



**Universitas Negeri Surabaya**  
**Faculty of Economics and Business**  
**Islamic Economics Undergraduate Study Program**

Document Code

**SEMESTER LEARNING PLAN**

Courses	CODE	Course Family	Credit Weight			SEMESTER	Compilation Date
ISLAMIC WEALTH MANAGEMENT	6020203108	Study Program Elective Courses	T=3	P=0	ECTS=4.77	7	July 17, 2024
AUTHORIZATION	SP Developer		Course Cluster Coordinator			Study Program Coordinator	
	Dr. Ahmad Ajib Ridwan, S.Pd., M. SEI.		Clarashinta Canggih, S.E, CIFP			Dr. Ahmad Ajib Ridwan, S.Pd., M.SEI.	

Learning model	Case Studies																																																																																																				
Program Learning Outcomes (PLO)	PLO study program that is charged to the course																																																																																																				
	PLO-5 Mastering theoretical concepts in the fields of Islamic Economics, Islamic Business and Islamic Finance in general and specifically to solve problems procedurally in accordance with the scope of work.																																																																																																				
	Program Objectives (PO)																																																																																																				
	PO - 1 Have ethics and work ethic according to Sharia in managing Islamic wealth.																																																																																																				
	PO - 2 Able to master the theory of managing Islamic wealth.																																																																																																				
	PO - 3 Able to carry out sustainable self-development in managing Islamic wealth to a higher level.																																																																																																				
	PO - 4 Able to apply knowledge in managing Islamic wealth in general by utilizing science and technology.																																																																																																				
	PLO-PO Matrix																																																																																																				
	<table border="1" style="margin-left: auto; margin-right: auto;"> <tr> <td>P.O</td> <td>PLO-5</td> </tr> <tr> <td>PO-1</td> <td></td> </tr> <tr> <td>PO-2</td> <td></td> </tr> <tr> <td>PO-3</td> <td style="text-align: center;">✓</td> </tr> <tr> <td>PO-4</td> <td></td> </tr> </table>	P.O	PLO-5	PO-1		PO-2		PO-3	✓	PO-4																																																																																											
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PO Matrix at the end of each learning stage (Sub-PO)																																																																																																					
<table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th rowspan="2">P.O</th> <th colspan="16">Week</th> </tr> <tr> <th>1</th><th>2</th><th>3</th><th>4</th><th>5</th><th>6</th><th>7</th><th>8</th><th>9</th><th>10</th><th>11</th><th>12</th><th>13</th><th>14</th><th>15</th><th>16</th> </tr> </thead> <tbody> <tr> <td>PO-1</td> <td></td><td></td><td></td><td></td><td></td><td>✓</td><td>✓</td><td>✓</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> <tr> <td>PO-2</td> <td>✓</td><td>✓</td><td>✓</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>✓</td><td></td><td></td> </tr> <tr> <td>PO-3</td> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>✓</td><td>✓</td><td></td><td>✓</td><td></td><td></td><td></td><td>✓</td> </tr> <tr> <td>PO-4</td> <td></td><td></td><td></td><td>✓</td><td>✓</td><td></td><td></td><td></td><td></td><td></td><td>✓</td><td></td><td>✓</td><td></td><td>✓</td><td></td> </tr> </tbody> </table>	P.O	Week																1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	PO-1						✓	✓	✓									PO-2	✓	✓	✓											✓			PO-3									✓	✓		✓				✓	PO-4				✓	✓						✓		✓		✓	
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Short Course Description	This course will cover a variety of material, including: living a halal and thayyib lifestyle, implementing wise financial management, and saving for the present and the hereafter. There is a distinction in financial management responsibilities between the wife's position as the main breadwinner. and the husband, who also plays the role of financial manager, how the family documents assets, develops a household budget and sets priorities, family financial income flow, personal financial ratios, family wealth. management through insurance and investment risk management, as well as zakat and faraid (inheritance) represent wealth management approaches.																																																																																																				
References	Main :																																																																																																				

