朝陽科技大學 097學年度第1學期教學大綱
Personal Financial Planning 個人財務規劃

當期課號	1361	Course Number	1361
授課教師	吳志松	Instructor	WU,CHIH SUNG
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(四日)四A	Department	
修習別	選修	Required/Elective	Elective
學分數	2	Credits	2
課程目標	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 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 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 4. 藉由金融大海嘯的慘痛教訓教導正確的理財規劃	Objectives	1. Enabling students to have investment knowledge to master financial management needs in different stages and use tax planning to achive the wealth plan in life. 2. Collection of financial information and use of financial tools, virtual investment scenerio trains students to have practical investment skills. 3. Full notification of financial tool risk level and legal regulations; positive and aggressive financial management concept. 4. Teaching accurate financial planning from the painful lessons of financial crisis.
教材	1. 理財規劃實務/理財規劃實務編撰委員會 增修訂六版, 台灣金融研訓院，民９５ 2. 理財工具及其應用/理財工具及其應用編撰委員會 增修訂六版, 台灣金融研訓院，民 95 3.財富管理 理論與實務(投資組合) 鄭義 著 新陸書局股份有限公司 4.投資理財實務 林秋堂編著 2007 5.經濟學 學理與應用 楊政學著 2007	Teaching Materials	1. Practice of Investment and Finance 2. Financial Theory and Application 3. Wealth Management- Theory and Practice 4. Investments Theory and Practice 5. Economics- Theory and Application
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% 4. 金融證照 : 加分	Grading	1. Attandance & Group Grade 30% 2. Mid-Term Exam. 30% 3. Final 40% 4. Certification: Bonus Grade.
教師網頁			
教學內容	9/17 理財規劃諸論、步驟、客戶特性 9/24 CHAP. 4-5 財務報表、現金流量 10/01 CHAP. 6 貨幣的時間價值 10/08 居住規劃 10/15 子女養育與教育金 10/22 退休規劃 10/29 投資規劃 11/05 期中考 11/12 稅務規劃 & 工具篇導讀 11/19 債券 11/26 股票 12/03 共同基金 12/10 "Derivatives"	Syllabus	Sep./17 Financial Planning-Introduction, Process & Customers's Behavior Sep/24 Financial Statements, Cash Flow Oct/01 CHAP. 6 "Time Value of Money " Oct./08 Residential Planning Oct./15 Children's Educational Fund Oct./22 Retirement Planning Oct./29 Investing Planning Nov./05 Mid-Term EXAM. Nov./12 Tax Planning Nov./19 Bonds Nov./26 Stocks

	12/17 保險 12/24 信託 12/31 新理財商品 01/07 期末考試		Dec./03 Mutual Funds Dec./10 Derivatives Dec./17 Insurance Dec./24 Trust Dec./31 Innovation & Financial Merchandise Jan./07 FINAL EXAM.

尊重智慧財產權，請勿非法影印。