B.E. International Program

Faculty of Economics, Thammasat University

Course Outline
FN 221 Personal Finance
Semester 2/2013 (January 13 – May 3, 2014)

Number of credits: 3 credits

Lecture Time: Saturdays 1.00 – 4.00 PM

Lecture Venue: Room 304, 3rd floor, Faculty of Economics
Thammasat University,Tha Prachan Campus

Instructor: Thanachote Rungsitivat, CFA, FRM

Office Hours: by appointment

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.

Main Textbook

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

Evaluation

Participation and Quiz	20%
Group Assignment	30%
Individual Assignment	25%
Final Exam	25%

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

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 pick one case study (related to an individual/family) and will be asked to make a 15 to 20 minutes presentation as well as a written report for a complete analysis.

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 email me the assignments 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) Final Exam

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

Course Outline

Class 1	• Introduction to Personal Finance • Financial Planning Process • Developing Personal Financial Goals • Time Value of Money
Class 2	• Career Choice • Identifying Job Opportunities • Financial and Legal aspect of employment
Class 3	• Personal Financial Statements and evaluation • Taxes • Cash management Strategy
Class 4	• Payment Method • Open-end and Close-end Credit • Measuring your credit capacity
Class 5	• Purchase strategies • Housing decision • Property and Motor Vehicle Insurance
Class 6	• Health and Life Insurance • Investment fundamentals
Class 7	• Investment in Equities
Class 8	• Investment in Fixed Income Securities
Class 9	• Investment in Mutual Funds
Class 10	• Investment in Derivatives • Alternative Investments
Class 11	• Asset Allocation
Class 12	• Life cycle for investment • Retirement Planning • Estate Planning
Class 13	• Usage of Microsoft Excel (students are asked to bring their laptop with Microsoft Excel installed / use computer room) • Case Study session
Class 14	• Case Study session • Review for Exam
Class 15	• Group Presentations

Important Dates

Class Begins	January 13, 2014
Adding and Dropping Course	January 13-27, 2014
Midterm Exam Period	March 3-8, 2014 (No Lectures)
Midterm Exam	-
Course Withdrawal with "W"	March 19-24, 2014
Class Ends	May 3, 2014
Final Exam	**May 20, 2014; 1.30 – 4.30 PM**