

朝陽科技大學 098學年度第2學期教學大綱
Economic Security of the Elderly 老人經濟安全

當期課號	2630	Course Number	2630
授課教師	鄭堯任	Instructor	CHENG,YAO JEN
中文課名	老人經濟安全	Course Name	Economic Security of the Elderly
開課單位	老人服務事業管理系(四日)三A	Department	
修習別	選修	Required/Elective	Elective
學分數	2	Credits	2
課程目標	<p>老年人的經濟安全需求主要由四層面來滿足：第一個層面是國家保證的年金體系，如國內實行已久之軍、公、勞保老年退休給付及最近的國民年金等。第二個層面是職業年金，如國內公務人員的退休金，及老闆依據勞動基準法給付的退休金。第三個層面是私人年金保險，這是由個人在保險市場中選購合乎自己經濟與財務規劃條件的私人年金保險。第四個層面是社會救助，這通常是消極的最後社會安全保障了。由此四個層面的認識，可瞭解老人經濟安全需求，進而提供並協助老人財產的規劃與安排。</p>	Objectives	<p>The necessities of elderly economics safe satisfy from: first side- national guaranteed pension system, such as military servants, government employees, labor insurance, and national pension. The second side-occupational pensions, like civil servant pension and private enterprises pension. The third side-private annuity insurance, it's like a personal insurance contract. The last side- usually passive is social assistance. Base on the four side cognition, it provides us to plan and arrange finance and assets management for senior citizen.</p>
教材	<p>上課教材:自編 參考教材: (1)理財規劃實務<七版>,台灣金融研訓院出版,民國97年7月。 (2)老人福利,戴章洲、吳正華,心理出版社,民國98年1月。 (3)商業周刊(隨選文章)</p>	Teaching Materials	<p>Majro: handout ref: (1) The practice of financial programing(7th), Taiwan Academy of Banking and Finance, 2008, July. (2) The welfare for old people, Dye and Wu, Psychological Publishing Co., Ltd., 2009, January. (3) Business Weekly (assigned article)</p>
成績評量方式	<p>(1)期中報告:25% (2)期末考:25% (3)小考:25% (4)課中討論:10% (5)出缺:15% ***通過理財規劃人員考試本科95分計算。</p>	Grading	<p>(1)Midterm project:25% (2)Final exam:25% (3)Quizzes:25% (4)discussion10% (5)participation:15% ***95% grade if acquire financial programing license</p>
教師網頁	http://lms.cti.cyut.edu.tw/blog.php?user=2009208&f=portfolio		
教學內容	<p>以課程目標之老人經濟安全四個層需求為主軸，討論相關理論與議題。學習內容包含從基本保障的勞退休金及國民年金制度之介紹與討論，到私人保險及投資理財積極作為的商品及工具介紹，最後探討相關社會福利制度的介紹及安全保障之範疇。本課程特別鼓勵並輔導同學考取理財規劃人員證照，以利未來從事老人理財與規劃工作之需。</p>	Syllabus	<p>This course will be following four parts of the necessities of elderly economics safe topic. The syllabus includes introducing the mechanism of employees and retires annuity, and introduce private insurance and some of merchandise as investment and financing. Therefore, discuss the public policy mechanism of welfare for old people. Especially, this course encourage to acquire the financial programming license.</p>

尊重智慧財產權，請勿非法影印。