澳 門 金 融 學 會
MACAU INSTITUTE OF FINANCIAL SERVICES

個人財務策劃基礎
Fundamentals of Personal Financial Planning

報名表 Enrollment Form

該課程已納入澳門特區政府《保險中介人持續專業培訓計劃》。

報讀課程，請選擇〔請在適當方格內 ✓〕

課程編號	課程名稱	上課日期／時間	課時／CPD 時數	截止報名	學費 (會員)	學費 (非會員)
☐ IFS-2018-13 CPD no.: INS-CPD-2018-21	個人財務策劃基礎 Fundamentals of Personal Financial Planning	2018 年 3 月 3, 10, 17 日， 15 小時 / 6 單元，逢星期六 10:00am–12:30pm & 2:00pm–4:30pm	15 小時	2 月 13 日	澳門元 1,800	澳門元 1,900

個人資料 Personal Details： ☐ 先生 Male ☐ 女士 Female

中文姓名 Name in Chinese		外文姓名 Name in Foreign Language	
出生日期 Date of birth	____ / ____ / ______ 日 D 月 M 年 Year	身份證／護照號碼 ID/Passport No.	
機構名稱 Company Name			
職位 Position		保險中介人編號 License No.	
*手提電話 Mobile No.		電郵 E-Mail	
通訊地址 Address			
學歷程度 Education Level 請選擇 please tick「✓」	☐ 小學 Primary ☐ 中學 Secondary ☐ 副學士學位 Associate Degree ☐ 學士學位 Degree ☐ 學士學位以上 Post-Graduate ☐ 其他 Other_________		

*如有需要，本會將發短訊予學生通知與課程有關事宜 IFS may send SMS to students when necessary

簽署 Signature：________________________ 日期 Date：__________________

學員編號 Student No.	________________________ (僅供澳門金融學會內部使用 For office use only)

附件 Encl.: 請附報名人身份證副本 Please attach a copy of the applicant’s Identity Card

澳門士多鳥拜斯大馬路 1-B 號東曦閣大廈地下
Av. Sidónio Pais, N°. 1-B, Edif. Tung Hei Kok, R/C - Macau
電話 Telephone： 2856 8280 傳真 Fax : 2856 9666 電郵 Email : training@ifs.org.mo

個人財務策劃基礎
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課程簡介 Course Introduction

為提升本澳金融從業員的專業水平，本課程提供個人財務策劃入門知識。完成本課程後，學員可選擇更深入研究相關課題及參與更高級的課程，以獲取專業認證。

To enhance the professional standards of financial services practitioners in Macau, this course aims at facilitating an elementary understanding of the basics of personal financial planning. On completion of this course, students may want to engage in more in-depth studies of the relevant subjects and to enrol in more advanced courses of studies leading to professional designations.

課程對象 Target Audience

本課程主要對象為年資較淺，又未曾參與其他更高級的財務策劃課程的人壽保險前線銷售人員，及負責推介人壽保險及理財產品與服務的銀行職員。

Target students of this course are individuals who have not attended other more advanced financial planning courses, including newer life insurance intermediaries and bank staff involved in offering advice to clients on life insurance products and services.

導師 Instructor

馬竹豪先生 Mr. Chris Ma 註冊財務策劃師 Certified Financial Planner (CFP)
李紀聰先生 Mr. Nelson Lee 註冊財務策劃師 Certified Financial Planner (CFP)

課程證書 Course Certificate / 持續專業培訓時數 CPD hours

出席率達 70%的學員可獲頒授課程證書及獲得持續專業培訓時數，而持續專業培訓時數將按實際出席時數計，若每節課缺席 15 分鐘或以上將扣減一小時。學員請務必每節課**準時**到達及簽到。

Students who achieve a minimum of 70% attendance will be awarded a course certificate and given CPD hours. The number of CPD hours should be the actual hours a student has attended. One hour should be deducted where a student is absent from the class for 15 minutes or more. Please arrive and sign in on time for each class.

其他課程資料 Other Course Info.

授課語言 Medium of Instruction	廣東話 Cantonese
上課地點 Venue	澳門士多鳥拜斯大馬路 1-B 號東曦閣大廈地下澳門金融學會
查詢 Enquiry	請向李先生 或 官小姐查詢，電話 8297 2626 ／2856 8280

課程內容 Course Contents

單元一：個人財務策劃
Module 1: Personal Financial Planning (2.5 hours)

Overview of personal financial planning
Financial planning obstacles
The financial planning process
Financial services professionals

單元 二：現金管理
Module 2: Money Management (2.5 hours)

Income, expenses and taxes
Levels of income and expenditure
Money management
Understanding credit

單元三：個人使用的資產及教育儲蓄策劃
Module 3: Personal Use Assets and Education Planning (2.5 hours)

Personal use assets
Education savings and investment strategies
Financial aid strategies
Students and income tax

單元四：投資產品及投資策劃
Module 4: Investment Products and Planning (2.5 hours)

Debt markets
Equity markets
Investment strategies

單元 五：退休策劃
Module 5: Retirement Planning (2.5 hours)

Overview of retirement planning
Government benefits
Private pension fund
Retirement planning process

單元六：入息稅，風險管理及遺產策劃
Module 6: Income Tax, Risk Management and Estate Planning (2.5 hours)

Income tax
Risk management and insurance
Estate planning process
Other estate planning concerns