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

Participation and Quiz	15%
Group Assignment	30%
Individual Assignment	20%
Take-Home Final Exam	35%

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 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 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

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

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

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