

Book 1 Booklet C3

Chapter 3 Personal Financial Planning and Investment

No. of periods	Learning objectives	Concepts / Knowledge / Skills / Values	Suggested activities	Resources
4	<ul style="list-style-type: none"> Explain what risk and return are and their relationship Identify the basic characteristics and the risk-return trade-offs of different investment products 	<ul style="list-style-type: none"> Return on investment Risk Firm-specific risk Market risk Risk averse Risk-return trade-off Bank deposits Savings deposits Term deposits Bonds Corporate bonds Government bonds Stocks Common stocks Preferred stocks Risk diversification Identify the two main types of risk Aware of the positive relationship between risk and return Understand that high risk may also lead to huge losses 	Textbook: <ul style="list-style-type: none"> Check your progress on p. 66 (P3-1 and P3-2) and p. 72 (P3-3 and P3-4) Let's Try on p. 68 (T3-1) Assessment on pp. 93–98 (MCQ 3.2, 3.7, 3.9, 3.11, 3.12 and 3.14; Short Questions 3.21a, 3.23, 3.24c&d, 3.25 and 3.26; Past Exam Questions 1.33b, 3.28, 3.30 and 3.33) 	For teachers: <ul style="list-style-type: none"> Companion Website e-Book Teaching PowerPoint Question Bank Google Forms: Pre-class Video Worksheet Google Forms: Check Your Progress Google Forms: Assessment MCQ Answers to Textbook Exercises DSE Exam Trend For students: <ul style="list-style-type: none"> Concept-checking Exercises Drilling Exercises Self-learning Video Exam Skill Video

		<ul style="list-style-type: none"> • Explain how the risk-return trade-off affects investment choices • Identify the basic characteristics and the risk-return trade-off of bank deposits, bonds and stocks • Aware of the importance of risk diversification 		
2	<ul style="list-style-type: none"> • Explain the importance of personal financial planning at different life stages 	<ul style="list-style-type: none"> • Personal financial planning • Life cycle • Young single • Just married • Married with young children • Married with older children • Pre-retirement • Retirement • Aware of the importance of personal financial planning • Identify the financial needs at different life stages 	Textbook: <ul style="list-style-type: none"> • Let's Start on p. 62 • Check your progress on p. 74 (P3-5) and p. 79 (P3-6 and P3-7) • Let's Try on p. 79 (T3-2) • Case Study: Preparing for retirement on p. 80 • Assessment on pp. 93–98 (MCQ 3.1, 3.3 and 3.17; Short Questions 3.19a, 3.20a, 3.24a&b and 3.27c; Past Exam Questions 2.31c) 	
1	<ul style="list-style-type: none"> • Describe the rights and responsibilities of individual investors and consumers of financial services 	<ul style="list-style-type: none"> • Point out the rights and responsibilities of individual investors and consumers of financial services 	Textbook: <ul style="list-style-type: none"> • Let's Try on p. 81 (T3-3 and T3-4) • Case Study: Unauthorised transactions on p. 82 • Check your progress on p. 83 (P3-8) • Assessment on pp. 93–98 (MCQ 3.4, 3.5 and 3.15; Short Questions 3.20b and 3.21b) 	

1	<ul style="list-style-type: none"> Describe the rights and responsibilities of employees and self-employed persons under the Mandatory Provident Fund System 	<ul style="list-style-type: none"> Mandatory Provident Fund (MPF) System MPF schemes MPF funds Aware of the features of the MPF System Point out the rights and responsibilities of employees and self-employed persons under the MPF System 	Textbook: <ul style="list-style-type: none"> Check your progress on p. 88 (P3-9) Assessment on pp. 93–98 (MCQ 3.6, 3.8, 3.10, 3.13, 3.16 and 3.18; Short Questions 3.19b&c, 3.22 and 3.27a&b; Past Exam Questions 3.29, 3.31 and 3.32) 	
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