

中臺科技大學課程介紹

Course Syllabus

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|--|--------|------|------------|
| 開課學期 | 107-2 | 部別 | ■日間部 ■進修部 |
| 系科 | 通識教育中心 | 學制 | 大學部 |
| 課程名稱 | 投資與理財 | 授課教師 | 馮永猷 |
| 課程類別 | 選修 | 開課班級 | 博學涵養□人文■自然 |
| 學分數 | 2 | 授課時間 | |
| 科目代碼 | | 辦公地點 | |
| 開課代號 | | 請益時間 | |
| 課程描述 Course Description | | | |
| <ol style="list-style-type: none"> 1. 認識重要財經資訊與如何解讀其意涵，活用於財經事務之分析。 2. 認識各種理財工具的性質、基本操作與經濟生活的關係。 3. 學習看懂財務報表訊息，建立個人理財與從事經營管理的基礎。 4. 學習從政府、企業與個人不同層面分析財經議題，建立正確的理財觀。 | | | |
| 課程目標 Course Objectives | | | |
| <p>認知：認識重要財經資訊與各種理財工具，並能解讀與應用於經濟生活或經營管理。</p> <p>情意：培養正確的理財知識，建立公共意識、民生福祉與個人的財富觀。</p> <p>技能：學習看懂財務報表與運用各種理財工具，奠定理財與管理的基本能力。</p> | | | |
| 一般能力/專業能力 General/Core Learning Outcomes | | | |
| <p>一般能力</p> <p>人文與思維</p> <ol style="list-style-type: none"> 1、能瞭解人文、社會科學的基本概念與理論。 2、能基於人文、社會學的基礎認識，將此知識解釋人文社會的現象，並舉例說明。 3、能在生活中運用人文、社會學的知識，思辨、分析、批判探討人類與社會現象。 4、能覺知人文涵養教育所引發的心靈感動，欣賞、體悟多元文化與人文內涵之美。 <p>內省與關懷</p> <ol style="list-style-type: none"> 1、能進行內觀反省，了解自己的優、缺點，並據此作出適當的行為。 2、能藉由內觀反省，了解周遭人的感受，對群己、環境主動表現出關懷。 3、能對群己、環境的關懷產生價值感，成為態度。 4、能具有持久且一致主動關懷環境、群己，推己及人的品格。 <p>創意與表達</p> <ol style="list-style-type: none"> 1、能有效運用口頭語言、書面文書清楚表達自己的想法和他人的意見。 2、能運用適當工具與方式表述資料，且表述的內容論述與結構皆完整。 3、能有創意性的表述，並清楚傳達自己的想法。 | | | |

4、 表述的內容具有獨創見解，並與接收者可以進行有效的溝通與論辯。

四、科學與邏輯

- 1、 能認識科學方法與科學精神的基本論述及主要內涵。
- 2、 能運用多種思考方法，思索事務變化的因果和形式，探討事物間邏輯性關聯。
- 3、 能依據邏輯推理原則，進行批判性思考。
- 4、 能運用邏輯推理、批判性思辨能力，運用於生活與工作之中。

評量標準

Assessment standards

| | | |
|--|--|---|
| <input type="checkbox"/> 期中考試 _____ % | <input type="checkbox"/> 期中報告 __30__ % | <input type="checkbox"/> 平時考 _____ % |
| <input type="checkbox"/> 期末考試 __30__ % | <input type="checkbox"/> 期末報告 _____ % | <input type="checkbox"/> 上課參與度 __15__ % |
| <input type="checkbox"/> 出席 _____ 25__ % | <input type="checkbox"/> 口頭報告 _____ % | <input type="checkbox"/> 其它 _____ % |

教科書(書名、作者、出版社、備註)

Textbook (Title, Author, Publisher, Remarks)

| 書名 Title | 作者 Author | 出版社 Publisher | 備註 Remarks |
|-------------|--------------|------------------|---------------|
| 投資與理財教材 | 教師自編 | | |

參考書目(書名、作者、出版社、期刊、備註)

Reference Materials (Title, Author, Publisher/Journal, Remarks)

| 書名 Title | 作者 Author | 出版社/期刊 Publisher/ Journal | 備註 Remarks |
|-------------|--------------|---------------------------------|---------------|
| 投資學的世界 | 周行一、劉璞(2000) | 天下出版 | |
| 圖解投資管理 | 伍忠賢(2016) | 五南出版 | |
| 理財與生活 | 張麗娟(2008) | 五南出版 | |
| 基金理財的六堂課 | 邱顯比(2007) | 天下出版 | |
| 個人理財 | 陳登源等(2014) | 雙葉出版 | |
| 理財規劃不求人 | 林東振(2016) | 五南出版 | |
| 財報就像一本故事書 | 劉順仁(2007) | 時報文化 | |

