

## SYLLABUS

Faculty of Arts and Sciences

English Translation and Interpreting (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<br>18:30 – 20:30                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Tuesday–Friday<br>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.                                                                                                                                                                                                                                                                                                                                                                                                  | 9,11,12                                                    | 4,4,4                                                                                   |                  |
|                                                                                                                                                                                                                                                                                          | 2                                                                                                                                              | Analyze their own income and expenses, prepare a personal budget, and engage in sustainable financial planning.                                                                                                                                                                                                                                                                                                                                                                                               | 9,11,12                                                    | 4,4,4                                                                                   |                  |
|                                                                                                                                                                                                                                                                                          | 3                                                                                                                                              | Set short, medium, and long-term financial goals by applying saving and accumulation methods.                                                                                                                                                                                                                                                                                                                                                                                                                 | 9,11,12                                                    | 4,4,4                                                                                   |                  |
|                                                                                                                                                                                                                                                                                          | 4                                                                                                                                              | Compare banking products, credit, and borrowing tools; make informed borrowing decisions.                                                                                                                                                                                                                                                                                                                                                                                                                     | 9,11,12                                                    | 4,4,4                                                                                   |                  |
|                                                                                                                                                                                                                                                                                          | 5                                                                                                                                              | Analyze inflation, interest, and the risk-return relationship to evaluate investment instruments.                                                                                                                                                                                                                                                                                                                                                                                                             | 9,11,12                                                    | 4,4,4                                                                                   |                  |
|                                                                                                                                                                                                                                                                                          | 6                                                                                                                                              | Acquire basic knowledge about insurance, taxation, and legal frameworks and apply them in daily life.                                                                                                                                                                                                                                                                                                                                                                                                         | 9,11,12                                                    | 4,4,4                                                                                   |                  |
| 7                                                                                                                                                                                                                                                                                        | Develop informed financial decisions for the future within the context of behavioral finance, sustainable finance, and financial technologies. | 9,11,12                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 4,4,4                                                      |                                                                                         |                  |
| 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 |
|----------|--------|-------|-------|
|----------|--------|-------|-------|

|                            |    |    |        |
|----------------------------|----|----|--------|
| 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    |