

	I Semester Lecture Plan						
Name of the College: Government College of Arts, Science & Commerce, Sanquelim, Goa.							
Name of Faculty: Miss Navami Navnath Sawant			Subject: Personal Financial Planning (THEORY)				
Paper code: COM-243			Program/Course: S.Y B.Com.		Division:		
Academic year: 2026 - 2027			Semester: III		Total Lectures: 15		
Course Objectives: 1. To provide learners with an understanding of Personal Financial Planning and Time Value Money Concepts. 2. To equip learners with practical knowledge of Investment Risks, Returns, Vehicles and Strategies. 3. To impart practical knowledge of various Insurance, Retirement, Taxation and Estate Planning Investments. 4. To familiarize learners with practical knowledge of Personal Financial Planning.							
Course Learning Outcome: 1. To provide learners with an understanding of Personal Financial Planning and Time Value Money Concepts. 2. To equip learners with practical knowledge of Investment Risks, Returns, Vehicles and Strategies. 3. To impart practical knowledge of various Insurance, Retirement, Taxation and Estate Planning Investments. 4. To familiarize learners with practical knowledge of Personal Financial Planning.							
Student Learning Outcome: Provide learners with an understanding of Personal Financial Planning and Time Value Money Concepts. • Equip learners with practical knowledge of Investment Risks, Returns, Vehicles and Strategies. • Impart practical knowledge of various Insurance, Retirement, Taxation and Estate Planning Investments. • Familiarize learners with practical knowledge of Personal Financial Planning							
Month	Lectures From: To:		No. of lectures allotted	Topic, Subtopic to be covered	Exercise/ Assignme nt	ICT Tools	Reference books
JUNE -JULY	29/06/2026	04/07/2026	1	UNIT I: Basics of Personal Financial Planning and Time Value of Money Personal Financial Planning: Meaning, Definition, Benefits, Importance		Use of Smart board	. Indian Institute of Banking and Finance., (2017). Introduction to Financial Planning. Mumbai: Taxman

July	06/07/2026	11/07/2026	1	Process- old and new personal Financial Planning, Features and scope of Personal Financial Planning		Use of Smart board	. Indian Institute of Banking and Finance., (2017). Introduction to Financial Planning. Mumbai: Taxman
July	13/07/2026	18/07/2026	1	Financial Planner- Reasons for hiring a financial planner and Functions of a Financial Planner.		Use of Smart board	. Indian Institute of Banking and Finance., (2017). Introduction to Financial Planning. Mumbai: Taxman
July	20/07/2026	25/07/2026	1	Time Value of Money • Time Value of Money: Meaning, Valuation Concepts or Techniques, Compound Value Concept, Discounting or Present Value Concept		Use of Smart board	. Indian Institute of Banking and Finance., (2017). Introduction to Financial Planning. Mumbai: Taxman
July -August	27/07/2026	01/08/2026	1	UNIT II: Investment Risks, Return, Vehicles and Strategies Meaning and Definitions of Risk, Types of Investment		Use of Smart board	. Indian Institute of Banking and Finance., (2017). Introduction to Financial Planning. Mumbai: Taxman
August	03/08/2026	08/08/2026	1	Risk, Pure Risk- Types of Pure Risks, Measurement of Risk, Methods of Handling Risk,		Use of Smart board	. Indian Institute of Banking and Finance., (2017). Introduction to Financial Planning. Mumbai: Taxman
August	10/08/2026	16/08/2026	1	Assessing Risk, investing to Minimize Risk, • Modern Portfolio Theory		Use of Smart board	. Indian Institute of Banking and Finance., (2017). Introduction to Financial Planning. Mumbai: Taxman

August	17/08/2026	22/08/2026	1	Risk and Return Trade-off, Types of Investment, Expected Return of an Asset, Risk-Free and Risky Asset		Use of Smart board	. Indian Institute of Banking and Finance., (2017). Introduction to Financial Planning. Mumbai: Taxman
August	24/08/2026	29/08/2026	1	Long-term and Short-term Capital Gains, • Sources of Credit and Credit Alternatives, Credit Information Bureau Investment Vehicles: • Introduction, Investment Concerns, Small Savings Scheme, Fixed Income Instruments, Mutual Funds, Other Types of Investment Vehicles		Use of Smart board	. Indian Institute of Banking and Finance., (2017). Introduction to Financial Planning. Mumbai: Taxman
August-September	31/08/2026	05/09/2026	1	Various Loans and their Usage • Meaning of Loan, Types of Loan. Meaning of Investment Strategy, Types of Investment Strategies, Investment Strategy Considerations, Investment in Bonds, Investment in Stocks, Investment in Mutual Funds, Investment in Commodities, Future and Option		Use of Smart board	. Indian Institute of Banking and Finance., (2017). Introduction to Financial Planning. Mumbai: Taxman
September	07/09/2026	12/09/2026	1	Unit III Insurance, Retirement, Taxation and Estate Planning Insurance Planning: • Introduction, Characteristics of Insurance, Risk and Insurance, Role of Insurance, Rights of the Insurer, Rights of the Insured, Classification of Insurance,		Use of Smart board	. Indian Institute of Banking and Finance., (2017). Introduction to Financial Planning. Mumbai: Taxman
September	21/09/2026	26/09/2026	1	Insurance Products - Life Insurance, General Insurance, Fire Insurance, Motor Insurance, Marine Insurance, Medical and Health Insurance, Personal Risk Management		Use of Smart board	. Indian Institute of Banking and Finance., (2017). Introduction to Financial Planning. Mumbai: Taxman

September - October	28/09/2026	03/10/2026	1	Retirement Planning: • Meaning, Retirement Planning Money source - Employment Income, Social Security, Employer-Sponsored Retirement Plan, Current Savings and Investments, Other Sources of Funds. Types of retirement products.		Use of Smar t boar d	. Indian Institute of Banking and Finance., (2017). Introduction to Financial Planning. Mumbai: Taxman
October	05/10/2026	10/10/2026	1	Taxation Planning: • Introduction, Types of Taxes, Tax Planning and Tax Evasion, Tax Avoidance, Objectives of Tax Planning, Income and Various Heads of Income, Deductions, Tax Exemption and Computation.		Use of Smar t board	. Indian Institute of Banking and Finance., (2017). Introduction to Financial Planning. Mumbai: Taxman
October	12/10/2026	14/10/2026	1	Estate Planning: • Meaning, Need, Objectives, Steps, and Tools of Estate Planning REVISION		Use of Smar t board	. Indian Institute of Banking and Finance., (2017). Introduction to Financial Planning. Mumbai: Taxman

	Marks
Theory isa	05
Practical Isa	
Semester end exam Theory	20
Semester end exam Practical	
total	25 (theory)