授課進度

Course Schedule

| 週次 Week | 科目主題 Course Subject | 教學方式 Teaching Method | 授課進度 Course Schedule |
|------------|------------------------|-------------------------|-------------------------|
| 1 | 投資理財工具 | 基本觀念介紹 | 各種投資理財工具概要 |
| 2 | 如何解讀重要財經資訊 | 案例講解 | 各種財經指標的意義與使用 |
| 3 | 投資報酬與風險 | 案例講解 | 投資工具的風險收益等級 |
| 4 | 認識存放款與外匯交易 | 案例講解 | 利率與匯率介紹、匯率投資風險 |
| 5 | 認識股票交易 | 基本觀念介紹 | 證券市場、上市櫃股票投資分析 |
| 6 | 認識股票交易與權證買賣 | 案例講解 | 上市櫃股票投資分析、權證介紹 |
| 7 | 認識共同基金買賣 | 案例講解 | 基金種類、淨值、報酬率與篩選 |
| 8 | 認識債券交易 | 案例講解 | 債券種類、債券投資方式 |
| 9 | 投資理財習作 | 投資理財實例分析 | 期中報告繳交 |
| 10 | 影片觀賞與解析 | 影片賞析 | 播放貨幣金融或經貿影片 |
| 11 | 如何看懂企業財務報表(一) | 基本觀念、案例講解 | 資產負債表、損益表 |

| | | | |
|----|---------------|-----------|------------------|
| 12 | 如何看懂企業財務報表(二) | 基本觀念、案例講解 | 現金流量表、業主權益變動表 |
| 13 | 如何看懂企業財務報表(三) | 案例講解 | 各種財務分析指標的意義與使用 |
| 14 | 個人節稅方式 | 案例講解 | 綜合所得稅、財產稅 |
| 15 | 企業節稅方式 | 案例講解 | 營利事業所得稅、營業稅 |
| 16 | 認識不動產投資與保險 | 案例講解 | 不動產投資方式、保險概念 |
| 17 | 認識政府公共投資 | 基本觀念、案例講解 | 比較企業與政府投資、成本效益分析 |
| 18 | 期末考試 | | 期末考試 |

科目主題對應一般能力/專業能力之涵蓋率(填寫說明)

Coverage Rate of the Course Subject Correspond to the Ordinary Ability and Professional Ability

| 課程主題/單元 | 能力指標涵蓋率% | | | | | | | | | |
|----------|----------|---|---|---|---|-------|------|------|------|--|
| | 專業能力% | | | | | 一般能力% | | | | |
| | 1 | 2 | 3 | 4 | 5 | 1 | 2 | 3 | 4 | |
| 解讀重要財經資訊 | / | / | / | / | / | 50% | 50% | 75% | 100% | |
| 認識投資理財工具 | / | / | / | / | / | 25% | 25% | 50% | 100% | |
| 個人如何規劃財務 | | | | | | 50% | 50% | 100% | 75% | |
| 看懂財務報表訊息 | / | / | / | / | / | 25% | 50% | 50% | 100% | |
| 如何分析財經議題 | / | / | / | / | / | 75% | 100% | 75% | 100% | |

專業能力說明

通識課程以訓練一般能力為主軸

一般能力說明

1. 人文與思維
2. 內省與關懷
3. 創意與表達
4. 科學與邏輯

Central Taiwan University of Science and Technology

Course Syllabus

| | | | |
|---|------------------------------|------------------|------------------|
| Academic Year/Semester | 107/2 | Day/Night School | Day/Night School |
| Department | Center for General Education | Program | Undergraduate |
| Course Title | Investment and finance | Instructor | Feng, Yung-Yu |
| Course type | | Class | |
| Credit Hour | 2 | Hour(s) | |
| Course Code | | Office | |
| Subject Code | | Advisory Time | |
| Course Description | | | |
| <p>This course will introduce the following main topics: (1)Understanding key information of finance and economy (2)Understanding various financial instruments (3)Personal financial planning (4)Learning how to read the financial statements (5) Analysis of finance and economy issues. The instructor will prepare cases and examples for students to realize easily the theory and practice. The instructor encourages students to have more active participation, dialogues and discussions in class. The knowledge will be applied to individual living and business.</p> | | | |
| Course Objectives | | | |
| <p>--To strengthen students' ability to interpret that the financial and economical information related with life and business.</p> <p>--To learn the basic skills of understanding financial statements and operating various financial instruments.</p> <p>--To develop the right concepts of personal finance from different aspects.</p> | | | |
| General/Core Learning Outcomes | | | |
| <p>General Learning Outcomes</p> <p>I. Humanism and thinking</p> <ol style="list-style-type: none"> 1. Can comprehend the basic concepts and theories of humanistic and social sciences. 2. Can use the knowledge acquired from humanistic and social sciences to explain and illustrate humanistic and social phenomena. 3. Can use the knowledge of humanistic and social sciences to discern, analyze, and criticize human and social phenomena in daily life. 4. Can perceive the emotional blast triggered from humanistic nurture and appreciate the beauty of multiple cultures and humanistic spirit. <p>II. Reflection and care</p> <ol style="list-style-type: none"> 1. Can reflect upon oneself, know one's good and bad qualities and thereby act accordingly. 2. Can empathize with people around them through one's reflection, and show their care towards others and the environment. 3. Can create a sense of value and thereby form a positive attitude from their care towards others and the environment. 4. Can become empathetic towards others and develop a virtuous character that cares for others and their environment in an active manner. | | | |

III. Creativity and expression

1. Can express oneself or others' opinions in a clear and effective manner, through oral or written presentation.
2. Can use proper tools and methods to verbalize data and produce a logical and organized content.
3. Can convey one's ideas in an original and lucid manner.
4. Can produce insightful thoughts and make effective communication or arguments with the audience.

