NUS BUSINESS SCHOOL
National University of Singapore
Department of Finance

FIN4113 PERSONAL FINANCE AND PRIVATE WEALTH MANAGEMENT

Instructor: **Associate Professor Fong Wai Mun**
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Session: **Semester 1, 2017/18**

Target Audience

The course is primarily intended for individuals who wish to improve their money management skills. It is also suitable for those who aspire to be independent financial advisors or a career in private wealth management.

Course Objectives and Structure

The course is divided into two parts. Part I focuses on the basic building blocks of personal financial management. Topics include (a) key steps in financial planning, (b) tools for financial planning, including time value of money, personal financial statements and cash budgeting, (c) credit management including housing finance, (d) life and health insurance planning and (e) liquid asset management.

Part 2 of the courses focuses on investment. Topics include (a) common mistakes in investment (b) behavioral finance and personal investing (c) strategic asset allocation (d) passive and active investing (e) mutual funds and the hunt for alphas.

Assessment

Students will form project groups. Each group will work on one term paper and one research project, each of which requires the submission of a typewritten report and a class presentation. Students will be graded as follows:

Term papers (20%)
Research project (30%)
Class participation (20%)
Term test (30%)

Textbooks and Readings

Benedict Koh and Wai Mun Fong, Personal Financial Planning, Pearson-Prentice Hall, 5th edition and Benedict Koh and Wai Mun Fong, Personal Investments, Pearson-Prentice Hall, 5th edition 2016.

Other readings will be posted on the course website (accessible via IVLE).

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/