University of Gdańsk

Subject card

Subject name and code	Financial Consulting, PG_00154887		
Field of study	Finance and Accounting		
Date of commencement of studies	October 2024	Academic year of realisation of subject	2025/2026
Education level	undergraduate studies	Subject group	Optional subject group Subject group related to scientific research in the field of study
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	8.0
Learning profile	academic	Assessment form	
Conducting unit	Katedra Bankowości i Finansów -> Faculty of Management -> Rektor		
Name and surname of lecturer (lecturers)	Subject supervisor	dr Adam Barembruch	
	Teachers		

Lesson types							
	Lesson type	Lecture	Tutorial	Laboratory	Project	Seminar	SUM
	Number of study hours	20.0	20.0	12.0	0.0	0.0	52
	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	52	30.0	118.0	200

Subject objectives	Providing students with knowledge on credit and insurance consulting

Learning outcomes	Course outcome	Subject outcome	Method of verification
	[FiRL3_K03] Communication: - is able to present his view, issue in a way that others can understand - boldly (but thoughtfully) expresses his opinion, is not afraid to ask questions - is able to culturally participate in discussions - is able to give constructive criticism.	Presents and recommends solutions in the field of financial advising.	[SK1] oral statement/conversation/discussion [SK2] presentation/project/paper/report [SK4] test/exam - oral or written
	[FiRL3_U01] The student understands and can correctly interpret complex economic phenomena in finance and accounting, and other social sciences. The student understands and can explain the content of announcements of economic institutions, articles published in the daily press and journals in the field of finance (excluding scientific journals). The student correctly applies concepts of social sciences.	Correctly interprets phenomena related to financial advising.	[SU1] oral statement/conversation/discussion [SU2] presentation/project/paper/report [SU4] test/exam - oral or written
	[FiRL3_K05] Responsibility: - meets deadlines - is able to properly identify priorities for the implementation of the task set by him - consistently strives to achieve the set goal - is able to work systematically and independently - observes the rules and norms of social coexistence.	Meets deadlines and is organized.	[SK2] presentation/project/paper/report [SK4] test/exam - oral or written
	[FiRL3_W08] The student knows the principles of evaluating projects in the field of finance (profitability of investment projects, assessment of the financial situation of the organization, risk assessment, threat of bankruptcy).	Understands the principles of investment evaluation, considering both the rate of return and the associated risk.	[SW4] test/exam - oral or written [SW1] oral statement/conversation/discussion [SW2] presentation/project/paper/report
	[FiRL3_W02] The student has advanced knowledge of various types of economic structures and institutions and changes in them, in particular: banking system, insurance system, taxation system, financial markets, organization of the public finance system and the private sector. The student knows the interrelationships between these structures and social institutions on a national and international scale.	Has advanced knowledge of the banking system, insurance, and financial markets.	[SW4] test/exam - oral or written [SW1] oral statement/conversation/discussion [SW2] presentation/project/paper/report
	[FiRL3_U03] The student can properly analyse the causes, course and effects of specific processes and phenomena in finance and accounting, using advanced theories and relevant social sciences methods. Can identify stakeholders of processes and phenomena from the disciplines of management and quality sciences and economics and finance.	Is able to analyze the causes, course, and consequences of various events in the insurance and financial markets in the context of financial advising.	[SU1] oral statement/conversation/discussion [SU2] presentation/project/paper/report [SU4] test/exam - oral or written

Course outcome	Subject outcome	Method of verification
[FiRL3_U06] The student uses the acquired knowledge to resolve dilemmas arising in professional work. The student is able to solve advanced problems in finance and accounting that arise in business practice: - compare financial instruments, - evaluate the profitability of the enterprise, - evaluate the financial position of the organization against the industry, - propose appropriate solutions to tax problems, - identify and select appropriate risk management methods, - construct an enterprise insurance protection program, - select sources of financing for the organization, - construct an appropriate accounting/control system.	Utilizes acquired knowledge to resolve dilemmas related to financial advising.	[SU1] oral statement/conversation/ discussion [SU2] presentation/project/paper/ report [SU4] test/exam - oral or written
[FiRL3_K01] Self-development: - understands the need for development and lifelong learning - is able to supplement and improve the acquired knowledge and skills - knows his strengths and weaknesses, sets ambitious goals to the best of his ability - knows how to accept failure and admit mistakes.	Understands the need for self-improvement and continuous learning in the field of financial advising.	[SK1] oral statement/conversation/ discussion [SK2] presentation/project/paper/ report
[FiRL3_W07] The student has advanced knowledge of norms and rules (legal, organizational, moral and ethical) in finance and accounting. Knows and understands the concepts and principles of industrial property protection and copyright law.	Has advanced knowledge of the norms and regulations governing the financial advisory market.	[SW4] test/exam - oral or written [SW1] oral statement/ conversation/discussion [SW2] presentation/project/paper/ report

