

Post-Baccalaureate 2-Year Bachelor's Degree International Program in Finance and Banking, CCU

1. Program Title: International Program in Finance and Banking (Post-Baccalaureate two-year bachelor's degree, taught in Chinese)

2. Program Features:

(1) **International Financial Professional Training:** This specialized program aims to cultivate professionals who meet the needs of the international financial markets, particularly in the areas of globalization and financial technology (FinTech). The curriculum is designed to integrate financial theory with practice and covers a wide range of international financial management and risk control skills.

(2) **Industry Cooperation and Internship Opportunities:** Through close cooperation with businesses, the program offers students real-world internship opportunities, including a year of off-campus internships during the two-year course. This model not only allows students to apply their learned knowledge in practical settings but also enhances their workplace skills and competitiveness in the job market.

(3) **Professional Skills and Personal Development:** The course emphasizes the comprehensive development of students, including skills in financial analysis, risk assessment, and practical application. Additionally, students engage in self-reflection and personal development plans throughout the learning process, which aids in self-improvement and career planning.

(4) **Diverse Curriculum Content:** The program provides a rich curriculum that includes core subjects such as financial management, international finance, derivative financial products, and financial institution management. It also incorporates emerging areas like financial data analysis and FinTech applications, meeting the diverse needs of the current financial industry.

(5) **Career Guidance and Professional Development:** The program offers comprehensive employment guidance and career development support, including career development workshops, career counseling, corporate partnership networks, and an alumni network. These resources help students establish their career paths and provide necessary industry insights and job opportunities.

3. Institution:

Chinese Culture University (CCU) / Department of Banking and Finance / Post-Baccalaureate Two-year bachelor's degree program (Fall semester 2024)

4. Curriculum Guideline:

(1) This specialized program is taught in Chinese. Curriculum includes university curriculum and internship. The first academic year will be on-campus courses to learn core professional knowledge. The second academic year will involve internship in companies to learn practical skills.

(2) 48 credits in total, including 21 credits required courses, 20 credits selective courses (first year) and 18-credits off-campus internship (second year).

	First Year		Second Year	
	First Semester	Second Semester	First Semester	Second Semester
Required Courses (credits/hours per week)	Financial Management-1(2/2) Financial Institutions Management(3/3) Banking Practice(2/2) Investment(2/2) Financial Statement Analysis(2/2)	Financial Management-2(2/2) International Financial Management(3/3) Derivative Financial Products(3/3) Financial Data Analysis(2/2)	Internship-1 (9)	Internship-2 (9)
Selected Courses (credits/hours per week)	Financial Risk Management (2/2) Securities Investment (2/2) Fund Management (2/2) Fixed Income Securities (2/2) Customer Relationship Management (2/2)	Financial Data Mining (2/2) Python for Finance Implementation (2/2) Digital Finance Wealth Management Applications (2/2) FinTech Business Model Analysis (2/2) Digital Financial Marketing (2/2)		
Credits	15	15	9	9
Total Credits	48			

5. Entry Requirement:

- (1) Test of Chinese Language Proficiency (TOCFL) must reach level A2 or above (Both listening and reading must be level A2 or above). Level B1 will be required in the second academic year.
- (2) University Grade Point Average (GPA) is above 70 out of 100 (last semester could be excluded).

6. Requirement for Graduation:

The duration of study is 2 years, including 1 year of on-campus courses and 1 year of off-campus internship. Students must fulfill a total of 48 credits to graduate, including 21-credit required courses, 9-credit selective courses, 18- credit off-campus internship.

