

SYLLABUS
Faculty of Arts and Sciences
Turkish Language and Literature (Common Elective)

Course Code	Course Title		Credits	ECTS
OSD 131	Financial Literacy		2 (2-0-2)	3
Prerequisites:	None			
Course Language:	Turkish	Mode of Delivery:	Online	
Course Type and Level:	Common Elective / 1st Year / Fall Semester			
Instructor		Class Time	Office Hours	E-mail
Dr. Dilara DEMİREZ		Monday 18:30 – 20:30	Tuesday–Friday 10:00 - 16:00	dilarademirez@cag.edu.tr
Course Coordinator:	Dr. Dilara DEMİREZ			
Course Objective: The aim of this course is to enable students to make informed financial decisions in daily life and in their careers, to evaluate financial products and services correctly, and to gain knowledge and skills in budget management, saving, investment, and borrowing.				
Learning Outcomes	Upon successful completion of this course, the student will be able to:		Relations	
			Program Outcomes	Net Contribution
	1	Explain the concept and scope of financial literacy and evaluate its importance for individuals and society.	15,16	4,4
	2	Analyze their own income and expenses, prepare a personal budget, and engage in sustainable financial planning.	15,16	4,4
	3	Set short, medium, and long-term financial goals by applying saving and accumulation methods.	15,16	4,4
	4	Compare banking products, credit, and borrowing tools; make informed borrowing decisions.	15,16	4,4
	5	Analyze inflation, interest, and the risk-return relationship to evaluate investment instruments.	15,16	4,4
	6	Acquire basic knowledge about insurance, taxation, and legal frameworks and apply them in daily life.	15,16	4,4
	7	Develop informed financial decisions for the future within the context of behavioral finance, sustainable finance, and financial technologies.	15,16	4,4
Course Content:	This course aims to equip students with the ability to make informed financial decisions in both their daily lives and professional careers. Students will gain knowledge and skills in personal budgeting, saving, investing, borrowing, banking services, insurance, taxation, and sustainable finance. Throughout the course, theoretical knowledge is supported by applied activities; students enhance their financial awareness through case studies, group work, discussions, and individual projects.			
Weekly Course Schedule				
Week	Topic	Preparation	Teaching Method & Techniques	
1	Financial Literacy as a Basic Life Skill (Financial Knowledge, Attitudes, and Behavior)	Students complete a short survey on “My financial habits.”	Q&A, discussion, survey result sharing, small group brainstorming.	
2	Income, Expenses, and Budget Management	Students track their expenses for 1 week.	Case analysis (sample budget), preparing a student budget table.	
3	Saving and Accumulation Culture	Students write about their saving habits.	Role-play (saver vs. non-saver), group presentations, discussion.	
4	Banking Products and Digital Finance	Students list the banking services they use.	Online simulation (account opening/money transfer), application through screen sharing.	

5	Borrowing and Credit Management	Students share a borrowing/credit experience from their close circle.	Case study (comparing different credit options), table preparation, peer assessment.
6	Inflation, Interest, and Financial Decisions	Research current inflation rates.	Online calculation tools, mini-test, problem-solving, kahoot/quiz activity.
7	Investment Instruments	Students research investment tools (deposit, gold, crypto, etc.).	Virtual investment game, risk profile test, group discussion.
8	Midterm Exam		
9	Midterm Exam		
10	Financial Planning and the Life Cycle	Students write their 5-year goals.	Scenario analysis, individual writing assignment, sharing.
11	Insurance and Risk Management	Students research an insurance example from their environment.	Case study, group activity (risk-insurance matching game), discussion.
12	Tax Awareness and Legal Framework	Students research a tax type relevant to their field.	Group presentations (tax by professions), online quiz.
13	Behavioral Finance and Financial Mistakes	Students write about a financial mistake they experienced.	Group discussion, role-play (wrong investment decision), list of "common financial mistakes."
14	Sustainable Finance and Ethics	Students research an example of sustainable finance.	Debate ("Should a profitable but unethical investment be made?"), group evaluation.
15	Future Trends in Financial Literacy	Students examine Fintech examples.	Creative project (designing future financial technology), poster/presentation preparation.
16	General Review	Course summary and wrap-up.	
17	Final Exam		
18	Final Exam		

Course Resources

Textbook: Cornett M.M, Adair T.A, Nofsinger J. (2017). Finance. Ankara: Nobel Academic.

Suggested Reading:

<https://www.oecd.org/finance/financial-education/>
<https://www.worldbank.org/en/topic/financialcapability>
<https://www.imf.org/en/Topics/financial-literacy>
<https://foy.tbb.org.tr>
<https://www.fo-der.org>
<https://www.tcmb.gov.tr>
<https://www.spk.gov.tr>
<https://www.borsaistanbul.com>
<https://www.tsb.org.tr>

Assessment & Evaluation

Activity	Number	Contribution	Notes
Weekly participation and activities	10	%10	Participation, timely submission, original contribution.
Assignments and applications	3	%15	Content accuracy, timely submission, application skills.
Midterm Exam	1	%25	Multiple-choice + short-answer questions.
Final Exam	1	%50	Multiple-choice + short-answer questions.

ECTS Table

Activity	Number	Hours	Total
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Class Hours	14	2	28
Outside class study	14	1	14
Assignments	10	1	10
Midterm Exam (exam + prep)	1	20	20
Final Exam (exam + prep)	1	30	30
Total:			102
Total / 30:			102/30
ECTS Credits:			3,4