

FMCS Final-term Exam Main-points (For Foreign students)

- (1) Explain the difficulties in obtaining bank loans? (Textbook P.26-28)
(2) Explain what are the costs of bank loans?
 - Case study 3 (P.43) / Case study 4 (P.44)
 - Case study 6 (P.45)
- Q2-Q4 case study answer should be written down.
- Explain what is your risk tolerance when you invest in economic depression period?
(The meaning of risk tolerance is the degree of variability in investment returns that an investor is willing to withstand.)
 - (1) Explain when determining risk, you have to consider what are the five important factors.
(2) The definition of systematic risk
(3) The definition of unsystematic risk
(4) The definition of Risk Reward level (RR)

<http://isites.nhu.edu.tw/board.php?courseID=289&f=doc&folderID=2063&cid=6199>

- Concerning about the jobs of sell-side and buy-side analysts (Textbook P.62)
(1) Describe the definition of buy-side analysts?
(2) Describe the definition of sell-side analysts ?
(3)What are differences between sell-side and buy-side analysts, you have to point out at least five differences between them?

8. Is Universal Basic Income the Answer to an Automated Future?

Write down your viewpoints after you have read this article.

<http://isites.nhu.edu.tw/board.php?courseID=289&f=doc&folderID=2063&cid=6271>

- To analyze the following question:

The advantages and disadvantages if the Business is only owned by one person?

(Sole Proprietorship question)

- To analyze the advantages & disadvantages of borrowing money for a business need from your family.**(at least five differences between them)**

- To analyze the following question:

“Our past is not easy to understand, nor is our future so easy to predict, and in both enterprises we benefit from looking beyond the superficial explanations.” Now that you had read the quote, I have the following questions to ask for you to answer, write out your viewpoints.

11-1.When a company is performing very well for the past 10 years, does that imply that it has a great and successful strategy?

11-2.If you wrote a novel and 15 publishers rejected it, does that mean your novel was terribly written?

11-3.If you use past data or some other computational approach and bought a lottery ticket and it won a big prize, does that mean your strategy was good?

11-4.Does continued success mean you are a genius or you have been successful?

11-5. A guy who has never purchased a lottery ticket in his life purchases a ticket after computing the number for a ticket and it wins him \$100 M.

- Please write out the Risk Management Process (there are eight process)

<http://isites.nhu.edu.tw/board.php?courseID=284&f=doc&folderID=2015&cid=5733>

- One of the greatest investors, Thomas Rowe Price Jr. (Textbook P.65-66)

Describe his wise investment philosophy at least five sentences.

14. How to avoid and transfer your investment and public relation risk management?

15. Write out the “Ten mistakes which can damage your business credit.” (Textbook P.35-40)

16. Describe your learning harvest or sharing your suggestions in this course.

17.What are the Differences between Gambling and Investing?

<http://isites.nhu.edu.tw/yschao/doc/5294>

18. To arrange your [Month Cash Flow-in & Flow-out Sheet](#)

Question 1. If you can earn 32,000 NTD/month, no other income, How long you can save 200,000 NTD, and this amount is preparing to make your investment portfolio.

To figure out your investment portfolio plan by drawing your portfolio figures if you have 200,000 NTD cash on hand(at least three investment items in your investment portfolio map).

19. Please explain the direction and previous preparation of your future career choice before graduation.

20. Write out the advantages and disadvantages of “internal funding” and “selling assets” ? (at least three statements of the advantages and disadvantages between “internal funding” and “selling assets” respectively)

<http://smallbusiness.chron.com/advantages-internal-funding-24209.html>