1. Satryo, Saptono Budi dan Siti Nurdiana. (2021). Modul UMKM Industri Halal: Manajemen Kekayaan Syariah. BSI, KNEKS, Ekonomi Syariah
2. BSI Corporate University. (2021). Buku Ajar Manajemen Kekayaan Syariah untuk UMKM.
3. Nurdin, R., & Muslina. (2017). Konsep dan Teori Manajemen Aset dalam Islam. Media Syari'ah: Wahana Kajian Hukum Islam Pranata Sosial, 19(2).
4. Choirunnisak. (2017). Konsep Pengelolaan Kekayaan dalam Islam. Islamic Banking, 3(1).
5. Amalina, Abdullah & Muhammad Junaina. (2013). Ethnical Values in Islamic Planning (Nilai-nilai Etika dalam Rancangan Keuangan Islam). Jurnal Pengurusan 38, 133-140.
6. Antonio, M. S. (2011). Ensiklopedia Leadership dan Manajemen Muhammad SAW "The Super Leader Super Manager" Bisnis dan Kewirausahaan. Jakarta: Tazkia Publishing.
7. Fajri, Rahmat. (2008). Sejarah Keuangan Islam. Jurnal Aplikasi Ilmu-ilmu Agama 9(2).

Supporters:

Supporting lecturer  
Clarashinta Canggih, S.E., CIFP.  
Dr. Maryam Bte Badrul Munir, S.Pd, M.Si.

Week-	Final abilities of each learning stage (Sub-PO)	Evaluation		Help Learning, Learning methods, Student Assignments, [ Estimated time]		Learning materials [ References ]	Assessment Weight (%)
		Indicator	Criteria & Form	Offline ( offline )	Online ( online )		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Understand well about earning a halal and thayyib living, managing money economically and economically, and saving for this world and the hereafter.	Students have a good understanding of earning a halal and thayyib living, managing money economically and economically, and saving for this world and the hereafter.	<p><b>Criteria:</b> In accordance with the assessment guidelines / rubric</p> <p><b>Form of Assessment :</b> Participatory Activities</p>	Case Study and Lecture Course 3 X 50		<p><b>Material:</b> The concept of livelihood <b>Reader:</b> Satryo, Saptono Budi and Siti Nurdiana. (2021). Halal Industry MSME Module: Sharia Wealth Management. BSI, KNEKS, Sharia Economics</p> <p><b>Material:</b> Livelihood Management Arrangements <b>Library:</b> BSI Corporate University. (2021). Sharia Wealth Management Textbook for MSMEs.</p>	4%
2	Understand well about earning a halal and thayyib living, managing money economically and economically, and saving for this world and the hereafter.	Students have a good understanding of earning a halal and thayyib living, managing money economically and economically, and saving for this world and the hereafter.	<p><b>Criteria:</b> In accordance with the assessment guidelines / rubric</p> <p><b>Form of Assessment :</b> Participatory Activities</p>	Problem-based Learning and Lecture Course 3 X 50		<p><b>Material:</b> Financial Management <b>Library:</b> BSI Corporate University. (2021). Sharia Wealth Management Textbook for MSMEs.</p> <p><b>Material:</b> Financial Management <b>Reader:</b> Choirunnisak. (2017). The Concept of Wealth Management in Islam. Islamic Banking, 3(1).</p>	4%

3	Understand well about earning a halal and thayyib living, managing money economically and saving for this world and the hereafter.	Students have a good understanding of earning a halal and thayyib living, managing money economically and saving for this world and the hereafter.	<p><b>Criteria:</b> In accordance with the assessment guidelines / rubric</p> <p><b>Form of Assessment :</b> Participatory Activities</p>	Case Study and Lecture Course 3 X 50		<p><b>Material:</b> Saving for the afterlife <b>Library:</b> <i>BSI Corporate University. (2021). Sharia Wealth Management Textbook for MSMEs.</i></p> <hr/> <p><b>Material:</b> Saving for the afterlife <b>Reader:</b> <i>Amalina, Abdullah &amp; Muhammad Junaina. (2013). Ethical Values in Islamic Planning (Ethical Values in Islamic Financial Planning). Journal of Management 38, 133-140.</i></p>	5%
4	Understand the difference in financial management between the concept of a wife who organizes and manages family finances, and the concept of a husband who, apart from being a breadwinner, is also a financial manager.	Students can understand the role of husband and wife in managing family finances	<p><b>Criteria:</b> In accordance with the assessment guidelines / rubric</p> <p><b>Form of Assessment :</b> Portfolio Assessment</p>	Case Study and Lecture Course 3 X 50		<p><b>Material:</b> 1. The concept of a wife who organizes and manages family finances; 2. The concept of a husband, apart from being a breadwinner, is also a financial manager. <b>Library:</b> <i>Choirunnisak. (2017). The Concept of Wealth Management in Islam. Islamic Banking, 3(1).</i></p> <hr/> <p><b>Material:</b> Financial Management Model <b>Library:</b> <i>BSI Corporate University. (2021). Sharia Wealth Management Textbook for MSMEs.</i></p>	3%

