

朝陽科技大學 095學年度第1學期教學大綱  
Personal Financial Planning 個人財務規劃

當期課號	3239	Course Number	3239
授課教師	林尚德	Instructor	LIN,SHANG DER
中文課名	個人財務規劃	Course Name	Personal Financial Planning
開課單位	保險金融管理系(四進)五A	Department	
修習別	選修	Required/Elective	Elective
學分數	2	Credits	2
課程目標	<p>1. 讓同學同時具備投資知能，人生各階段的理財需求並能應用稅務規劃來達成人生財富大計</p> <p>2. 金融資訊之蒐集與金融工具之使用，透過虛擬投資情境讓學生得到實務的投資技能</p> <p>3. 金融工具之風險程度與法律規範的充分告知及正面積極的理財觀念</p> <p>4. 藉由金融大海嘯的慘痛教訓教導正確的理財規劃</p>	Objectives	<p>1. Enabling students to have investment knowledge to master financial management needs in different stages and use tax planning to achieve the wealth plan in life.</p> <p>2. Collection of financial information and use of financial tools, virtual investment scenerio trains students to have practical investment skills.</p> <p>3. Full notification of financial tool risk level and legal regulations; positive and aggressive financial management concept.</p> <p>4. Teaching accurate financial planning from the painful lessons of financial crisis.</p>
教材	<p>1. 理財規劃實務/理財規劃實務編撰委員會 增修訂三版, 台灣金融研訓院, 民 9 3 2. 理財工具及其應用/理財工具及其應用編撰委員會 增修訂三版, 台灣金融研訓院, 民 93</p>	Teaching Materials	
成績評量方式	1. 平時(出席上課及分組) 30 % 2. 期中考試 30 % 3. 期末考試 40%	Grading	1. Attandance & Group Grade 30% 2. Mid-Term Exam. 30% 3. Final 40%
教師網頁	-		
教學內容	<p>9/21 理財規劃諸論、步驟、客戶特性</p> <p>9/28 CHAP. 4-5 財務報表、現金流量</p> <p>10/05 CHAP. 6 貨幣的時間價值</p> <p>10/12 居住規劃 10/19 子女養育與教育金 10/26 退休規劃 11/02 投資規劃</p> <p>11/16 期中考 11/23 稅務規劃 &amp; 工具篇導讀 11/30 債券 12/07 股票 12/14 共同基金 12/21 "Derivatives" 12/28 保險&amp; 信託的運用 01/04 新理財商品 01/11 期末考試</p>	Syllabus	<p>Sept./21 Financial Planning- Introduction, Process &amp; Customers's Behavior Sept/28 Financial Statements, Cash Flow Oct/05 CHAP. 6 "Time Value of Money "</p> <p>Oct./12 Residential Planning Oct./19 Children's Educational Fund Oct./26 Retirement Planning Nov./02 Investing Planning Nov./16 Mid-Term EXAM. Nov./23 Tax Planning Nov./30 Bonds Dec./07 Stocks Dec./14 Mutual Funds Dec./21 Derivatives Dec./28 Appiccaations: Insurance &amp; Trust Jan./04 Renovation &amp; Financial Merchandise Jan./11 FINAL EXAM.</p>

尊重智慧財產權，請勿非法影印。