



Меѓународен Универзитет Визион - International Vision University
 Universiteti Ndërkombëtar Vizion - Uluslararası Vizyon Üniversitesi

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SYLLABUS

COURSE NAME	COURSE CODE	SEMESTER	COURSE LOAD	ECTS
PERSONAL FINANCE	2030	6	240	8

Prerequisite(s)	None
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Course Language	Turkish
Course Type	Required
Course Level	First Cycle
Course Lecturer	
Course Assistants	
Classroom	
Extra Curricular Office Hours and Location	Meeting: Consultancy:

Course Objectives	The main purpose of the course is to help the students to explain the importance of personal finances, financial planning, personal and family financial budget managing. After this course they will be able to obtain financial security for them and their family. At this course the students will meet realistic topics related with their future, as well as: choosing their career and the potential for earnings, home budget planning and managing the personal finances, choosing between consumption and savings, different forms of investments and indebtness.
Course Learning Outcomes	The students who successfully complete this course, will be able to: <ul style="list-style-type: none"> • To learn about personal finance concepts and knows how to use it in real life; • To make decisions about their career and the potential earnings; • To learn about planning and managing their personal and family budget; • To have knowledge for the concept of the disposable income and the inflation; • To understand the Consumption, savings and Investing; • To have knowledge for the concept of the loan and insurance.
Course Contents	The course contents are: personal finance, career planning and the potential for future earnings, planning and managing the personal finances, disposable income, inflation, taxes, consumption, savings, investments, loans, insurance.

WEEKLY SUBJECTS AND RELATED PREPARATION STUDIES

Week	Subjects	Related Preparation
1	What is Personal Finance?	Related Chapters of Course Sources
2	Career planning and the potential for future earnings	Related Chapters of Course Sources
3	Planning the personal finances	Related Chapters of Course Sources
4	Managing the personal finances	Related Chapters of Course Sources
5	Disposable income, inflation and taxes	Related Chapters of Course Sources
6	Consumption	Related Chapters of Course Sources
7	Mid-term Exam	Related Chapters of Course Sources
8	Savings	Related Chapters of Course Sources
9	Investments	Related Chapters of Course Sources
10	Other aspects of savings and investments	Related Chapters of Course Sources
11	Loans	Related Chapters of Course Sources
12	Loans	Related Chapters of Course Sources
13	Insurance	Related Chapters of Course Sources
14	An overview	Related Chapters of Course Sources
15	Final Exam	Related Chapters of Course Sources

ECTS / WORKLOAD TABLE

Presentation / Seminar			
Hours for off-the-classroom study (Pre-study, practice)	14	3	42
Midterm Exam	1	12	12
Final examination	1	14	14
Total Work Load			
ECTS		8	

GENERAL PRINCIPLE RELATED WITH COURSE

Dear students,

In order to be included, learn and achieve full success that you deserve in the courses you need to come well prepared by reading the basic and secondary textbooks. We are expecting from you carefully to obey to the course hours, not to interrupt the lessons unless is very indispensable, to be an active participant on the courses, easily to communicate with the other professor and classmates, and to be interactive by participating to the class discussions. In case of unethical behavior both in courses or on exams, will be acting in framework of the relevant regulations. The attendance of the students will be checked in the beginning, in the middle or at the end of the lessons. Throughout the semester the students who attend to all lectures will be given 15 activity-attendance points in addition to their exam grades.

SOURCES**COMPULSORY LITERATURE**

No	Name of the book	Author's Name, Publishing House, Publication Year
1	Bireysel Finans	Ethem Sancak, Scala Yayıncılık , Borsa - Ekonomi - Yönetim Dizisi, 2016
2	Personal Finance	Kapoor. J. Dlabay. L.Hughes. J. R.McGraw-Hill/Irwin, 2008
3	Јавни Финансии	Розен. X., превод од Владата на РМ, Скопје, 2008

ADDITIONAL LITERATURE

No	Name of the book	Author's Name, Publishing House, Publication Year
1	Finans Yönetimi	Cahit Koca, Etap Yayınevi
2	Personal finance and investments	Redhead. K., Routledge, London, 2010
3	Personal Finances	Garman. T. E., Forge, R., South West Cengage, 2012

EVALUATION SYSTEM

Underlying the Assessment Studies	NUMBER	PERCENTAGE OF GRADE
Attendance/Participation	15	% 10
Project / Event	1	%20
Mid-Term Exam	1	%35
Final Exam	1	%35
TOTAL	17	%100

ETHICAL CODE OF THE UNIVERSITY

In case of the students are cheating or attempt to cheat on exams, and in the case of not to reference the sources used in seminar studies, assignments, projects and presentations, in accordance to the legislations of the Ministry of Education and Science of Republic of Macedonia and International Vision University, will be applied the relevant disciplinary rules. International Vision University students are expected never to attempt to this kind of behavior.