5	Students understand the difference in financial management between the concept of a wife who organizes and manages family finances and the concept of a husband as a breadwinner and financial manager	Understand the difference in financial management between the concept of a wife who organizes and manages family finances, and the concept of a husband who, apart from being a breadwinner, is also a financial manager.	<p><b>Criteria:</b> In accordance with the assessment guidelines / rubric</p> <p><b>Form of Assessment :</b> Participatory Activities</p>	Case Study and Lecture Course 3 X 50		<p><b>Material:</b> 1. The concept of a wife who organizes and manages family finances; 2. The concept of a husband, apart from being a breadwinner, is also a financial manager.</p> <p><b>Library:</b> <i>Choirunnisak. (2017). The Concept of Wealth Management in Islam. Islamic Banking, 3(1).</i></p> <hr/> <p><b>Material:</b> Financial management concepts</p> <p><b>References:</b> <i>Nurdin, R., &amp; Muslina. (2017). Concepts and Theories of Asset Management in Islam. Sharia Media: Forum for the Study of Islamic Law on Social Institutions, 19(2).</i></p>	5%
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6	Understand the concept of asset documentation within the family	Students are able to understand the concept of documenting assets in the family	<p><b>Criteria:</b> In accordance with the assessment guidelines / rubric</p> <p><b>Form of Assessment :</b> Portfolio Assessment</p>	Case Study and Lecture Course 3 X 50		<p><b>Material:</b> Concept of documenting assets owned by the family</p> <p><b>Reader:</b> <i>Nurdin, R., &amp; Muslina. (2017). Concepts and Theories of Asset Management in Islam. Sharia Media: Forum for the Study of Islamic Law on Social Institutions, 19(2).</i></p> <hr/> <p><b>Material:</b> Asset Documentation Model</p> <p><b>Library:</b> <i>BSI Corporate University. (2021). Sharia Wealth Management Textbook for MSMEs.</i></p> <hr/> <p><b>Material:</b> Library Asset Documentation Module : <i>Satryo, Saptono Budi and Siti Nurdiana. (2021). Halal Industry MSME Module: Sharia Wealth Management. BSI, KNEKS, Sharia Economics</i></p>	7%
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7	Determine the priority scale and prepare a household shopping budget	<p>1. Students can determine a priority scale</p> <p>2. Students can prepare a household budget</p>	<p><b>Criteria:</b> In accordance with the assessment guidelines / rubric</p> <p><b>Form of Assessment :</b> Participatory Activities</p>	Case Study and Lecture Course 3 X 50	<p><b>Materials:</b> 1. Determine the priority scale; 2. Household shopping budget</p> <p><b>Reference:</b> <i>Nurdin, R., &amp; Muslina. (2017). Concepts and Theories of Asset Management in Islam. Sharia Media: Forum for the Study of Islamic Law on Social Institutions, 19(2).</i></p> <hr/> <p><b>Material:</b> Financial Priority Scale</p> <p><b>Reader:</b> <i>Amalina, Abdullah &amp; Muhammad Junaina. (2013). Ethical Values in Islamic Planning (Ethical Values in Islamic Financial Planning). Journal of Management 38, 133-140.</i></p> <hr/> <p><b>Material:</b> Financial Priority Scale</p> <p><b>Library:</b> <i>BSI Corporate University. (2021). Sharia Wealth Management Textbook for MSMEs.</i></p>	5%
8	UTS	UTS	<p><b>Criteria:</b> In accordance with the assessment guidelines / rubric</p> <p><b>Form of Assessment :</b> Test</p>	UTS 1 X 60	<p><b>Material:</b> Material from Meeting 1 to Meeting 7</p> <p><b>Readers:</b> <i>Satryo, Saptono Budi and Siti Nurdiana. (2021). Halal Industry MSME Module: Sharia Wealth Management. BSI, KNEKS, Sharia Economics</i></p>	15%

