

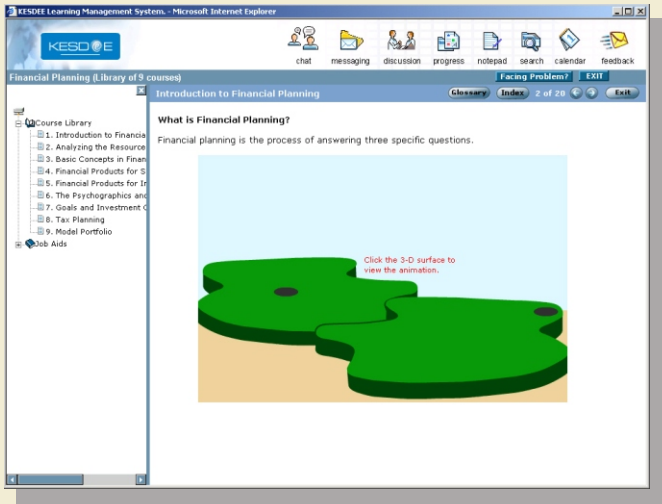
# Financial Planning

A comprehensive e-learning course on Financial Planning



## The themes of this product are:

- Know basic concepts in financial planning
- Discuss various financial products for savers and investors
- Understand various types of personalities and their financial needs
- Recognize your financial goals and achieve them
- Have better control on taxes you pay
- Build a finance portfolio suiting your needs



## Overview

This e-learning course on 'Financial Planning' is designed to help users plan their finances. Basic concepts of financial planning, goal setting, and maximizing assets are discussed. An in-depth discussion of investing strategies is provided, including various instruments suitable for both savers and investors. Also covered are the types of personalities and their investment profiles along with the various stages in the life cycle of an investor. The course also provides strategies for reducing tax burden. In the end, it provides valuable information about how to build a model portfolio that suits your risk and return profile.

## Course level: Basic to Intermediate

Library of 9 courses

Time taken for each course: 1.0 Hour

## Target Audience

The course library is for:

Individuals interested in improving their financial planning skills.

On completion of this course, you will be conversant with:

- Introduction to Financial Planning
- Analyzing the Resources of the Person
- Basic Concepts in Financial Planning
- Financial Products for Savers
- Financial Products for Investors
- The Psychographics and Life Cycle of the Investor
- Goals and Investment Objectives
- Tax Planning
- Building a Model Portfolio

## A Library of 9 Courses

### 1. Introduction to Financial Planning

- What is financial planning ?
- Three steps in financial planning process

### 2. Analyzing the resources of the person

- Elements of the Balance Sheet
- The Income and Expense Statement
- The Budget
- Why is it important to prepare budget carefully ?

### 3. Basic Concepts in Financial Planning

- The time value of money
- Diversification – 'spreading risk'
- Investment Timing

## A Library of 9 Courses

### 4. Financial Products for Savers

- Saving versus Investment
- Products options for savers
- Checking Accounts
- Savings Account
- Certificates of Deposit
- Money Market Mutual Funds
- Money Market Deposit Accounts
- U.S. Treasury Bills

### 5. Financial Products for Investors

- Products options for Investors
- Common Stock
- Bonds
- Preferred Stock
- Mutual Funds
- Real Estate
- Commodities
- Metals, Art and Collectibles

### 6. The Psychographics & Life Cycle of the Investor

- The Five Personalities
- Using the Five-Way Classification Model
- Risk/Return Trade-Offs for Investors
- Risk/Return Position at Various Life Cycle
- Stages

### 7. Goal Achievement, Investment Objectives & Investment Constraints

- Types of Goals
- Investment Objectives
- Liquidity: Real Needs and Perceived Needs

