

## **FIN3134/FIN3719 HOUSEHOLD FINANCE - Term 1 2021/2022**

### **Course Information**

Day and Time: Wed 12:00-15:00

**Location:** BIZ1 02-03

### **Instructor Information**

Instructor: Lorna Tan

Office: BIZ2 #03-04 E-Mail: biztbcl@nus.edu.sg (Please put [FIN3134] or [FIN3719] in the subject)

### **Course Description**

A sound understanding of personal finance is important for everyone to be able to make informed investment decisions, avoid costly mistakes and achieve financial independence.

The course offers an overview of personal finance topics and issues, covering financial planning, credit management, insurance and investment planning, retirement planning (including CPF schemes), legacy planning and consumer protection.

It provides students an introduction to the key aspects of financial planning. Doing so will empower them with the tools to chart their financial journey and achieve their financial objectives. Aside from learning the theory, students will actively participate in classroom discussions and will be given case studies that will require them to apply their financial knowledge.

### **Reading List**

Retire Smart: Financial Planning Made Easy – Lorna Tan

(Straits Times Press, 2018)

Money Smart: Own Your Financial Destiny – Lorna Tan

(Straits Times Press, 2019)

### **Final Grades**

Your class grade will be calculated based on the following weights:

Class participation: 10%

2 Term tests: 60%

Group assignment/project: 30%

## **Course Policies**

- General

- Taking pictures of the whiteboard are discouraged. Please take notes, and ask to wait before we move on if you need more time. Most of the time, you learn by taking notes.
- Questions related to the lecture materials should be asked on the online forum. Email questions, excluding related to administrative issues, will often not be answered. Students often have similar questions. Asking questions publicly helps others mastering the materials as well.
- Please turn off your cell phone or to silent mode.
- You will be penalised for late submission of the assignments/project.
- Drinks and snacks are permitted.

- Re-grading

Questions and concerns regarding grading (of assignments/tests) must be submitted in writing, along with the entire assignment. Any regrading request will result in the entire assignment to be re-graded.

This means that your score after re-grading can be below (or above) your original score. Re-grading requests will only be accepted within one week of the date of return of the graded item in question.

Returned paperwork, unclaimed by a student, will be discarded and assumed to be claimed by the student after four weeks and hence, will not be available should a grade appeal be pursued by a student following receipt of his/her course grade.

## **Academic Honesty & Plagiarism**

Academic integrity and honesty is essential for the pursuit and acquisition of knowledge. The University and School expect every student to uphold academic integrity & honesty at all times. Academic dishonesty is any misrepresentation with the intent to deceive, or failure to acknowledge the source, or falsification of information, or inaccuracy of statements, or cheating at examinations/tests, or inappropriate use of resources.

Plagiarism is 'the practice of taking someone else's work or ideas and passing them off as one's own' (The New Oxford Dictionary of English). The University and School will not condone plagiarism. Students should adopt this rule - You have the obligation to make clear to the assessor which is your own work, and which is the work of others. Otherwise, your assessor is entitled to assume that everything being presented for assessment is being presented as entirely your own work. This is a minimum standard. In case of any doubts, you should consult your instructor.

Additional guidance is available at:

<http://www.nus.edu.sg/registrar/adminpolicy/acceptance.html#NUSCodeofStudentConduct>

Online Module on Plagiarism:

<http://emodule.nus.edu.sg/ac/>