9	Arranging financial cash flow within the family	Students are able to organize financial cash flow within the family	<p><b>Criteria:</b> In accordance with the assessment guidelines / rubric</p> <p><b>Form of Assessment :</b> Portfolio Assessment</p>	Case Study and Lecture Course 3 X 50		<p><b>Material:</b> Making financial reports (cash flow) in the family</p> <p><b>Reference:</b> <i>Shanmugam, B. &amp; Zahari, ZR (2009). A Primer on Islamic Finance. CFA Institute.</i></p> <hr/> <p><b>Material:</b> Family Cash Flow Financial Report</p> <p><b>Library:</b> <i>BSI Corporate University. (2021). Sharia Wealth Management Textbook for MSMEs.</i></p>	3%
10	Analyzing Personal Finance Ratios	<ol style="list-style-type: none"> <li>1. Students are able to analyze personal finance ratios</li> <li>2. Students are able to understand Liquidity Ratio, Debt Service Ratio, and Savings ratio</li> </ol>	<p><b>Criteria:</b> In accordance with the assessment guidelines / rubric</p> <p><b>Form of Assessment :</b> Participatory Activities</p>	Problem-based Learning and Lecture Course 3 X 50		<p><b>Material:</b> 1. Liquidity Ratio, 2. Debt Service Ratio 3. Savings ratio.</p> <p><b>References:</b> <i>Manurung, A. (2009). Successful financial planner: A complete guide. Jakarta: Grasindo.</i></p>	6%
11	Analyzing Personal Finance Ratios	<ol style="list-style-type: none"> <li>1. Students are able to analyze personal finance ratios</li> <li>2. Students are able to understand Liquidity Ratio, Debt Service Ratio, and Savings ratio</li> </ol>	<p><b>Criteria:</b> In accordance with the assessment guidelines / rubric</p> <p><b>Form of Assessment :</b> Participatory Activities</p>	Case Study and Lecture Course 3 X 50		<p><b>Material:</b> 1. Liquidity Ratio, 2. Debt Service Ratio 3. Savings ratio.</p> <p><b>References:</b> <i>Manurung, A. (2009). Successful financial planner: A complete guide. Jakarta: Grasindo.</i></p>	6%
12	Analyzing investment and insurance risk management in managing family wealth	<ol style="list-style-type: none"> <li>1. Understand investment risk management in managing family wealth</li> <li>2. Understand the role of insurance in managing family wealth</li> <li>3. Analyze investment risk management</li> </ol>	<p><b>Criteria:</b> In accordance with the assessment guidelines / rubric</p> <p><b>Form of Assessment :</b> Participatory Activities</p>	Case Study and Lecture Course 3 X 50		<p><b>Material:</b> 1. Investment risk management 2. Insurance risk management</p> <p><b>References:</b> <i>Shanmugam, B. &amp; Zahari, ZR (2009). A Primer on Islamic Finance. CFA Institute.</i></p>	5%

