APPLIES TO ACADEMIC YEAR 2012/2013

SFU 0690 Personal Financial Planning and Legal Consequences I

Programme
Bachelor in Banking and Finance (SF)

Responsible for the course
Eldrid Gynnild, Dag Jørgen Hveem

Department
Department of Accounting - Auditing and Law

Term
According to study plan

ECTS Credits
15

Language of instruction
Norwegian

Introduction

Learning outcome

Prerequisites
No formal prerequisites are required.

Compulsory reading
Books:
Hveem, Dag Jørgen ... [et al.]. 2010. Personlig økonomi 2010/2011. Cappelen akademisk
Thjømøe, Hans Mathias og Erik L. Olson. 2011. Forbrukeratferd. 8. Universitetsforlaget

Other:
Annet: Fagerstrøm, Asle. 2012. Introduksjon til adferdsøkonomi, kompendium Handelshøyskolen BI. Hele komendiet er pensum.
Hveem, Dag Jørgen. 2012/2013. Privatøkonomi med jus del I: studieguide. Handelshøyskolen BI
Hveem, Dag Jørgen. red. 2012/2013. Kompendium i økonomi og jus. Handelshøyskolen BI

Recommended reading

Course outline
TThe following topics will be covered:
- family budget
- relevant private economy issues in various life phases
- financing of studies in brief
- various financial investments; bank deposits, shares, primary capital certificate, bonds, securities' fund, life annuity, pension insurance and retirement insurance with tax deduction
- introduction to basic elements in purchasing and financing of a home, which includes credit ratings, serial and annuity loans, simple interest calculation
- introduction to financial mathematics; final value and present value of specific sums, final value and present value of annuities, calculation of annuity sums for loans
- how can the bank increase customer satisfaction and loyalty

In relation to the above topics the following legal areas are covered:
- personal taxation rules
- minors, guardians, Public Guardian's Office – and the bank
- financial and legal effects of marriage and cohabitation
- right of inheritance, advancement of inheritance, inheritance duty and tax, including relevant adaptations
- benefits in the event of lapse of income; retirement pension, disability benefit, dependents' pension
- right of guarantee – an overview

- introduction to limited property rights and mortgage rights

Computer-based tools
Computer-based tools are not used in this course, but students should have access to the Internet.

Learning process and workload

Use of hours

Examination
A five-hour written individual exam concludes the course.

Examination code(s)

Examination support materials
Advanced calculator, interest table and code of laws.
Exam aids at written examinations are explained under exam information in our web-based Student handbook. Please note use of calculator.
http://www.bi.edu/studenthandbook/examaids

Re-sit examination
A makeup exam is held in connection with the next regular exam in the course.

Additional information