



Course Category	Business			
Course Title	Fundamentals of Financial Planning			
Course Code	BS098			
Medium of Instruction	Chinese/ English			
Duration	120.0 hour(s)			
Pre-requisites	Form 6 graduates or equivalent (A copy of the academic certificate should be submitted or uploaded upon application)			
Course Fee	Macao Resident: MOP12,320 Non-Macao Resident: MOP12,320			
Certificate	Students who have obtained a passing grade of the course and attended no less than 70% of the class sessions will be issued a course certificate by UTM. The passing grade of the course is 50.			
	Course Code	Sub Code	Course Start Date	Course End Date
	BS098	2301	2023/06/06	2023/10/17
Objective	Upon completion of the course, students should be able to <ul style="list-style-type: none">• make use of essential knowledge and skills to perform financial planning services for clients• qualify to sit for the CFP® Certification Examination (Foundation Level)• proceed to the advanced level of CFP® certification education program			



Outline	<ul style="list-style-type: none">• Financial management<ul style="list-style-type: none">- Functions of financial management- Financial statements analysis- Time value of money- Valuation principle- Discounted cash flow analysis- Education funding- Financing asset acquisitions• Personal financial planning<ul style="list-style-type: none">- Introduction to personal financial planning- Financial planning process- The financial planning industry and profession- Overview of financial planning components- Advisory essentials of financial planning• Retirement planning<ul style="list-style-type: none">- Classification of retirements plans- Mandatory provident fund schemes- Challenges and risks in retirement planning- Cash flow management- Retirement planning recommendations• Investment planning<ul style="list-style-type: none">- Financial system and markets- Asset classes and financial instruments- Macroeconomic analysis- Interest rates- Investment planning- Bond basics- Stock valuation and security analysis- Options and warrants- Pooled investments- Foreign exchange- Investment return and risk• Insurance planning<ul style="list-style-type: none">- Risk and insurance- Legal aspects of insurance- The insurance industry- Managing personal risks- Life insurance products- Annuities- Health risk protection- Income risk protection- Other insurance• Ethical and regulatory requirements for financial planners<ul style="list-style-type: none">- Ethics and professional responsibilities- Regulatory framework of financial industry- Regulatory framework of insurance industry- Regulatory framework of MPF system in Hong Kong- Other relevant legislation• Management of financial planning practice
Teacher	Joanne Hun, Jeff Leong and industry professionals
Remarks	<p>Students who have attended no less than 70% of the class sessions will be eligible for the CFP® certification examination (Foundation Level)</p> <p>Please click HERE for more information</p>