BACHELOR OF ECONOMICS
THAMMASAT UNIVERSITY

Course Outline
FN 281 Personal Finance
Semester S/2020 (June – July 2021)

Number of credits:	3 credits
Lecture Time:	Monday, Wednesday, and Friday: 9.00 – 12.00 Hours.
Lecture Venue:	Online Platform (Zoom, Facebook Group, etc.)
Instructor:	Dr. Winai Homsombat
	Office Hours: by appointment
	Contact Information: winai.hom@mail.kmutt.ac.th
Prerequisites:	*none*

Course Description

This course will offer you the practical view of Personal Finance. It will cover give you the basic knowledge in Finance to help you setup your Financial Goals and try to achieve them. It will also encourage you to think and plan in a systematic way in order to understand financial planning of which you could understand how people react at different time on their life cycle and the recommendations or advices that you can give them in order to achieve their financial goals. This course will also provide you with necessary knowledge on how you could manage your savings and invest them for an optimal return. The course will emphasize on case studies and will focus on implementing the concepts in textbook.

Course Objective

Following the completion of the class, the students is expected to have a high level of understanding in the importance of financial planning. Students is expected to be able to come up with good financial goals and plan to achieve that in the future. In addition, students will have a high level of understanding of financial products that could be used for their financial management in their day-to-day life from the current age until retirement.

Textbook and Materials

- Jack Kapoor, Les Dlabay, Robert J. Hughes, “Personal Finance”. McGraw-Hill/Irwin Series in Finance, Insurance and Real Estate (Recommend: 10th Edition)
- Materials distributed in class

Evaluation

a)	Participation and Quiz	10%
b)	Group Assignment (Report and Presentation)	30%
c)	Individual Assignment	20%
d)	Investment Simulation	10%
e)	Take-Home Final Exam	30%

Guidelines

a) Participation and Quiz

You are encouraged to participate in class. The best way to learn is to try to think and make suggestions where your classmate will help comment on. In doing so, you will learn from each other’s experiences. This will help you apply the theoretical knowledge earned from this course in helping you reach your financial goals.

From time to time, you can expect quiz at any time of the class. The quiz may cover all the materials that have been discussed in prior classes. You are expected to concentrate and understand the materials as the course progresses.

b) Group Assignment (Presentation and Report)

I strongly encourage students to work in team. At the first session of the course, I would like students to come up with a team and team name. There will be in-class assignments which will be graded.

Towards the second half of the course, each group will be asked to pick a person in the group or an assigned person to discuss his/her character and/or family. The group will be asked to make a 15 to 20 minutes presentation as well as a written report for a complete analysis of the person or family to aid their personal financial planning.

c) Individual Assignment

The assignments will help you to create decent financial goals and pursue them. There will be individual assignments which you are asked to do and will need to be submitted during the first 15 minutes of next class. Any late submission will be penalized and your score will be deducted by 5% per day of that assignment (you can let me know for any late submissions).

Copying of assignments will not be tolerated. If there are any assignments that look similar to each other, you will be asked to prove that you have completed them yourselves. Failing to do so will result in zero score for that assignment for both (or more) students.

d) Investment Simulation

To let you have experience in the investment world, you are asked to have an equity portfolio investment and update by filling the online submission form. Your submission and ranking will be counted for the score in this part.

e) Take-Home Final Exam

The Final Exam will cover all materials discussed in class including group and individual assignments.

Tentative Course Contents

Week/Session	Topics
1 (14 Jun 2021)	Introduction to Personal Finance Financial Planning Process Developing Personal Financial Goals
2 (16 Jun 2021)	Time Value of Money Career Choice Identifying Job Opportunities Financial and Legal aspect of employment
3 (18 Jun 2021)	Personal Financial Statements and evaluation Taxes Cash management Strategy
4 (21 Jun 2021)	Payment Method Open-end and Close-end Credit Measuring your credit capacity
5 (23 Jun 2021)	Purchase strategies Housing decision Property and Motor Vehicle Insurance
6 (25 Jun 2021)	Health and Life Insurance Investment fundamentals
7 (28 Jun 2021)	Investment in Equities (1)
8 (5 Jul 2021)	Investment in Equities (2) Investment in Fixed Income Securities
9 (7 Jul 2021)	Investment in Mutual Funds
10 (9 Jul 2021)	Alternative Investments
11 (12 Jul 2021)	Asset Allocation
12 (14 Jul 2021)	Life cycle for investment Retirement Planning Estate Planning
13 (16 Jul 2021)	Case Study session Review for Exam
14 (19 Jul 2021)	Group Presentations (1)
15 (21 Jul 2021)	Group Presentations (2)
16 (30 Jul 2021)	Final Examination (Time: 13.00-16.00 Hours)

Note: Date and contents may be changed as appropriate.

THAMMASAT
REMOTE LEARNING

ACADEMIC CALENDAR SUMMER SESSION 2020

Event	Summer Session (June - July 2020)
Pre-Registration period (Google Form)	May 5 - 7, 2021
Course Registration (Reg TU)	May 18 - 20, 2021
Payment (TU Greats App)	May 23 - 24, 2021
Classes Begin	June 14, 2021
Adding and Dropping Courses W/O Record	June 15 - 18, 2021
Payment	June 19 - 21, 2021
Mid-term Examination Period	July 1 - 2, 2021
Course Withdrawal With "W"	July 5 - 11, 2021
Last Day of Classes	July 21, 2021
Asalha Bucha Observed**	July 26, 2021
Day off for Buddhist Lent Day**	July 27, 2021
King Vajiralongkorn's Birthday**	July 28, 2021
Final Examination Period	July 29 - 30, 2021

** Public Holiday

CONTACT INFORMATION

BE International Program, Faculty of Economics, Thammasat University
Address: 2 Prachan Road, Pranakorn, Bangkok 10200 Thailand
Tel: +66 (0)2613 2437-8
Fax: +66 (0)2224 0150
Email: be@econ.tu.ac.th
Website: www.be.econ.tu.ac.th
BE-Moodle: http://bemoodle.econ.tu.ac.th/