

Semester:04	Course No.: 407	Course Code: VAC209-2C
Credits:02	Course Title: Personal Financial Planning	Course Category: VAC

Course Outcomes:

CO#	COGNITIVE ABILITIES	COURSE OUTCOMES
CO102.1	Remember	Recall basic concepts of money, inflation, compounding, and government financial schemes.
CO102.2	Understanding	Understand the importance of SMART goals, annuities, and the time value of money.
CO102.3	Applying	Apply personal finance principles to savings, investment types, insurance, and loans.
CO102.4	Analyzing	Analyze financial goals, returns on investments, and risk coverages through real-life examples.
CO102.5	Evaluating	Evaluate personal financial plans, budgeting, and long-term financial strategies.

Course Syllabus

Unit No.	Unit Contents	Sessions Allotted
1	Time Value of Money, Compounding and Financial Planning <ul style="list-style-type: none"> 1. Rules of Money 2. Plan for Life 3. SMART Goals 4. Inflation 5. Rule of 72 6. Annuities 	7
2	Savings and Investments <ul style="list-style-type: none"> 1. Types of Equity 2. Types of Debt Investment 3. Real Estate Investment Types 4. Gold Investment 5. Government Initiative 	8
3	Insurance <ul style="list-style-type: none"> 1. Insurance 2. Life Insurance Types 3. Health Insurance 	7

	4. Auto Insurance 5. Home Insurance 6. Key Terms	
4	Loans 1. Types of Loan 2. Business Loan 3. Credit Card 4. Credit Bureau 5. EMI	8

Suggested Textbooks:

1. Faculty Notes

Suggested Reference Books:

- *NISM-Series-X-A: Investment Adviser (Level 1)*
- *Rich Dad Poor Dad" – Robert Kiyosaki*