

# SES's L.S. RAHEJA COLLEGE OF ARTS AND COMMERCE

(AUTONOMOUS)



**BOARD OF STUDIES:** ACCOUNTANCY & FINANCE

**PROGRAMME:** BAMMC

**SEMESTER:** III

**NOMENCLATURE OF THE COURSE:** BEGINNER'S MODULE IN  
PERSONAL FINANCE

**NEP Vertical:** Open Elective (OE)

**Credit:** 02

(As Per Choice Based Credit System (under NEP 2020) with effect from the academic year 2025-2026)



<b>Programme:</b>	BACHELOR OF ARTS IN MULTIMEDIA AND MASS COMMUNICATION (BAMMC)
<b>Nomenclature of the Course</b>	BEGINNER'S MODULE IN PERSONAL FINANCE
<b>Total Marks</b>	50 marks
<b>Semester:</b>	III
<b>Academic year</b>	2025-26

### LEARNING OBJECTIVES:

- To enable identifying sources of income and personal debts, establishing a savings culture and develop techniques for monitoring personal expenses.
- To analyse investment risks, understand asset allocation strategies, and apply goal-based financial planning.
- To acquire skills for preparing personal budgets.
- To enable effective management of personal debts.

### COURSE OUTCOMES:

- Learners will be able to evaluate sources of income and personal debts.
- Learners will comprehend the importance of saving culture and financial planning.
- Learners will be able to prepare personal budgets and manage expenses.
- Learners will be able to analyse Debt finance sources and management of personal debt.

<b>Module</b>	<b>Course Content</b>	<b>Andragogy</b>	<b>No of Lectures</b>
I	<p><b>BASICS OF PERSONAL FINANCE AND INVESTMENT MANAGEMENT</b></p> <ul style="list-style-type: none"> <li>● Financial goals- Short Term Vs Long Term, Significance of Financial Planning</li> <li>● Income Generation - Understanding different sources of income (Active vs Passive Sources), Saving Culture, Monitoring personal expenses.</li> <li>● Saving culture – Importance, Techniques and means of savings, Setting Saving goals</li> <li>● Investments Analysis - Types of investment risk – Risk- Return trade off- Risk profiling of investors &amp; asset allocation (life cycle model), Asset allocation strategies(strategic, tactical, life- cycle based), Goal-based financial planning, Active &amp; passive investment strategies.</li> <li>● Basics of Portfolio and Management – Meaning, Objective, Importance, Role of managers.</li> </ul>	Presentations , Group discussion	15

II	<p><b>PERSONAL BUDGETING AND DEBT MANAGEMENT</b></p> <ul style="list-style-type: none"> <li>● Personal Budgets – Meaning, Steps to creating budgets, Methods of Budgeting (50/30/20 rule and others)</li> <li>● Managing personal debts – Types of Debts (Credit cards, Student Loans and others) Sources of borrowing personal debt, Impact of Debt, Strategies for debt management and reduction. Calculation of EMI.</li> </ul> <p>Credit Rating – Introduction, Benefits, Institutions, Regulatory framework, Credit Rating process.</p>	Presentations, Group discussion, Case studies	15
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### SUGGESTED READINGS

1. Aliche, T. "The Budgetnista." (2020). Get Good with Money. Hay House.
2. Collins, J. L. (2021). The Simple Path to Wealth. JL Collins.
3. Garcia, L. (2020). Wealth Warrior: 8 Steps for Communities of Color to Conquer the Stock Market. Mango Publishing
4. Galloway, S. (2024). The Algebra of Wealth. Penguin Press.
5. Bansal, A. (2019). Personal Finance: A Beginner's Guide to Wealth Management. Vikas Publishing House
6. Nair, R. K. (2020). Personal Finance and Investment Management. Tata McGraw- Hill Education.
7. Sundaram, K. P., & Black, G. (2023). Investment Management: A Comprehensive Guide (2nd ed.). Pearson India

## QUESTION PAPER PATTERN

### RUBRICS FOR CONTINUOUS EVALUATION

Internal Assessment (40% of 50 marks) - 20 Marks

#### (A) RUBRICS FOR CONTINUOUS EVALUATION

Sr. No.	Particulars	Marks
1	Assignment/Project	10
2	Presentation/Viva Voce	10
	Total	20

#### (B) QUESTION PAPER PATTERN FOR SEMESTER END EXAMINATION

All questions are compulsory

Question No.	Description	Total Marks
1	Practical Problem/Theory Question	12
2	A. Practical Problem/Theory Question <b>OR</b>	12
	B. Practical Problem/Theory Question	
3	Short Notes (Any 2 out of 3)	6
	TOTAL	30

The Practical problem / Theory question of 12 marks each may be split up into two smaller problems/questions carrying 6 marks each.