13	Analyzing investment and insurance risk management in managing family wealth	<ol style="list-style-type: none"> <li>1.Understand investment risk management in managing family wealth</li> <li>2.Understand the role of insurance in managing family wealth</li> <li>3.Analyze investment risk management</li> </ol>	<p><b>Criteria:</b> In accordance with the assessment guidelines / rubric</p> <p><b>Form of Assessment :</b> Participatory Activities</p>	Case Study and Lecture Course 3 X 50		<p><b>Material:</b> 1. Investment risk management; 2. Insurance risk management</p> <p><b>References:</b> <i>Shanmugam, B. &amp; Zahari, ZR (2009). A Primer on Islamic Finance. CFA Institute.</i></p>	5%
14	Analyzing wealth management in Islam through zakat and faraid (inheritance)	<ol style="list-style-type: none"> <li>1. Understanding the distribution of wealth through zakat</li> <li>2.Understand the distribution of wealth through inheritance</li> <li>3.Analyzing wealth management through zakat and inheritance</li> </ol>	<p><b>Criteria:</b> In accordance with the assessment guidelines / rubric</p> <p><b>Form of Assessment :</b> Portfolio Assessment</p>	Case Study and Lecture Course 3 X 50		<p><b>Material:</b> Management of Zakat and Faraid (inheritance)</p> <p><b>References:</b> <i>Shanmugam, B. &amp; Zahari, ZR (2009). A Primer on Islamic Finance. CFA Institute.</i></p>	7%
15	Analyzing wealth management in Islam through zakat and faraid (inheritance)	<ol style="list-style-type: none"> <li>1. Understanding the distribution of wealth through zakat</li> <li>2.Understand the distribution of wealth through inheritance</li> <li>3.Analyzing wealth management through zakat and inheritance</li> </ol>	<p><b>Criteria:</b> In accordance with the assessment guidelines / rubric</p> <p><b>Form of Assessment :</b> Participatory Activities</p>	Case Study and Lecture Course 3 X 50		<p><b>Material:</b> Management of Zakat and Faraid (inheritance)</p> <p><b>References:</b> <i>Shanmugam, B. &amp; Zahari, ZR (2009). A Primer on Islamic Finance. CFA Institute.</i></p>	5%
16		UAS	<p><b>Criteria:</b> In accordance with the assessment guidelines / rubric</p> <p><b>Form of Assessment :</b> Test</p>	UAS 1x60		<p><b>Material:</b> Lecture Meeting Materials 9 to 15</p> <p><b>References:</b> <i>BSI Corporate University. (2021). Sharia Wealth Management Textbook for MSMEs.</i></p>	15%

#### Evaluation Percentage Recap: Case Study

No	Evaluation	Percentage
1.	Participatory Activities	50%
2.	Portfolio Assessment	20%
3.	Test	30%
		100%

#### Notes

1. **Learning Outcomes of Study Program Graduates (PLO - Study Program)** are the abilities possessed by each Study Program graduate which are the internalization of attitudes, mastery of knowledge and skills according to the level of their study program obtained through the learning process.
2. **The PLO imposed on courses** are several learning outcomes of study program graduates (CPL-Study Program) which are used for the formation/development of a course consisting of aspects of attitude, general skills, special skills



and knowledge.

3. **Program Objectives (PO)** are abilities that are specifically described from the PLO assigned to a course, and are specific to the study material or learning materials for that course.
4. **Subject Sub-PO (Sub-PO)** is a capability that is specifically described from the PO that can be measured or observed and is the final ability that is planned at each learning stage, and is specific to the learning material of the course.
5. **Indicators for assessing** ability in the process and student learning outcomes are specific and measurable statements that identify the ability or performance of student learning outcomes accompanied by evidence.
6. **Assessment Criteria** are benchmarks used as a measure or measure of learning achievement in assessments based on predetermined indicators. Assessment criteria are guidelines for assessors so that assessments are consistent and unbiased. Criteria can be quantitative or qualitative.
7. **Forms of assessment:** test and non-test.
8. **Forms of learning:** Lecture, Response, Tutorial, Seminar or equivalent, Practicum, Studio Practice, Workshop Practice, Field Practice, Research, Community Service and/or other equivalent forms of learning.
9. **Learning Methods:** Small Group Discussion, Role-Play & Simulation, Discovery Learning, Self-Directed Learning, Cooperative Learning, Collaborative Learning, Contextual Learning, Project Based Learning, and other equivalent methods.
10. **Learning materials** are details or descriptions of study materials which can be presented in the form of several main points and sub-topics.
11. **The assessment weight** is the percentage of assessment of each sub-PO achievement whose size is proportional to the level of difficulty of achieving that sub-PO, and the total is 100%.
12. TM=Face to face, PT=Structured assignments, BM=Independent study.