7. Post-Graduation Employment Obligations:

The obligation period for students hired corresponds to the duration of receiving the corporate living allowance. For instance, those receiving a 2-year living allowance from the industry are obligated to work for 2 years. If student successfully passes assessments conducted by both the school and the industry, completes their academic requirements, and obtains a degree, the collaborating industries have the right to hire and provide suitable positions and salary not less than the minimum wage. The employment should align with the vacancies provided by the industry and the competency requirements for the positions as outlined below:

No.	Collaborating Company	Job/Positions		Skill Requirement
1	Mega International Commercial Bank Co., Ltd.	Clerk	5	1. Multilingual Communication Skills: Proficiency in English and other foreign languages is crucial for communication with international clients and partners. 2. International Financial

				<p>Knowledge: Understanding of international financial regulations and practices, including cross-border capital flows, foreign exchange transactions, and international credit operations, is especially important for working in banks with extensive international business.</p> <p>3. Risk Management Skills: In-depth knowledge of risk assessment and management to address various risks encountered in banking operations.</p> <p>4. Cross-cultural Communication and Adaptability: Ability to adapt to different cultural environments and communicate effectively, enhancing work efficiency and team collaboration.</p> <p>5. FinTech Applications: Familiarity with the latest applications of financial technology, such as blockchain and artificial intelligence in financial services, to enhance competitiveness.</p>
2	CTBC Bank Co., Ltd.	Clerk	5	<p>1. Customer Relationship Management: Focus on customer service and relationship maintenance, possessing excellent customer service skills and a strong customer-oriented mindset.</p> <p>2. Financial Product Sales and Marketing Skills: Knowledge of various financial products including loans, credit cards, investments, and insurance, and the ability to effectively market these products.</p>

				<p>3. Data Analysis Skills: Ability to use data analysis tools for market trend analysis, customer behavior analysis, etc., assisting in corporate strategy planning and market research.</p> <p>4. Digital Finance Skills: Proficiency in the operation and management of digital financial tools and platforms, such as mobile payments and online wealth management services.</p> <p>5. Regulatory Compliance and Internal Control: Understanding and adherence to financial regulations to protect the company from legal risks.</p>
--	--	--	--	--

8. Tuition Fee and Scholarships:

(1) Tuition and Miscellaneous Fee: Please refer to the Tuition and Miscellaneous Fees of the University for details. (<https://tuition.pccu.edu.tw/p/412-1315-15252.php?Lang=zh-tw>)

(2) Include the first and second year of National Development Fund Scholarships qualifications.

Unit	Content	Limit	Note
National Development Fund	Administrative fees for arrival in Taiwan	The maximum amount is NTD\$ 10,000.	One-time subsidy covering pre-arrival health check expenses, visa fees, and document verification fees.
	One-way flight ticket	The maximum amount is NTD\$ 9,000	One-time subsidy, the airfare is verified based on the economy class one-way ticket for the most direct route to Taiwan.
	Industry-Academia Collaboration Scholarship	<p>First Year: Tuition and miscellaneous fees are provided to students in their first year of enrollment.</p> <p>Second Year: For student who reach TOCFL A2 or above and</p>	<p>1. Subsidies will be granted based on the actual tuition and miscellaneous fees payable by students to the school, with an annual maximum subsidy of NTD\$ 100,000 (One semester maximum of NTD\$ 50,000).</p> <p>2. A maximum of two years of tuition and miscellaneous fee</p>

		after reviewing the scores and performance by the school and collaborating industry, tuition and miscellaneous fee subsidies will be awarded based on merit.	subsidies will be provided. 3.Obligations for staying in Taiwan for employment will apply based on the number of years the scholarship is received. Specifically, recipients of the scholarship for one year will have a one-year obligation to stay in Taiwan for employment, and those receiving the scholarship for two years will have a two-year obligation to stay in Taiwan for employment
University	Hua Gang Scholarship	Quota and amount: Top three in each class. (No back-up allowed) First place: NTDS\$ 8,000 Second place: NT\$ 5,000 Third place: NT\$ 2,000	1.Students in university departments and two-year in-service classes who are among the top three students in the class in terms of average academic performance in the previous semester, have a conduct score of 80 or above, and have not received any demerits or above. 2. Please refer to the Hua Gang Scholarship of the University for details. https://crbbbf.pccu.edu.tw/p/406-1203-46390,r1092.php?Lang=zh-tw

(3) Industry-Academia Collaboration Scholarship Requirement

Student who withdraws from the specialized program or fails to fulfill employment contract after graduation, the repayment principles for the scholarships as follows:

1. If the circumstances are not under student control, there is no requirement for repayment:
 - (1) Due to the operational adjustment, the original collaborating industry ceases to provide living allowance to student during their learning and student is unable to achieve additional support from other industry, leading the student's withdrawal from the specialize program.
 - (2) Due to the operational adjustment, the original collaborating company has no job

vacancies available for employment upon the student's graduation, and despite the school's efforts in providing career guidance and facilitating job placement, the student is unable to secure suitable employment opportunities.

