

## **COURSE OUTLINE**

<b>Course Code / Title</b>	:	HE4143 Household Finance
<b>Pre-requisites</b>	:	HE3003 Econometrics II
<b>No. of AUs.</b>	:	4
<b>Contact Hours</b>	:	52

### **Course Aims**

This course seeks to provide you with the knowledge and analytical skills that are required in the study of household finance. You would be able to appreciate how households make financial choices in different domains and identify common pitfalls. Consequently, you will be able to make better financial decisions and come up with ways to enhance the financial health of others.

### **Intended Learning Outcomes (ILO)**

By the end of this course, you should be able to:

1. Explain how households make financial decisions.
2. Identify behavioral biases in household financial decisions.
3. Design economic policies to improve the quality of household financial decisions.

### **Course Content**

1. Financial Literacy
2. Savings and Spending
3. Borrowing and Investing
4. Risk Management
5. Intrahousehold Decisions

### **Course Assessment**

Group Presentation:	20%
Class Participation:	10%
Research Proposal:	30%
Final Examination:	40%
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<b>Total</b>	<b>100%</b>

## Reading and References

Agarwal, S., & Chua, Y.H. (2023). Household Financial Management. World Scientific Publishing

## Course Instructors

Instructor	Office Location	Phone	Email
Dr Chua Yeow Hwee	SHHK-04-62	6790 4983	yeowhwee.chua@ntu.edu.sg

## Planned Weekly Schedule

Week	Topic	ILO	Readings/ Activities
1	Financial Literacy	1, 2	Chapter 1, 2
2	Financial Planning	1, 2	Chapter 3, 4
3	Savings	1, 2, 3	Chapter 5, 6
4	Retirement	1, 2, 3	Chapter 7, 8
5	Spending	1, 2, 3	Chapter 9, 10
6	Payments	1, 2, 3	Chapter 11, 12
7	Credit Markets	1, 2, 3	Chapter 13, 14
<b>Recess Week</b>			
8	Borrowing	1, 2, 3	Chapter 15, 16
9	Stock Market Participation	1, 2, 3	Chapter 17, 18
10	Stock Market Portfolio	1, 2, 3	Chapter 19, 20, 21
11	Housing	1, 2, 3	Chapter 22, 23, 24
12	Risk Management	1, 2, 3	Chapter 25, 26, 27
13	Gender	1, 2, 3	Chapter 28, 29, 30
*Chapters refer to the main textbook (Agarwal and Chua (2023)).			