### 8. Tax Planning

- Strategies for reducing federal income tax

### 9. Model Portfolio

- Basics of Portfolio Management
- Building a Model Portfolio

## Job Aids

Financial Planning Calculators

# Available Products

## KESDEE's Off-the-Shelf e-Learning Course Libraries

Product Name	No. of Courses
1. Asset Liability Management	Library of 28 Courses
2. Liquidity Management and Contingency Funding Plan	Library of 14 Courses
3. Financial Institution Analysis - CAMELS Approach	Library of 08 Courses
4. Financial Mathematics	Library of 07 Courses
5. Global Banking Supervision	Library of 15 Courses
6. Capital Adequacy Planning (Basel I)	Library of 07 Courses
7. Basel-II-University	Library of 63 Courses
8. Operational Risk Management – Basel II	Library of 09 Courses
9. Futures and Forwards	Library of 07 Courses
10. Swaps	Library of 07 Courses
11. Options	Library of 10 Courses
12. Market Risk - Basic	Library of 08 Courses
13. Market Risk - Intermediate	Library of 08 Courses
14. Market Risk - Advanced	Library of 04 Courses
15. Value at Risk	Library of 16 Courses
16. Credit Analysis	Library of 13 Courses
17. Credit Ratings	Library of 03 Courses
18. Counter party Credit Risk	Library of 09 Courses
19. Credit Risk Modeling	Library of 06 Courses
20. Credit Derivatives	Library of 23 Courses
21. Operational Risk Management	Library of 21 Courses
22. Asset Securitization	Library of 28 Courses
23. Asset Liability Management for Insurance Companies	Library of 29 Courses
24. Anti-Money Laundering	Library of 06 Courses
25. Financial Privacy	Library of 06 Courses
26. Corporate Governance	Library of 09 Courses
27. Sarbanes-Oxley Act	Library of 12 Courses
28. Governance, Risk and Compliance	Library of 07 Courses
29. Money Markets	Library of 09 Courses
30. Fixed Income Markets	Library of 17 Courses
31. Equity Markets	Library of 10 Courses
32. Foreign Exchange Markets	Library of 09 Courses
33. Commodity and Energy Markets	Library of 03 Courses
34. CTM - Foreign Exchange Management	Library of 07 Courses
35. CTM - Treasury Analytics	Library of 05 Courses
36. CTM - Interest Rate Risk Management	Library of 04 Courses
37. CTM - Funding and Investments	Library of 05 Courses
38. CTM - Implementation	Library of 04 Courses
39. CTM - Case Studies	Library of 05 Courses
40. Understanding Financial Statements	Library of 02 Courses
41. Budgeting	Library of 05 Courses
42. Management Accounting	Library of 07 Courses
43. Financial Accounting	Library of 09 Courses
44. Mutual Funds	Library of 10 Courses
45. Financial Planning	Library of 09 Courses
46. UCP600	Library of 07 Courses
47. International Trade Services	Library of 09 Courses
48. BBM - Deposits	Library of 04 Courses
49. BBM - Advances	Library of 07 Courses
50. BBM - Marketing	Library of 03 Courses

# Available Products

## KESDEE's Off-the-Shelf e-Learning Course Libraries

Product Name	No. of Courses
51. BBM - Payment and Settlement System	Library of 02 Courses
52. BBM - Foreign Exchange Operations	Library of 03 Courses
53. BBM - Trade Finance	Library of 02 Courses
54. BBM - Book Keeping and accounting	Library of 03 Courses
55. BBM - Ancillary Services	Library of 02 Courses
56. BBM - Risk Management	Library of 03 Courses
57. BBM - Technology and Security	Library of 02 Courses
58. BBM - HRM and CSR	Library of 02 Courses
59. BBM - Retail Banking	Library of 03 Courses
60. Introduction to Bank Lending Environment	Library of 07 Courses
61. Basics of Banking	Library of 10 Courses
62. Flotation	Library of 04 Courses
63. Project Valuation	Library of 03 Courses
64. Trading Operation Controls	Library of 04 Courses
65. Economics	Library of 16 Courses
66. Estate Planning	Library of 04 Courses
67. Global Economic Crisis - Liquidity Management	Library of 07 Courses
68. Brokerage Operations	Library of 01 Course
69. Risk Analysis	Library of 05 Courses

\* CTM: Corporate Treasury Management

\* BBM: Bank Branch Management

## Certification Tutorials

1. ePRM Coach	Library of 68 Courses
2. Associate ePRM Coach	Library of 36 Courses
3. eFRM Coach for FRM Part I Exam	Library of 37 Courses
4. eCoach for the CFA® Level I Program	Library of 76 Courses

## Upcoming Products

KESDEE has the required technology platform to respond to clients training requirements in the banking and financial services industry. We offer several solutions, each developed with the guidance of creditable experts. Given below are few of the forthcoming products:

- Agricultural Finance



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