- (3) If the collaborating company, during the student's employment period, encounters situations as specified in Article 14, Paragraph 1 of the Labor Standards Act, leading the student to terminate the contract, and despite the school's efforts in providing career guidance and facilitating job placement, the student is still unable to find a suitable company for subsequent employment.
- (4) Student's death, severe illness, or an unforeseen accident preventing them from continuing their studies or employment, a certified document issued by a teaching hospital rated at or above the level of accreditation by the Ministry of Health and Welfare, stating the student's inability to continue education or employment, or in cases where significant family upheaval due to an accident prevents the student from pursuing education or employment, as verified by the school.

2. If the circumstances are under student control, requirement for repayment:

- (1) Withdrawal from the specialized program during the academic period due to personal reasons such as applying for transfer, changing majors, absence, or returning to one's home country. Even after guidance provided by the school, if the student chooses to leave the specialized program or if the school, in accordance with its regulations, initiates withdrawal or expulsion.
- (2) Poor academic performance, failure to meet the evaluation standards set by both the school and the collaborating industry. Even after school guidance, student fails improve, and in accordance with the school regulations, the student faces withdrawal or expulsion. In such cases, the student is required to repay the previously received industry-academia scholarships.
- (3) After graduation, student chooses not to pursue employment with the collaborating industry or in the relevant industrial field, or if, after employment, the student violates company regulations leading to lawful termination of the labor contract, and after school guidance, no improvement is observed, the student is obligated to repay the received industry-academia funding.
- (4) If a student, during the employment period with the collaborating industry, does not complete the specified duration for receiving industry-academia scholarship, repayment should be made based on the proportion of the remaining months unemployed; for periods less than one month, one month's repayment is required.

9. Description of Living Allowance:

(1) Living Allowance:

Unit	Content	Limit	Note
Collaborating companies of the program	Living Allowance	During the student's academic period and before participating in the internship, the monthly	After graduation, students are obligated to seek employment in Taiwan.

		stipend is set at NTD\$ 10,000 per person.	Industries who provide subsidies have the right to prioritize the employment of these students, aiming to expedite the recruitment of the necessary mid-to-high-level talents.
	Internship Allowance	During the off-campus internship period, each person will receive a monthly internship allowance not less than the minimum wage, with overtime pay calculated separately.	

(2) Living Allowance Requirement:

Student who withdraws from the specialized program or fails to fulfill employment contract after graduation, the repayment principles for the living allowance as follows:

1. If the circumstances are not under student control, there is no requirement for repayment:
 - (1) Due to the operational adjustment, the original collaborating industry ceases to provide living allowance to student during their learning and student is unable to achieve additional support from other industry, leading the student's withdrawal from the specialize program.
 - (2) Due to the operational adjustment, the original collaborating company has no job vacancies available for employment upon the student's graduation.
 - (3) If the collaborating company, during the student's employment period, encounters situations as specified in Article 14, Paragraph 1 of the Labor Standards Act, leading the student to terminate the contract, no repayment is needed.
 - (4) Student's death, severe illness, or an unforeseen accident preventing them from continuing their studies or employment, a certified document issued by a teaching hospital rated at or above the level of accreditation by the Ministry of Health and Welfare, stating the student's inability to continue education or employment, or in cases where significant family upheaval due to an accident prevents the student from pursuing education or employment, as verified by the school.

