

FIN3134B/FIN3719B HOUSEHOLD FINANCE

2021/2022, Term 1

Time & Location B1: Thursday 3 - 6 PM. SFAH – Frontier.
B2: Thursday 6:30 – 9:30 PM. LT18.

Lecturer Guojun Chen, PhD.

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(Please begin your email subject with [FIN3134B] or [FIN3719B].)

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)

Course Assessments

Your class grades will consist of the following components with weights:

Components	Weights	Individual/Group
1. Class participation	10%	Individual
2. Two term tests	25% x2	Individual
3. Group assignment/project	25%	Group
4. Presentation	15%	Individual
Total	100%	

Course Policies

- **General**

- All questions related to the lecture are welcome during the class. But the lecturer preserves the rights to postpone or answer some questions after the class or via email if the time does not permit an in-depth answer to the questions.
- Questions related to the lecture materials are encouraged to be asked on the online forum. 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.
- Respect others in the classroom. Do not make interrupting noise.
- You will be penalised for late submission of the assignments/project.
- Drinks and snacks are permitted.

Academic Honesty & Plagiarism

Academic integrity and honesty are 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/>

Proposed Weekly Schedule

Disclaimer: Schedule and coverage of materials may change depending on the actual progress along the semester.

Week	Date	Contents
1	12 Aug	Introduction: Personal financial planning
2	19 Aug	Retirement planning & CPF (part 1)
3	26 Aug	Retirement planning & CPF (part 2)
4	2 Sep	Legacy planning
5	9 Sep	Insurance planning
6	16 Sep	Test 1
		Recess Week
7	30 Sep	Investment planning
8	7 Oct	Credit management
9	14 Oct	Consumer protection
10	21 Oct	Class Presentations
11	28 Oct	Class Presentations
12	6 Nov (Sat)	Class Presentations
13	11 Nov	Test 2
