. If you have questions, call during office hours, e-mail or write.

Professor John S. Renza, Jr., CPA
Community College of Rhode Island
Flanagan Campus
Department of Business Administration
1762 Louisquisset Pike
Lincoln, RI 02865

GRADING

Mid-Term Exam	30%
Written assignment will count	35%
Final exam will count	35%

WRITING ASSIGNMENT - DUE BY WEDNESDAY – APRIL 25, 2012

The student will assume that he/she has inherited \$100,000. The only stipulation being that the money must be placed in an investment portfolio and that this portfolio must increase in value to at least \$200,000, before any of the interest or dividends can be spent for personal use. At **no** time can the principle be spent.

Your assignment is to develop a portfolio made of stocks, bonds, mutual funds, and/or commercial real estate. Determine what portion of the money is to be invested in each area and make some realistic projection as to how long it will take to reach your goal. You will find considerable information and help on the internet.

This paper is to be **not less** than four (4) pages in length and must be typed and double-spaced.