2. If the circumstances are under student control, requirement for repayment:
 - (1) Withdrawal from the specialized program during the academic period due to personal reasons such as applying for transfer, changing majors, absence, or returning to one's home country. Even after guidance provided by the school, if the student chooses to leave the specialized program or if the school, in accordance with its regulations, initiates withdrawal or expulsion.
 - (2) Poor academic performance, failure to meet the evaluation standards set by both the school and the collaborating industry. Even after school guidance, student fails improve, and in accordance with the school regulations, the student faces withdrawal or expulsion.
 - (3) Student is not employed to the collaboration industry 3 months after graduation.
 - (4) If a student, during the employment period with the collaborating industry, does not complete the specified duration for receiving industry-academia living allowance,

repayment should be made based on the proportion of the remaining months unemployed; for periods less than one month, one month's repayment is required.

中國文化大學學士後二年制財務金融國際專班

1. 專班名稱：財務金融國際專班（學士後 2 年制學士專班，中文授課）

2. 專班特色：

- (1) **國際化金融專業培養**：本專班旨在培養符合國際金融市場需求的專業人才，特別是在全球化和金融科技（FinTech）領域。課程設計強調金融理論與實務的結合，並涵蓋廣泛的國際金融管理與風險控制技能。
- (2) **產學合作與實習機會**：專班透過與企業的緊密合作，為學生提供實際工作環境的實習機會，包括兩年課程中的一年校外實習。這種模式不僅讓學生能夠將所學知識應用於實際情境中，同時也增強了學生的職場技能和就業競爭力。
- (3) **專業技能與個人發展**：課程重視學生的全面發展，包括金融分析、風險評估和實務應用能力。此外，學生在學習過程中還會參與自我反思和個人發展計劃，這有助於學生自我提升和職業規劃。
- (4) **多元化課程內容**：專班提供了豐富的課程內容，包括金融管理、國際財務、衍生性金融商品、金融機構管理等核心科目，並結合了金融資料分析和金融科技應用等新興領域，滿足當前金融行業的多元需求。
- (5) **職業輔導與職業發展**：專班為學生提供全面的就業輔導和職業發展支持，包括職業發展工作坊、職業諮詢、校企合作網絡以及校友網絡。這些資源幫助學生建立職業路徑，並提供必要的行業洞察和就業機會。

3. 開班學校/系所/學制：

中國文化大學/財務金融學系/學士後二年制學士專班/2024 年秋季班

4. 課程規劃：

- (1) 本專班以中文為授課語言，課程規劃有專業課程與實習課程。第一學年為校內課程，學習專業核心知識；第二學年進入企業實習，學習實務技能。
- (2) 本專班課程共 48 學分，含專業必修課程 21 學分、選修課程 20 學分(第一年)、校外實習 18 學分(第二年)。

	第一年		第二年	
	第一學期	第二學期	第一學期	第二學期
必修課程 (學分/每周授 課時數)	財務管理一(2/2) 金融機構管理(3/3) 銀行實務(2/2) 投資學(2/2) 財務報表分析(2/2)	財務管理二(2/2) 國際財務管理(3/3) 衍生性金融商品(3/3) 財金資料分析(2/2)	校外實習一 (9)	校外實習二 (9)
選修課程 (學分/每周授 課時數)	金融風險管理(2/2) 證券投資(2/2) 基金管理(2/2) 固定收入證券(2/2) 顧客關係管理(2/2)	金融資料探勘(2/2) Python金融實作(2/2) 數位金融理財應用(2/2) 金融科技商業模式分析(2/2) 數位金融行銷(2/2)		
學分	15	15	9	9
總學分	48			

5. 入學資格：

- (1) 語言能力要求：學生入學前華語文能力測驗(TOCFL)基礎級(Level 2，相當於 CEFR A2)聽、讀 2 項皆須達 A2 級(含)以上。入學第 2 年需達 B1 級。
- (2) 大學學業成績 70 分以上。(最後一個學期可不計入)

6. 畢業門檻：

- (1) 修業年限 2 年(含校內課程 1 年和校外實習 1 年)，畢業學分為 48 學分，含必修 21 學分、選修 9 學分、校外實習 18 學分)。

7. 畢業後履行就業義務：

領取國發基金產學獎助金的學生，依據領取年限具有相應留臺就業年限的義務。學生如通過學校及企業評核，完成學業取得學位，合作企業具聘用權，應提供適合職缺及不低於基本薪資之待遇，留用並聘僱學生。配合企業所提供的職缺及該職缺所需的職能要求如下：

