

DONGGUAN UNIVERSITY OF TECHNOLOGY

School of Economics and Management

Course Syllabus

Spring 2019

Course Information

Course Code	088359
Course Title	Financial Planning and Practice
Instructor	Huang, Chunyang
Class	2016 Economics and Finance (Financial Management International Program)
Course Category	☒ Compulsory ☐ Elective
Credit(s)	2
Total Hours	36
Hours Per Week	2 hours per week for weeks 1-18
Practical Hours	0
Lab Practice Hours	0
Classroom	Room 3402, GuanCheng Campus;
Time	Wednesday, 16:25-18:05
Office Hour	Monday 14:30-16:00 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
Prerequisites	Microeconomics, Macroeconomics, Advanced Mathematics

Assessment and Grading

Your performance in the course will be evaluated based on three parts: attendance (20%), exercises (20%), and final paper (60%). 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.
Exercises 20%	Two sessions of exercise questions based on lecture contents will be distributed during the course.	Your answers to the questions should be handed in within one week
Final report, 60%	Students are required to hand in financial planning report based on their expectation of future career development and family situation	

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.

Course Objectives

After this course, you should be able to:

- Understand the key concepts and principles in private wealth management, such as human capital, permanent income, duration-match, indexing investment, tax avoidance, etc.
- Apply the learned knowledge to your daily private wealth management.

Course Schedule

Week/Date	Topic	Required Reading and Assignments
1/Feb. 27	Introduction: life cycle and financial	Lecture notes

	planning	
2/Mar. 6	Human capital	Lecture notes
3/Mar. 13	Permanent income	Lecture notes
4/Mar. 20	Household saving and investment decision: the intertemporal budget constraint	Lecture notes
5/Mar. 27	Analysis of personal financial statement	Lecture notes
6/Apr. 3	Cash management	Lecture notes
7/Apr. 10	Investing in stock	Lecture notes
8/Apr. 17	Investing in bonds	Lecture notes
9/Apr. 24	Investing in mutual funds	Lecture notes
10/May 1	Labor's Day	
11/May 8	Principles of insurance	Lecture notes
12/May 15	Insurance planning	Lecture notes
13/May 22	Trust	Lecture notes
14/May 29	Gold and other commodities	Lecture notes
15/Jun. 5	Investing in real estate	Lecture notes
16/Jun. 12	Financial planning and taxation	Lecture notes
17/Jun. 19	Investing for retirement and bequest	Lecture notes
18/Jun. 26	Course review	
Total	36 hours	

Date: 2019.3.7

Approved

Reviewed by

Bitao Shi

Signature

BITAO SHI

Director of

Department of International Business and Management