IV. Science and logic

1. Can comprehend the basic discourse and major contents of scientific spirit and method.
2. Can exercise multiple thinking methods to ponder on the cause and format of issues and explore their correlations.
3. Can make critical thinking based on logical principles.
4. Can apply one's logical rationalization and critical thinking to their everyday life and work.

Assessment standards

Mid-term assignment 30% Final exam 30% Attendance 25% Participation in class 15%

Textbook (Title, Author, Publisher, Remarks)

| Title | Author | Publisher | Remarks |
|--|------------|-----------|---------|
| Investment and finance (course material) | Instructor | | |

Reference Materials (Title, Author, Publisher/Journal, Remarks)

| Title | Author | Publisher/ Journal | Remarks |
|-----------------------------|----------------------------|------------------------|---------|
| Investment world | H.Y. Chow & P. Liu(2000) | Commonwealth Co. | |
| Investment management | Wu Chung-hsien(2016) | Wu-Nan Book Inc. | |
| Finance and life | Chang Li-jiang(2008) | Wu-Nan Book Inc. | |
| Fund finance | Chiu shean-bii(2007) | Commonwealth Co. | |
| Personal financial planning | Chen Teng-yen et al.(2014) | Yeh-Yeh Book Inc. | |
| Financial planning | Lin Tung-chen(2016) | Wu-Nan Book Inc. | |
| Financial statements | Liu Shun-zen(2007) | China Times Publishing | |

Course Schedule

| Week | Course Subject | Teaching Method | Course Schedule |
|------|--|-------------------------|--|
| 1 | Various investment and finance instruments | Basic concepts teaching | The introduction of various investment and finance instruments |
| 2 | Understanding key information of finance and economy | Case analysis | The meanings and applications of financial and economic indicators |
| 3 | Understanding investment reward and risk | Case analysis | The reward and risk rankings of various investment and finance instruments |
| 4 | Understanding market interest and foreign exchange | Case analysis | The introduction of market interest and foreign exchange Foreign exchange investment risk |
| 5 | Understanding stock transaction | Basic concepts | Securities market |

| | | | |
|----|---|---|---|
| | | teaching | Stock transaction analysis |
| 6 | Understanding stock transaction and warrant | Case analysis | Stock transaction analysis The concepts of warrant |
| 7 | Understanding mutual fund | Case analysis | The introduction of categories, net worths, rewards and selection methods in mutual funds |
| 8 | Understanding bonds | Case analysis | The introduction of various types of investment bonds |
| 9 | Investment and finance assignment | Case analysis | Mid-term assignment |
| 10 | Film appreciation | DVD | Financial or commercial film |
| 11 | How to read financial statements (I) | Basic concepts teaching and case analysis | Balance sheet Income statement |
| 12 | How to read financial statements (II) | Basic concepts teaching and case analysis | Statement of cash flows Statement of changes in equity |
| 13 | How to read financial statements (III) | Case analysis | The meanings and applications of various financial analysis ratios |
| 14 | Understanding individual tax savings | Case analysis | Individual income tax Property tax |
| 15 | Understanding profit-seeking enterprise tax savings | Case analysis | Profit-seeking enterprise income tax Business tax |
| 16 | Understanding real estate investment and insurance | Case analysis | The introduction of various types of real estate investments The basic concepts of insurance |
| 17 | Understanding the public investments | Basic concepts teaching and case analysis | The comparisons of investments between business and government Cost-benefit analysis |
| 18 | Final exam | | Examination |

Coverage Rate of the Course Subject Correspond to the Ordinary Ability and Professional Ability

| Unit Content | Learning Outcomes % | | | | | | | | | |
|--|---------------------------|---|---|---|---|-----------|-----|------|------|------|
| | Core % | | | | | General % | | | | |
| | 1 | 2 | 3 | 4 | 5 | 1 | 2 | 3 | 4 | |
| Understanding key information of finance and economy | / | / | / | / | / | | 50% | 50% | 75% | 100% |
| Understanding financial instruments | / | / | / | / | / | | 25% | 25% | 50% | 100% |
| Personal financial planning | / | / | / | / | / | | 50% | 50% | 100% | 75% |
| Reading the financial statements | / | / | / | / | / | | 25% | 50% | 50% | 100% |
| Analysis of finance and economy issues | / | / | / | / | / | | 75% | 100% | 75% | 100% |
| Core Learning Outcomes | General Learning Outcomes | | | | | | | | | |

1. Humanities and Cogitation
2. Introspection and Solicitude
3. Creativity and Utterance
4. Science and Logic