編號	專班合作企業名稱	職務需求/人數	專業能力
1	兆豐國際商業銀行股份有限公司	辦事員	5 1.多語言溝通能力：具備流利的英語及其他外語能力，對於與國際客戶和夥伴的溝通將是非常重要的。 2.國際財務知識：了解國際財務規範和實務，包括跨國資金流動、外匯交易和國際信貸業務，對於在具有廣泛國際業務的銀行工作尤為重要。 3.風險管理能力：對於風險評估和管理有深入了解，以應對銀行業務中可能遇到的各種風險。 4.跨文化溝通與適應能力：能夠適應不同文化環境並有效溝通，提升工作效率和團隊合作。 5.金融科技應用：了解金融科技的最新應用，如區塊鏈和人工智慧在金融服務中的使用，增強競爭力。
2	中國信託商業銀行股份有限公司	辦事員	5 1. 客戶關係管理：注重客戶服務與關係維護，具備優秀的客戶服務技巧和高度的客戶導向思維。 2. 金融產品銷售與市場營

			<p>銷能力：熟悉各種金融產品，包括貸款、信用卡、投資與保險等，並能有效推銷這些產品。</p> <p>3. 數據分析技能：能夠運用數據分析工具進行市場趨勢分析、客戶行為分析等，協助企業策略規劃和市場研究。</p> <p>4. 數位金融技能：熟悉數位金融工具和平台的操作和管理，如移動支付、線上理財服務等。</p> <p>5. 法規遵循和內部控制：理解和遵守金融相關法規，保護企業免受法律風險影響。</p>
--	--	--	--

8. 獎助金說明：

(1) 學雜費收費基準：請參考本校學雜費收費標準

<https://tuition.pccu.edu.tw/p/412-1315-15252.php?Lang=zh-tw>

(2) 錄取之學生，經審核通過將由國發基金提供產學獎助金。獎助金包括：

獎/補助單位	獎/補助項目	獎/補助額度上限	說明
國發基金	初次來臺之相關必要行政費用	新南向區域國家及其他國家來臺，上限新臺幣 10000 元。	採一次性補助，含來臺前健康檢查費用、簽證費用及文書驗證費用。
	單程機票	新南向區域國家上限為新臺幣 9000 元。	採一次性補助，以來臺最直接航程之經濟艙單程機票費用核實請領。
	產學獎助金	<p>第一年： 入學第一年給予學雜費補助。</p> <p>第二年： 華語文能力測驗 (TOCFL) 需達 A2 級 (含) 以上，且需通過學校與合作企業審查成績與表現後，擇優核給學雜費補助。</p>	<p>1. 依學生實際應繳交給學校學雜費給予補助，每年補助上限 10 萬元(一學期上限 5 萬元)。</p> <p>2. 最多補助 2 年學雜費。</p> <p>3. 依據領取年限具有相應留臺就業年限的義務。即領取 1 年產學獎助金者，具有 1 年留臺就業義務；領取 2 年產學獎助金者，具有 2 年留臺就業義務。</p>

本校	華岡獎學金	名額及金額： 每班前三名(不得遞補) 第一名 8,000 元 第二名 5,000 元 第三名 2,000 元	申請資格： 1.大學部與二年制在職專班之學生，同時具備下列條件者，得申請華岡獎學金：前學期學業平均成績為該班前三名(不得遞補)，且修讀本學系課程之學分須達該學期總修課學分之百分之五十者。且操行成績在 80 分以上及未受記過以上處分同學。 2.已辦理休學、退學、轉學、提前畢業(或申請後再辦理休學、退學、轉學)及延畢者，不予核給。 3.詳細資訊請參考本校華岡獎學金網頁： https://crbbbf.pccu.edu.tw/p/406-1203-46390,r1092.php?Lang=zh-tw
----	-------	--	--