Subject contents	LECTURE Credit Area • Credit analysis - Credit documentation, Creditworthiness of individual clients, Creditworthiness of institutional clients, Credit information databases used in credit analysis • Techniques for increasing credit capacity from the perspective of the bank, advisor, and borrower • Mortgage banking and mortgage loans • Debt management (bank and client perspective) • Securing mortgage loan repayment • Credit abuse and fraud Insurance Area: • Life insurance (Section I) - idea, characteristics, theoretical foundations • Other personal insurance and property insurance (Section II) - idea, characteristics, theoretical foundations • Distribution channels and methods of selling insurance products • Bancassurance - bank distribution channel for insurance products • Insurance abuse and fraud Investment Area: • Legal aspects of investment advice • Investment products and services • Building and managing an investment portfolio EXERCISE CLASSES Credit Area • Practical aspect of debt management (bank and client perspective) • Practical aspect of securing mortgage loan repayment from the client's perspective • Prevention and identification of credit abuse and fraud • Insurance Area: • Product design, distribution, and sales techniques for life insurance (Section I). • Product design, distribution, and sales techniques for other personal insurance and property insurance (Section II) • Methods and techniques of selling insurance products - practical aspect (workshops). • Practical aspect of insurance distribution in the Bancassurance channel - business case. • Prevention and identification of insurance abuse and fraud Combined Area: • Management of sales of insurance, credit, and investment products. • Focus on quality and profitability. Sales ethics. • Customer service. Ethics in advisory activities. • Conducting sales conversations with clients. • Examining customer experience. • Prevention and identification of investment abuse and fraud LABORATORIES • Credit analysis - Practical analysis of credit documentation, Practical analysis of credit applications from individual clients, Practical analysis of credit applications from institutional clients, Practical verification of information contained in eCEiDG, eKRS, eKW, Geoportal • Practical aspect of techniques for increasing credit capacity from the perspective of the bank, advisor, and borrower • Selection and analysis of mortgage loans - practical aspect • Practical aspects of investment advice (appropriateness and suitability tests - MIFID) • Investment products and services, e.g., Robo-advisory. • Practical aspects of building and managing an investment portfolio
Prerequisites and co-requisites	Knowledge of basic concepts in banking, finance and insurance.
Assessment methods and criteria	see table below

Subject passing criteria	Passing threshold	Percentage of the final grade
Test	51.0%	25.0%
Project	51.0%	25.0%
Final exam	51.0%	50.0%

Recommended reading	Basic literature	Pisarewicz P., Gierusz A, KowalczykRólczyńska P, Pobłocka A, Produkty ubezpieczeniowe, Wydawnictwo UG 2020. Barembruch A., Zarządzanie finansami osobistymi. Teoria i praktyka. Wydawnictwo Uniwersytetu Gdańskiego, Gdańsk, 2018. RonkaChmielowiec W. (red.), Ubezpieczenia, C.H.Beck, Warszawa 2016 IwaniczDrozdowska (red.), Ubezpieczenia, Wydawnictwo PWE 2018 Waliszewski K., Doradztwo finansowe w Polsce. Wydanie III zmienione i aktualnione, CeDeWu, Warszawa 2018
	Supplementary literature	Rekomendacje Komisji Nadzoru Finansowego, www.knf.gov.pl, Rekomendacje dla banków i zakładów ubezpieczeń. M. Zaleska, Świat Bankowości, Difin, Warszawa 2018 Ostrowska E., Portfel inwestycyjny klasyczny i alternatywny. Wydanie 2. C.H.Beck, Warszawa 2014. Kujawa S., Nowelizacja Rekomendacji S z dnia 3 grudnia 2019 roku perspektywa zmian dla banków, klientów i znaczenie dla systemu finansowego w Polsce. W: Zarządzanie finansami: narzędzia i kluczowe wyzwania / Zarzecki Dariusz (red.), 2021, Szczecin, Wydawnictwo Naukowe Uniwersytetu Szczecińskiego, s.258267. Kujawa S., Robo-doradztwo. Profesjonalna budowa i zarządzanie portfelem inwestycyjnym. Studia Prawno-Ekonomiczne 2021, Wydawnictwo UŁ, Łódź 2021, s. 201-226.
	eResources addresses	Adresy na platformie eNauczanie:
Example issues/ example questions/ tasks being completed		
Work placement	Not applicable	

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