|  |
| --- |
| SYLLABUSFaculty of Economics and Administrative SciencesFACULTY OF ECONOMICS AN |
| Course Code | **Course Title** | **Credits** | ECTS Value |
| IFN 103 | Financial Essentials | 3 (3-0-3) | 7 |
| Prerequisite Courses | No |
| Course Language:  | English | **Course Delivery Method:** | Face-to-face |
| Course Type and Level: | Compulsory, Undergraduate |
| Instructor's Title, Name, and Surname | **Course Hours** | **Office Hours** | Contact |
| Assist. Prof. Dr. Ayşegül KURTULGAN | 10:15-12:50 &13:25-15:45 | 14.00-15.30 | aysegulkurtulgan@cag.edu.tr |
|  Course Objectives |
| Course Learning Outcomes  | The aim of this course is to enable students to understand basic financial concepts and to develop skills in budget management, saving, investing, and conscious spending habits. | Relations |
| Program Outcomes | Net Contribution  |
| 1 | Define fundamental financial concepts (income, expense, saving, investment, debt, etc.). | 3 | 5 |
| 2 | Prepare a personal budget and analyze the balance between income and expenses. | 2,3,5,8,9 | 5,4 |
| 3 | Compare saving methods and investment instruments. | 3,5,8,9 | 3,4 |
| 4 | Evaluate the short- and long-term effects of financial decisions. | 4,5,8,9 | 2,3 |
| 5 | Make informed choices in borrowing and credit usage. | 4,5,8,9 | 3,5 |
| 6 | Assess financial products (credit card, deposit, insurance, etc.) effectively. | 3,5,8,9 | 5,4 |
| 7 | Calculate and compare effective annual interest rates. | 2,3,5,8,9 | 5,4,3 |
| Course Content: | This course aims to provide an understanding of basic financial concepts and financial mathematics principles, enabling students to make financial decisions at both personal and institutional levels. Topics include the time value of money, interest calculations, cash flows, the impact of inflation, budgeting, and financial planning. Students will learn to evaluate saving, investment, borrowing, and credit decisions consciously, and to analyze financial products comparatively. |
| Course Schedule (Weekly Plan) |
| Week | **Topic** | **Preparation** | Teaching Methods and Techniques |
| 1 | Introduction, sharing expectations about the course | Students prepare short self-introductions and expectations from the course | Lecture |
| 2 | Future Values and Compound Interest | Pre-reading: Concept of compound interest and examples | Problem-Based Learning (PBL) |
| 3 | Present Values | Pre-reading: Concept of present value | Data Analysis and Software-Supported Learning |
| 4 | Multiple Cash Flows | Pre-reading: Concept of multiple cash flows | Data Analysis and Software-Supported Learning |
| 5 | Mixed Problem Solving | Pre-studied sample questions | Problem-Based Learning (PBL) |
| 6 | Fixed Cash Flows: Perpetuities and Annuities | Annuity formulas and applications | Data Analysis and Software-Supported Learning |
| 7 | Effective Annual Interest Rates | Interest rates and calculation methods | Case Study Method |
| 8 | Quiz | Review of previous weeks | Problem-Based Learning (PBL) |
| 9 | Midterm Exam | Entire course content | Written Exam |
| 10 | Midterm Exam | Entire course content | Written Exam |
| 11 | Inflation and the Time Value of Money | Inflation and real value calculations | Flipped Classroom |
| 12 | Financial Services for Financial Planning | Concepts of financial planning | Flipped Classroom |
| 13 | Financial Institutions and Banking Services | Structure of banks and financial institutions | Case Study Method |
| 14 | Saving Plans | Saving tools and methods | Case Study Method |
| 15 | Financial Planning Process | Steps of financial planning | Case Study Method |
| 16 | Budgeting Process | Personal and corporate budgeting | Simulation and Game-Based Learning |
| 17 | Final Exam | Entire course content | Written Exam |
| 18 | Final Exam | Entire course content | Written Exam |
| Course Resources  |
| Textbook: | Brealey, R. A., Myres, S. C., Marcus, A. J. (2019). Fundamentals of Corporate Finance (10th ed.). United States of America: McGraw Hill. |
| Recommended References: | <http://www.spl.com.tr> |
| Course Assessment and Evaluation |
| Activities | **Number** | **Percentile** | Notes |
| Midterm Exam | 1 | 40% | Covers Topics 1,2,3,4,5,6 |
| Final Exam | 1 | 60% | Covers Topics 9,10,11,12,13,14,15 |
| ECTS Table |
| Content | **Number** | **Hours** | Total |
| Course Duration | 14 | 3 | 42 |
| Out-of-Class Study | 14 | 7 | 98 |
| Midterm Exam (Midterm Exam Duration + Midterm Exam Preparation) | 1 | 30 | 30 |
| Final Exam (Final Exam Duration + Final Exam Preparation) | 1 | 40 | 40 |
| Total: | 210 |
| Total / 30: | 210/30=7 |
| ECTS Credit: | 7 |

|  |
| --- |
| Past Term Achievements |
|  |  |
|  |  |
|  |  |