

Subject card

Subject name and code	Personal finance - lecture, PG_00133910						
Field of study	Taxes and Tax Consultancy						
Date of commencement of studies	October 2023	Academic year of realisation of subject				2024/2025	
Education level	undergraduate studies	Subject group				Optional subject group	
Mode of study	part-time studies	Mode of delivery				at the university	
Year of study	2	Language of instruction				Polish	
Semester of study	4	ECTS credits				1.0	
Learning profile	academic	Assessment form					
Conducting unit	Katedra Bankowości i Finansów -> Faculty of Management						
Name and surname of lecturer (lecturers)	Subject supervisor		dr Adam Barembruch				
	Teachers		dr Adam Barembruch				
Lesson types	Lesson type	Lecture	Tutorial	Laboratory	Project	Seminar	SUM
	Number of study hours	10.0	0.0	0.0	0.0	0.0	10
	E-learning hours included: 0.0						
Learning activity and number of study hours	Learning activity	Participation in didactic classes included in study plan		Participation in consultation hours		Self-study	SUM
	Number of study hours	10		0.0		15.0	25
Subject objectives	The aim of the course is to familiarize the student with the theoretical and practical aspects of personal finance.						

Learning outcomes	Course outcome	Subject outcome	Method of verification
	[PiDPL3_W02] He/she knows the basic terminology and basic concepts in the field of tax law and finance, has elementary knowledge of substantive and formal tax law.	Knows the basic concepts related to personal finances Has knowledge of personal finance planning tools Knows the methods of rationalizing household income and expenses Can characterize the liquidity and solvency of a household Has basic knowledge of the process of saving, investing, crediting and insuring households	[SW4] test/exam - oral or written [SW2] presentation/project/paper/report
	[PiDPL3_U01] The graduate can use theoretical knowledge in the field of tax law, accounting and the related disciplines in order to formulate and solve complex problems that may occur in this area, especially complex validation and interpretation problems in the field of tax law, tax analysis and accounting	Is able to correctly apply concepts from the scope of personal finances Is able to obtain data for analysis of personal finances, analyze them and interpret them Is able to prepare cash flow, balance sheet and household budget and interpret them in the context of liquidity and solvency Understands credit cost measures (CKK and RRSO) Is able to indicate the differences between denominated credit and indexed foreign exchange rate credit Is familiar with simple investment strategies based on systematic payments Is able to characterize basic insurance products	[SU1] oral statement/conversation/discussion [SU2] presentation/project/paper/report [SU4] test/exam - oral or written
	[PiDPL3_U03] The graduate can communicate using specialized legal, financial and tax terminology	Can communicate using basic personal finance terminology	[SU1] oral statement/conversation/discussion [SU2] presentation/project/paper/report
	[PiDPL3_U07] He/she can plan and implement independently the need for lifelong learning	Is able to independently expand his/her knowledge of personal finances in order to make better financial decisions.	[SU2] presentation/project/paper/report [SU4] test/exam - oral or written
	[PiDPL3_K01] The graduate understands the complexity of problems occurring in the field of tax law, finance and accounting and related disciplines, and therefore is ready to assess the problems critically. He/she understands the importance of knowledge in solving cognitive and practical problems and - in case of difficulties with solving the problem independently - consulting experts in tax law, finance, accounting and related disciplines (especially scientists, expert tax advisors, lawyers dealing with disciplines other than tax law and balance sheet), and, if necessary, also expert specialists in disciplines other than legal and economic sciences	Understands the complexities of financial and tax issues related to personal finance. Is able to critically evaluate his/her knowledge and consult with experts when necessary.	[SK2] presentation/project/paper/report [SK4] test/exam - oral or written
	[PiDPL3_W04] He/she has elementary knowledge and knows the terms describing the most important economic and social phenomena, understands the basic processes taking place in market economy, understands the basic dilemmas of modern civilization	Knows the basic mechanisms of the market economy and their impact on financial decisions. Is aware of the main challenges of the modern world and their potential impact on personal finances.	[SW4] test/exam - oral or written

Subject contents	<p>Theoretical aspects of personal finance (personal finance and household finance; essence, objectives and scope of personal finance management; personal finance management tools (cash flow, balance sheet, budget); financial liquidity, solvency and bankruptcy of a household)</p> <p>Rationalization of income and expenses in a household (rationalization of cyclical and non-cyclical expenses; rationalization of income; use of a spreadsheet to rationalize income and expenses)</p> <p>Saving and investing (saving process, financial surplus and savings, direct and indirect investing; types of household investments; investing as a decision-making process, strategies based on systematic investment, income and investment risk)</p> <p>Credit (Sources of financing for households; specificity of selected sources of financing, creditworthiness and techniques for increasing it; cost of credit and methods of its measurement. Cost of credit and methods of its measurement (Using a spreadsheet to measure the cost of credit, Credit repayment schedule, APR and CKK)</p> <p>Insurance (What is insurance and how does it work?, Insurance offered by the public sector: social and health insurance, Insurance offered by the private sector: personal and property; compulsory and voluntary, How to insure yourself well, or what to look for when concluding insurance contracts: home, motor, third party liability in private life, personal accident and additional health insurance, travel insurance)</p>											
Prerequisites and co-requisites												
Assessment methods and criteria	<table border="1"> <thead> <tr> <th data-bbox="456 808 794 837">Subject passing criteria</th> <th data-bbox="794 808 1142 837">Passing threshold</th> <th data-bbox="1142 808 1479 837">Percentage of the final grade</th> </tr> </thead> <tbody> <tr> <td data-bbox="456 837 794 866">Project</td> <td data-bbox="794 837 1142 866">51.0%</td> <td data-bbox="1142 837 1479 866">30.0%</td> </tr> <tr> <td data-bbox="456 866 794 896">Test</td> <td data-bbox="794 866 1142 896">51.0%</td> <td data-bbox="1142 866 1479 896">70.0%</td> </tr> </tbody> </table>			Subject passing criteria	Passing threshold	Percentage of the final grade	Project	51.0%	30.0%	Test	51.0%	70.0%
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Project	51.0%	30.0%										
Test	51.0%	70.0%										
Recommended reading	Basic literature	Barembuch A., (2018), Zarządzanie finansami osobistymi. Teoria i praktyka., Wydawnictwo UG, Sopot.										
	Supplementary literature	<p>Barembuch A., (2014), Alternatywne strategie oparte na systematycznym inwestowaniu - ujęcie teoretyczne, Zeszyty Naukowe Uniwersytetu Szczecińskiego. Finanse. Rynki finansowe. Ubezpieczenia, (nr 65 Zarządzanie finansami w przedsiębiorstwach i jednostkach samorządu terytorialnego).</p> <p>Barembuch A., (2016), Kredyt frankowy a kredyt złotowy - perspektywa zmian cash-flow, Finanse, Rynki Finansowe, Ubezpieczenia, (nr 4 (82) Cz.2 Rynek kapitałowy i wycena przedsiębiorstw). https://doi.org/10.18276/frfu.2016.4.82/2-69</p> <p>Bogacka-Kisiel E. (red.), (2012), Finanse osobiste. Zachowania. Produkty. Strategie.</p> <p>Bywalec C., (2012), Ekonomia i finanse gospodarstw domowych, PWN, Warszawa.</p> <p>Świecka B. (red.), (2014), Współczesne problemy finansów osobistych, CeDeWu, Warszawa.</p>										
	eResources addresses	Adresy na platformie eNauczanie:										
Example issues/ example questions/ tasks being completed												
Work placement	Not applicable											

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