(3) 學生如中途退出專班或畢業後未履約就業者，所受領之產學獎助金必須依規定之原則繳還。原則如下：

1. 屬不可歸責於學生之原因，無須繳還產學獎助金：

- (1) 原合作企業因營運調整，於學生在學期間停止提供生活津貼，又學生經學校媒合仍無法覓得其他企業願意續予補助生活津貼，致學生中途退出專班者。
- (2) 原合作企業因營運調整，於學生畢業時無職缺可聘用，又學生經學校進行就業輔導及媒合其他企業仍無法覓得適合企業聘僱者。
- (3) 合作企業於學生就業期間有勞動基準法第十四條第一項規定情形，致學生提出終止契約，又學生經學校進行就業輔導及媒合，仍無法覓得適合企業接續聘僱者。
- (4) 學生死亡、因重大疾病或意外事故不能繼續就學或就業，經衛生福利部新制醫院評鑑合格之教學醫院以上層級，開立認定無法繼續就學或就業證明者，或因事故致家庭巨變無法繼續就學或就業，經學校查證屬實者。

2. 屬可歸責於學生之原因，應繳還產學獎助金：

- (1) 就學期間因個人因素中途退出專班：如申請轉學、轉系、休學返國，經學校輔導後仍放棄繼續就讀專班、或經學校依學則退學、開除學籍等情形。
- (2) 學生學習表現不佳，未通過學校及企業評核標準，並經學校輔導後仍無改善且依學則處以退學、開除學籍等情形，學生應返還已領之產學獎助金。
- (3) 學生畢業後選擇不至合作企業或相關產業領域就業，或就業後違反公司規定被依法終止勞動契約，並經學校輔導後仍無改善者，學生應返還已領之產學獎助金。
- (4) 學生於合作企業就業期間未滿受領產學獎助金年限：應依其未就業之月數比例繳還產學獎助金；不滿一月者，以一月計。

9. 生活津貼說明：

(1)生活津貼：

獎/補助單位	獎/補助項目	獎/補助額度上限	說明
專班合作企業	生活津貼	學生就學期間，企業每月提供新台幣 10,000 元生活津貼。	畢業後即具有留臺就業義務，提供獎助津貼之企業具有優先留用聘僱學生的權利，以加速補足所需中高階人才。
	實習津貼	校外實習期間每人每月提供不低於最低薪資的實習津貼，加班費另計。	

(2)生活津貼繳還原則：

學生如因中途退出專班或畢業後未履約就業，所受領企業生活津貼之繳還原則如下：

1. 屬不可歸責於學生之原因，無須繳還生活津貼：

- (1) 企業若因營運調整，於學生在學期間停止提供學生生活津貼，屬不可歸責於學生之原因，企業不得向學生追回已請領之生活津貼。
- (2) 合作企業因營運調整，於學生畢業時無職缺可聘用。
- (3) 合作企業於學生就業期間有勞動基準法第十四條第一項規定情形，致學生提出終止契約時，學生免償還已受領之生活津貼。
- (4) 學生死亡、因重大疾病或意外事故不能繼續就學或就業，經衛生福利部新制醫院評鑑合格之教學醫院以上層級，開立認定無法繼續就學或就業證明者，或因事故致家庭巨變無法繼續就學或就業，經學校查證屬實並通報企業者，得免履行就業義務及免償還受領之生活津貼。

2. 屬可歸責於學生之原因，得於合約內容載明追回條件情況下，由企業向學生追回生活津貼：

- (1) 就學期間因個人因素中途退出專班：如申請轉學、轉系、休學返國，經學校輔導後仍放棄繼續就讀專班、或經學校依學則退學、開除學籍等情形。
- (2) 學生學習表現不佳，未通過學校及企業評核標準，經學校輔導後仍無改善，致企業不予聘用者。
- (3) 學生畢業後 3 個月內，未至合作企業就業。
- (4) 學生於合作企業就業期間未滿受領生活津貼年限：應依其未就業之月數比例償還生活津貼；不滿一月者，以一月計。