

Syllabus Living Well on Any Income Spring 2026



Course Information

Semester & Year: Spring 2026

Course ID & Section #number: GUID 244 Section E2068

Instructor's name: Amy Berkowitz

Day/Time of required meetings: Monday/Wednesday 12:30-1:50pm March 2-23

Location: Eureka Downtown site

Course units: zero (noncredit)

Instructor Contact Information

Office location: Online or TBA

Office hours: By Appointment

Email address: amy-berkowitz@redwoods.edu or cr.amy.berkowitz@gmail.com

Catalog Description

A course preparing people for personal financial responsibility. This course will provide the necessary skills to be successful financially and live well on any income. The focus will be on setting priorities, spending habits, budgeting, debt management, and how to afford the things you want.

Course Student Learning Outcomes

- Understand the principles of personal finance.
- Prioritize long and short term goals.

- **Class Calendar**

Meeting	
First Meeting	Introduction <ul style="list-style-type: none"> • Syllabus • Getting to know us • Wants and Needs • Setting Financial Goals • Intro to budgeting
Second Meeting	<ul style="list-style-type: none"> • Where does your money come from? • Where does your money go? • Making your budget • More income/Fewer expenses • Paying yourself first
Third Meeting	<ul style="list-style-type: none"> • Introduction to Capitalism • Banking Basics • Good Debt/Bad Debt • Paying for College • Credit & how to build it
Fourth Meeting	<ul style="list-style-type: none"> • Introduction to Investing • Using the compounding interest calculator • Things to do for free/cheap • Healthy eating tips on a budget • Wrapping it all up
	Syllabus is subject to change with notice

Required Material

There are no required materials for this course; everything will be provided.

Evaluation & Grading Policy

Students will be deemed to be making satisfactory progress by attending class and participating in the work.

Prerequisites / Co-requisites / Recommended Preparation

None

Educational Accessibility & Support

College of the Redwoods is committed to providing reasonable accommodations for qualified students who could benefit from additional educational support and services. You may qualify if you have a physical, mental, sensory, or intellectual condition which causes you to struggle academically, including but not limited to:

- Mental health conditions such as depression, anxiety, PTSD, or bipolar disorder
- Common ailments such as arthritis, asthma, diabetes, autoimmune disorders and diseases
- Temporary impairments such as a broken bone, recovery from significant surgery, or a pregnancy-related disability
- Neurodevelopmental disorders such as a learning disability, intellectual disability, autism, acquired brain injury, or ADHD
- Vision, hearing, or mobility conditions

Available services include extended test time, quiet testing environments, academic assistance and tutoring through the [LIGHT Center](#)[Links to an external site.](#), counseling and advising, alternate formats of course materials (e.g. audio books or E-texts), assistive technology, learning disability assessments, approval for personal attendants, interpreters, priority registration, on-campus transportation, adaptive physical education and living skills courses, and more. If you believe you might benefit from disability- or health-related services and accommodations, please contact [Student Accessibility Support Services \(SASS\)](#)[Links to an external site.](#).

If you are unsure whether you qualify, please contact SASS for a consultation: SASS@redwoods.edu.

SASS office locations and phone numbers

Eureka campus

- Phone: 707-476-4280,
- Locations: Student Services building, first floor SS113

Del Norte campus

- Phone: 707-465-2353
- Location: Main building, near the Library

- 707-476-4280

Disruptive Behavior

Student behavior or speech that disrupts the instructional setting will not be tolerated. Disruptive conduct may include, but is not limited to: unwarranted interruptions; failure to adhere to instructor's directions; vulgar or obscene language; slurs or other forms of intimidation; and physically or verbally abusive behavior. In such cases where the instructor determines that a student has disrupted the educational process, a disruptive student may be temporarily removed from class. In addition, the student may be reported to the Chief Student Services Officer or designee. Additional information about the rights and responsibilities of students, Board policies, and administrative procedures is located in the [2024-2025 College CatalogLinks to an external site.](#) and [CR Board and Administrative PoliciesLinks to an external site.](#)

Inclusive Language in the Classroom

College of the Redwoods aspires to create a learning environment in which all people feel comfortable in contributing their perspectives to classroom discussions. It therefore encourages instructors and students to use language that is inclusive and respectful.