University of Gdańsk

Subject card

Subject name and code	Finance and Banking, PG_00156811		
Field of study	Finance and Accounting		
Date of commencement of studies	October 2024	Academic year of realisation of subject	2024/2025
Education level	undergraduate studies	Subject group	Obligatory subject group in the field of study Subject group related to scientific research in the field of study
Mode of study	full-time studies	Mode of delivery	at the university
Year of study	1	Language of instruction	Polish
Semester of study	2	ECTS credits	7.0
Learning profile	academic	Assessment form	
Conducting unit	Katedra Bankowości i Finansów -> Faculty of Management		
Name and surname of lecturer (lecturers)	Subject supervisor	dr Kamila Stańczak	
	Teachers		

Lesson types	Lesson type	Lecture	Tutorial	Laboratory	Project	Seminar	SUM
	Number of study hours	30.0	45.0	0.0	0.0	0.0	75
	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	75	14.0	86.0	175

Subject objectives	Providing students with knowledge about the nature, principles and role of finance and banking in the modern economy.

Learning outcomes	Course outcome	Subject outcome	Method of verification
	[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.	The student correctly interprets phenomena and processes in the area of making financial decisions in entities that are differentiated in terms of their subjectivity. Knows and uses concepts related to finance.	[SU1] oral statement/conversation/ discussion [SU2] presentation/project/paper/ report [SU4] test/exam - oral or written [SU5] implementation of a problem task [SU8] observation of student's independent or team work
	[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 legal, organizational and ethical aspects of the functioning of various economic entities (including public finance sector entities) in terms of their finances and accounting.	[SW4] test/exam - oral or written [SW1] oral statement/ conversation/discussion [SW2] presentation/project/paper/ report [SW5] implementation of a problem task
	[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.	Is able to present his/her views on finance-related issues in a way that is understandable to others, is not afraid to ask questions, actively participates in discussions, and is able to express constructive criticism of the issues being discussed.	[SK1] oral statement/conversation/ discussion [SK5] implementation of a problem task [SK8] observation of student's independent or team work
	[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 lifelong development and learning, with particular emphasis on knowledge of the financial aspects of the functioning of various entities.	[SK1] oral statement/conversation/ discussion [SK8] observation of student's independent or team work
	[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.	Uses acquired knowledge to resolve dilemmas arising in professional work. Is able to solve advanced problems in the field of finance and accounting arising in business practice in public and private entities, taking into account the specificity of their operations, the diversity of goals and conditions of operation. Is able to select financial management tools to the specificity of a given entity.	[SU1] oral statement/conversation/ discussion [SU2] presentation/project/paper/ report [SU4] test/exam - oral or written [SU5] implementation of a problem task
	[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 properly analyze the causes, course and effects of specific processes and phenomena in the field of finance and accounting, using financial theories. Is able to identify stakeholders of processes and phenomena related to making financial decisions.	[SU1] oral statement/conversation/ discussion [SU2] presentation/project/paper/ report [SU4] test/exam - oral or written [SU5] implementation of a problem task [SU8] observation of student's independent or team work

	Course outcome	Subject outcome	Method of verification
	[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 entities from specific sectors of the financial market and operating in: the banking system, insurance system, tax system, public finance system and the private sector.	[SW4] test/exam - oral or written [SW1] oral statement/ conversation/discussion [SW2] presentation/project/paper/ report [SW5] implementation of a problem task
	[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).	Knows the principles of evaluating projects in the field of finance, their specificity and the possibility of application in a specific decision-making process.	[SW4] test/exam - oral or written [SW1] oral statement/ conversation/discussion [SW2] presentation/project/paper/ report
	[FiRL3_K04] Integrity: - abides by business ethics - respects the law - is objective, is able to recognize conflicts of interest - correctly identifies and resolves dilemmas related to the practice of the profession.	The student knows and applies ethical principles, is able to recognize conflicts of interest, especially in the area of corporate finance, and correctly resolves dilemmas and disputes in this area.	[SK1] oral statement/conversation/ discussion [SK8] observation of student's independent or team work

Subject contents	Introduction to finance. Functions of finance. Differences between public and private finances. The concept, forms and functions of money, money demand and money supply. Money and time. The interest rate as the price of money and its determinants. Financial economy and monetary settlements. Fiscal policy and monetary policy. The financial system and financial institutions. The concept and scope of public finance. Public finance system. Budget economy and budget system. State budget. Types of public revenues and factors shaping them. The concept, types and functions of public expenditure. Budget deficit and public debt - essence, types, causes of occurrence. Debt crisis and financial crisis. Issues of budget balance and public debt. Case study - selected EU countries. Income, expenditure and debt of local government units. Issues of obtaining budget funds in the context of public tasks carried out by the local government level. Issues of budget balance and debt limits. Commercial banking. Commercial banking. Lending and creditworthiness. Payments and payment cards. Banks and their role in mobilizing savings. Consumer protection in the financial services market. Two-tier banking system. Banking system stability and financial safety net. Introduction to corporate finance. Financial and non-financial objectives of enterprises and company value. The role and importance of the financial director in an enterprise. Types and criteria for making financial decisions in an enterprise. Relationships between an enterprise and its environment. Classification and legal forms of enterprises and possibilities of obtaining sources of financing. Sources of financing for operational and investment activities of enterprises. Enterprise life cycle and sources of financing.
Prerequisites and co-requisites	Basics of microeconomics (utility theory, fixed, variable, total costs, marginal cost).Basics of financial mathematics (interest calculation, sequences).Basics of accounting (financial statement layout).

Assessment methods and criteria

Subject passing criteria	Passing threshold	Percentage of the final grade
final project	51.0%	20.0%
written test	51.0%	80.0%

Recommended reading	Basic literature	Begg D., Fischer S., Dornbusch R., Ekonomia. Makroekonomia, PWE, Warszawa 2003 i nowsze Samuelson P.A., Nordhaus W.D., Ekonomia. Tom 2, PWN, Warszawa 2004 i nowsze M. Dynus, B. Kłosowska, P. Prewysz-Kwinto, Zarządzanie finansami przedsiębiorstwa Wyd. TNOiK Toruń 2006 B. Pomykalska, P. Pomykalski: Analiza finansowa przedsiębiorstwa; Wyd. PWN Warszawa 2007 A.Cwynar, W. Cwynar, Kreowanie wartości spółki poprzez długoterminowe decyzje finansowe. Polska Akademia Rachunkowości, Warszawa-Rzeszów 2007 P. Karpuś [red.], Zarządzanie finansami przedsiębiorstw. Wyd. UMC-S, Lublin 2006 J. Czekaj, Z. Dresler, Zarządzanie finansami przedsiębiorstw- podstawy teorii. PWN, Warszawa 1998 A. Damodaran, Finanse korporacyjne. Teoria i praktyka. Wyd. Onepress, Warszawa 2007
	Supplementary literature	M. Szczepaniec, Makroekonomia. Przewodnik, Wyd. UG, Gdańsk 2014 S.A. Ross, R.W. Westerfield, B.D. Jordan: Finanse Przedsiębiorstw; Wyd. ABC Warszawa 1999 R. Machała, Zarządzanie finansami i wycena firmy. Wyd. Unimex , Wrocław 2008
	eResources addresses	Adresy na platformie eNauczanie:
Example issues/ example questions/ tasks being completed		
Work placement	Not applicable	

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