基礎理財規劃－課程綱要

課程 course	講授大綱 outline	時數 hours
1. 理財規劃流程 **(financial planning process)**	A. 理財規劃的目的、利益與環境 (purpose、rewards and the financial planning environment) B. 理財規劃的步驟 (steps) 1) 建立客戶與認證理財規劃顧問的關係 (establishing client-planner relationships) 2) 蒐集客戶資料，決定理財目標與期望 (gathering client data and determining goals & expectations) 3) 分析評估客戶一般財務狀況與特殊需求 (evaluating general financial status and special needs) 4) 擬定理財規劃書，對客戶做簡報 (developing and presenting the financial plan) 5) 幫客戶執行理財規劃書中的方案 (implementing the financial plan) 6) 控管理財規劃案執行進度與定期檢討修正 (monitoring the financial plan) C. 職業道德 (Code of Ethics)	4
2. 個人財務報表與預算編製 **(personal financial statements & budgeting)**	A. 衡量客戶財務狀況 (measuring financial standing) 1) 資產負債表 (the balance sheet) 2) 收支損益表 (the income and expenditures statement) B. 協助客戶設定理財目標 (defining financial goals) C. 訂定客戶現金預算 (setting up a cash budget) D. 所得稅規劃 (determining taxes & tax planning)	6
3. 存款與流動性資產之管理 **(managing savings and other liquid assets)**	A. 現金管理之重要 (the role of cash management in personal financial planning) B. 常見之流動性資產管理工具 (popular cash management tools) C. 儲蓄計畫 (savings program)	4
4. 住屋及重大支出之規劃 **(making housing and other major acquisitions)**	A. 購買或租賃需求 (buying or leasing) B. 購屋或換屋規劃 (home purchase planning) C. 房屋貸款之種類及安排 (home loans arrangement) D. 其他大額支出規劃 (other big-ticket items)	4
5. 信用之管理 **(managing credit)**	A. 信用之基本概念與借貸 (basic concepts of credit and obtaining credit through borrowing) B. 信用卡與信用額度 (credits and lines of credit) C. 各種消費性貸款工具 (using consumer loans) D. 貸款類型與信用的管理 (loan features and managing the credit)	4

6. 保險需求之管理 **(managing insurance needs)**	A. 保險概念與需求分析 (basic insurance concepts and needs analysis) B. 人壽保險 (life insurance polices) C. 醫療保險 (health care insurance polices) D. 產物保險 (property insurance polices)	6
7. 投資之管理 **(managing investment)**	A. 股票與債券投資 (investing in stocks and bonds) B. 有價證券市場概論 (securities markets) C. 基金、不動產及其他投資工具 (buying mutual funds, real estates, and other investments) D. 現值與終值 (present value and future value) E. 普通年金與到期年金(ordinary annuity-annuity due)	6
8. 退休及財產移轉規劃 **(retirement and estate planning)**	A. 退休規劃 (retirement planning) B. 退休金和退休辦法 (pension plans and retirement programs) C. 財產移轉規劃 (estate planning) D. 遺囑 (wills) E. 信託 (trusts) F 遺產、贈與稅規劃 (estate and gift tax planning)	6