

National Cheng Kung University

Modular Course 2024 Summer Program

領域：社會科學

個人理財:應用與研究

Personal Finance: Applications and Studies

Instructor	Affiliation	Graduation (Ph.d.)
Ann Shawing Yang	National Cheng Kung University Institute of International Management	SCIENCE PO – IEP DE PARIS (法國巴黎高等政治學院)

Course Type	Course Credit	Student Size (Maximum)
Lecture + Recitation	1	35

Student Background

Students from all college are welcome

課程難易度

Challenging Medium Well Medium Entry Level (Basic)

Format of The Course

Lecture 70% , Discussion 10% , Report 20%

Group presentations include literature review of 2 to 3 academic journal articles selected from the finance journal list provided in class. Each group must work on different journal articles and different topics. Academic article literature review – each group search for 2 to 3 academic journal articles related to stock market or investments. 2 students will be responsible for 1 article. Depending on the number of students per group, the number of articles will be included. For example, 4 students per group will be responsible for 2 articles. If group members reduce to 1 student, student may join other groups.

Grading Policy

In class exam 70 % :

星期二至星期五，每日 30 分鐘。

Report 30 % :

英文口頭個人報告 5 分鐘和小組報告 10-15 分鐘；小組報告須符合論文原創性比對百分比低於 10%。

Code of Conduct for The Course

1. Late presentations/ submissions or no-submission of assigned work count as zero grade.
2. None-participation in exam count as zero grade.

課程概述

本課程介紹個人理財之相關基礎概念與知識，含金錢的時間價值、金錢(現金)管理策略(個人財務報表與預算)、稅務規劃策略及資金借貸來源與信用成本。本課程內容將透過章節介紹及新聞時事與學術文獻，進行討論與學習。

關鍵字：金錢時間價值、現金管理、信用成本

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Course Description

This course aims to introduce time value of money, money management strategies, tax strategy planning, and credit sources and costs related to personal finance. We also introduce personal balance sheet, personal cash flow statement, and personal budget planning. We adopt chapter introductions, household finance news, and academic literatures to class discussion and learning.

Keywords : Time value of money, Money management, Credit costs

Timetable and Syllabus

Peroid	Timetable	Syllabus
7/8(一)	9:00-12:40	Chapter 1 Personal Finance Basics and the Time Value of Money <ul style="list-style-type: none"> ▪ Personal Financial Statements sample ▪ Group presentation sample (financial journal list, literature review, research hypothesis development) Turnitin % sample
7/9(二)	9:00-12:40	Chapter 3 Money Management Strategy: Financial Statements and Budgeting <ul style="list-style-type: none"> ▪ Exam 1 – Chapter 1 12:00-12:40
7/10(三)	9:00-12:40	Chapter 4 Planning Your Tax Strategy <ul style="list-style-type: none"> ▪ Exam 2 – Chapter 3 12:00-12:40
7/11(四)	9:00-12:40	Chapter 7 Choosing a Source of Credit: The Costs of Credit Alternatives <ul style="list-style-type: none"> ▪ Exam 3 – Chapter 4 12:00-12:40
7/12(五)	9:00-12:40	Exam 4 – Chapter 7 9:00 – 9:40 English oral presentations: 1. Personal Financial Statements; individual, 5 min. per student 2. Group presentations on Household Finance literature review ☆15 mins. presentation on 2 to 3 academic journal articles related to household finance ☆ ppt slides must upload to Moodle system by deadline. ☆ academic journal articles must be referred from journal article lists. ☆ ppt slides must show Turnitin similarity report less than 10%.

Goal of the Course

1. Learn the importance of time value of money.
2. Learn personal balance sheet, personal cash flow statement, and personal budge planning.
3. Learn tax planning strategy and credit sources and costs.

The Importance, Cross-Over Disciplinary and Contemporary of The Curriculum

1. This course is important in providing students with the needed skills and knowledge on personal financial management for financial independence.
2. We show the importance of life-cycle on personal financial management via time value of money, personal financial statements, tax planning strategies, and credit sources and costs.
3. This course provides trainings on ways to reach financial goals to establish financial responsibility and avoid personal debt (as financial irresponsibility).

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Remarks

References :

Personal Finance, 12th edition, Kappor/Dlabay/Hughes/Hart, McGraw-Hill Education, International Edition

本課程若因天災等不可抗力之因素或中央、地方政府公告停課，授課教師需依情況依建議補課方式調整課程進度與補課；若需使用假日、國定假日補課，則需與所有修課學生達成共識方能用例假日補課。

建議補課方式：

1. 線上授課方式補課；
2. 當預期可能會因天災(颱風、超大豪雨...等)宣佈停課時，建議老師先行調整加快課程進度或預先增加可能天氣預警之前幾次課程時數；
3. 停課後隔天起延後下課，補足停課延誤的進度；若停課超過 1 天，則在開始上課後延後下課補課，或當週星期六、日補課；
4. 更改課程授課方式，例如：DEMO 改以考試、報告、作業取代。