

DONGGUAN UNIVERSITY OF TECHNOLOGY

School of Economics and Management

Course Syllabus

2019 Autumn

Course Information

Course Code	087757
Course Title	Financial Planning Theory and Practices
Instructor	Huang Chunyang
Class	2016 Economics and Finance (Financial Management International Program)
Course Category	<input checked="" type="checkbox"/> Compulsory <input type="checkbox"/> Elective
Credit(s)	1
Total Hours	18
Hours Per Week	2 hours, 9weeks
Practical Hours	0
Lab Practice Hours	14
Classroom	R6301, GuanCheng Campus;
Time	Thursday, 14:30-16:10
Office Hour	Monday 10:30-12:00 at 3207 Guancheng Campus; by appointment
Required Textbook	There is not a required textbook for the course. Lecture notes will be distributed in the classes
Supplementary Materials	1. www.wallstreetcn.com 2. www.eastmoney.com 3. cn.morningstar.com
Prerequisites	1. Microeconomics and Macroeconomics, 2. Advanced Mathematics
Course website	

Course Description

This course introduces the basic principles, methods, and techniques in private wealth management. It covers the tools, methodologies for financial planning during a

person's various stages of life cycle. Subjects such as human capital, permanent income, life cycle of earnings and saving, annuity, modern portfolio theory, diversification principle, maturity matching, active and passive investment strategies, etc. will be discussed. It is a two-semester course with the first semester focusing on theories, and the second semester (i.e., this semester) focusing on practices.

Course Learning Objectives (LOs)

After this course, you should be able to:

LO1: understand the key concepts, principles and theories in financial planning;

LO2: understand the models in financial planning;

LO3: analyze the financial planning cases from the real world;

LO3: apply the learned knowledge, step-by-step, to implement your own financial planning.

Assessment and Grading

Your performance in the course will be evaluated based on three parts: attendance (20%), exercises (30%), and course project (50%). The detailed grading is as following:

	Standard	Notes
Attendance, 20%	If you are late or leave early, your grade will be taken one point each time. If you are absent for one class, the taken point will be 2 for each absentee. Give questions is a good way to get points in attendance.	If you are taken more than 10 points away, I will reserve your right to participate the final exam.
Exercise, 30%	You are required to analyze a hypothetical financial planning case, and hand in a in-depth report on the case. The paper can be prepared in a group of not more than 3 members, or individually.	Your reports on the cases should be handed in within two weeks
Course project, 50%	Based on your own situation and expectation, prepare a financial planning project using the knowledge you learnt from the course.	Your reports on the cases should be handed in within two weeks after the course.

Policies:

➤ **Attendance Policy**

Students missing three classes without permission cannot get any credit from this course.

➤ **Participation Policy**

Participation in class discussion is strongly recommended, and will be awarded with extra point in final grading.

➤ **Policy on Assignments and Quizzes**

All assignments and exam should be completed by yourself. Late assignments will be accepted without penalty only in cases of legitimate absences and only if the student has contacted the lecturer in advance. If you miss a class, you must get previous class material from one of your student contacts. See the rubrics of assessment event for the detailed of evaluation.

Before/After Class - Students should expect to spend an adequate amount of time on reviewing the textbook, course handouts and finalizing the group homework before the due day. To keep up with the flow of the course, students are strongly recommended to complete the relevant reading materials and to have the coming individual/group presentations/activities conscientiously prepared before the class.

➤ **Plagiarism**


If it is caught that you take another person's work, ideas, or words, and using them as if they were your own, then the corresponding assignment will be scored zero. You can use others' work in a proper way of referencing.

➤ **Classroom Policies**

- English - You are highly encouraged to speak English in the class and actively exchange your ideas, opinions and critical thinking with others. Make sure to speak English even during small-group or paired activities.
- Late coming student should provide a reasonable excuse based on asymmetric information theory and share it in class. If there is no excuse, treat as absent.
- If there is a question, stop the instructor any time, and ask for an answer. Your question is others' question with a very high probability.
- Please be considerate of your fellow students during class presentations. Talking during the presentation will result in a 1% deduction from your final grade.

Session Plan:

Week/Date	Topic/Focus and Difficulty/Ethical and Political Learnings (choose at least 3 weeks to perform the practice or implication of ethical and political insights from this course)	Activities	LO
1/Sept. 6	Topic: Review of theories on financial planning Focus: Portfolio diversification Difficulties: life cycle of planning Ethical and political learning: the alignment of individual interest and the nation's fortune	Lecture	1, 2
2/ Sept. 13	Topic: Review of models on financial planning Focus: Utilities Difficulties: return and risk	Lecture	1, 2
3/ Sept. 20	Topic: Case study on human capital and life cycle of incomes Focus: human capital Difficulties: expectation Ethical and political learning: the alignment of individual interest and the nation's fortune	Classroom discussion	3, 4
4/ Sept. 27	Topic: Case study on permanent income and life cycle of spending Focus: permanent income Difficulties: saving and spending behavior	Classroom discussion	3, 4
5/Oct. 4	National Day Holiday	Classroom discussion	
6/ Oct. 11	Topic: Case study on insurance Focus: risk aversion Difficulties: life span	Classroom discussion	3, 4

	expectation Ethical and political learning: how social security system is related to the establishment of harmony society		
7/ Oct. 18	Topic: Case study on active investment Focus: active investment Difficulties: security analysis	Classroom discussion	3, 4
8/ Oct. 25	Topic: Case study on passive investment Focus: indexing investment Difficulties: overcome result-oriented valuation	Classroom discussion	3, 4
9/ Nov. 1	Topic: Case study on retirement planning Focus: retirement planning Difficulties: social security	Classroom discussion	3, 4
Total	18hours		
Date: 2019.9.6 Reviewed by Chih-Yuan Hung Signature  Director of Department of International Business and Management			