

# **FIN 1 – PROJECT – BASED LEARNING**

TCHE322

# Instructor details

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- Unit instructor: Dang Le Phuong Xuan, Dr.
- Lecturer at Department of B. Administration and Finance – Accounting from 2009
- Office: A107
- Email: danglephuongxuan.cs2@ftu.edu.vn
- Consultation (by appointment only):
  - Tuesday 08.30 p.m. – 09.30 a.m. (During teaching weeks only)
  - If the consultation times don't work, please email me to schedule a time.
  - Absolutely no drop-in consultations

# Unit details

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**Unit hours:** 2 hour 20 minutes/session- 15 sessions

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1 hour of lecture and 1hour of group work

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**Required Textbook:**

Lawrence J. Gitman, Michael D. Joehnk and Randy Billingsley (2011). Personal Financial Planning. South-Western, Cengage Learning, 12E.

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**Optional readings:**

CFP Board (2015). *CFP Board Financial Planning Competency Handbook*. John Wiley & Sons. [Book](#)

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Tillery, S. M., & Tillery, T. N. (2017). *Essentials of personal financial planning*. John Wiley & Sons.

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Eric Tyson (2006 or 2021) Personal Finance for dummies, Wiley Publishing, Inc., 5E or 9E. [Book](#)

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Thomas E. Garman and Raymond E. Forgue (2010) Personal Finance. Cengage Learning, 10E.

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The AICPA's Statement on Standards in Personal Financial Planning Services

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Anna Lo Prete, (2022) Digital and financial literacy as determinants of digital payments and personal finance, *Economics Letters*, Volume 213, 110-378, ISSN 0165-1765, <https://doi.org/10.1016/j.econlet.2022.110378>.

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Vishaal Baulkaran,(2022) Personal bankruptcy and consumer credit delinquency: The case of personal finance education, *International Review of Financial Analysis*, Volume 81, 102098, ISSN 1057-5219, <https://doi.org/10.1016/j.irfa.2022.102098>

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Other relevant documents, research papers

# Learning outcomes

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## ***3.1.1. Knowledge***

**CL01:** Understand the basic knowledge about finance, financial management, risk management and investment.

**CL02:** Evaluate personal current wealth using financial statements.

**CL03:** Analyze personal financial targets to make financial plans and decisions that fit individual lifestyles.

**CL04:** Analyze the uncertainties in life and how to manage these uncertainties.

**CL05:** Analyze the feasibility of different possibilities of saving and investment and choose the appropriate ones to achieve the targets.

**CL06:** Understand the approaches to achieve personal financial freedom.

## ***3.1.2. Skills***

**CL07:** Be able to use advanced applications and software in establishing personal financial goals, financial reports to assist the process of planning, managing and achieving financial goals.

**CL08:** Competent in academic English in the field of banking and finance.

## ***3.1.3. Autonomy and responsibility***

**CL09:** Be able to work individually and in a team in a constantly changing environment. Be able to present ideas, guide and lead others in finding solutions to the assigned tasks throughout the project.

# Schedule of learning activities

Session 1	Welcome to Fin1 Introduction to Personal Financial Planning F1 Project-Stage 1: Gearing up	<b><i>Lawrence et al (2011). Chapter 1</i></b> CFP Handbook (2015). Chapter 6 AICPA's Statement on Standards in Personal Financial Planning Services
Session 2	F1 Project-Stage 2: Identify Desirable Lifestyles F1 Project-Stage 3: Planning Future Careers F1 Project-Stage 4: Setting Personal Financial Goals	<b><i>Thomas (2009). Chapter 2,3</i></b> Lawrence et al (2011). Chapter 1 Eric Tyson (2021). Chapter 4
Session 3	F1 Project-Stage 5: Tracking daily expenses F1 Project-Stage 6: Evaluate Current Wealth	Tillery & Tillery (2017). Chapter 2 Thomas (2009). Chapter 3 Lawrence et al (2011). Chapter 2 CFP Handbook (2015). Chapter 7
Session 4	F1 Project-Stage 7: Creating a Budget and Planning for the Unexpected	Thomas (2009). Chapter 3 AICPA's SSPFPS
Session 5	F1 Project-Stage 8: Filing and Managing Income Taxes	Lawrence et al (2011). Chapter 3 CFP Handbook (2015). Chapter 45 <b><i>Law on personal income tax of Vietnam, 2007</i></b> and relevant regulations
Session 6	F1 Project-Stage 9: Insuring your health	<b><i>Lawrence et al (2011). Chapter 9</i></b> Eric Tyson (2021). Chapter 16
Session 7	F1 Project-Stage 10: Insuring your life	<b><i>Lawrence et al (2011). Chapter 8</i></b> Eric Tyson (2021). Chapter 16

# Schedule of learning activities

Session 8	Industry Guest Talk	
Session 9	F1 Project-Stage 11: Personal Savings F1 Project-Stage 12: Personal Credit Rating and Personal Credits for Consumption	Lawrence et al (2011). Chapter 6, 7 Thomas (2009). Chapter 6, 7
Session 10	F1 Project-Stage 13: Personal Investing	Lawrence et al (2011). Chapter 10, 11, 12 CFA level 3
Session 11	F1 Project-Stage 14: Retirement Planning	Lawrence et al (2011). Chapter 14 Thomas (2009). Chapter 17 Tillery & Tillery (2017). Chapter 12 CFP Handbook (2015). Chapter 20, 23
Session 12	Fin1_Behavioral Finance and its implication for Financial Advisors	CFP Handbook (2015). Chapter 81
Session 13	Fin1_ Applications of Behavioral Economics in Personal Financial Planning	CFP Handbook (2015). Chapter 82
Session 14	PF Project-Stage 15: The Finale – Wrapping up	Group Presentation and assessment
Session 15	PF Project-Stage 15: The Finale – Wrapping up	Group Presentation and assessment

# Attendance and Assessment

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## 1. Attendance(10%)

- Attendance check 5%
- Group/individual discussion 5%

## 2. Mid-Semester Assessment (30%)

- Group discussion 5%
- Group assignment and presentation

Topic: Insurance, investment, retirement

The assignment details will be released immediately after the relevant sessions. It is worth 25%.

## 3. Final Assessment (60%)

- Individual assignment

Financial Planning for a whole life

The assignment details will be uploaded in Session 9 and is worth 60%.

This is an individual piece of work.