

Subject card

Subject name and code	Financial Advice and Sales Techniques, PG_00157124						
Field of study	Finance and Accounting						
Date of commencement of studies	October 2024		Academic year of realisation of subject			2025/2026	
Education level	postgraduate 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	part-time studies		Mode of delivery			at the university	
Year of study	2		Language of instruction			Polish	
Semester of study	3		ECTS credits			5.0	
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	8.0	10.0	0.0	0.0	0.0	18
	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	18		30.0		77.0	125
Subject objectives	Introducing students to the essence, determinants, and areas of financial advising from both a microeconomic perspective (financial planning) and a macroeconomic perspective (the financial advisory market). Familiarization with and understanding of selected sales techniques used by financial intermediaries.						

Learning outcomes	Course outcome	Subject outcome	Method of verification
	[FiRMU2_W07] The student knows in detail the principles of project evaluation of finance and accounting (profitability of investment projects, assessment of the financial situation of the organization, risk assessment, threat of bankruptcy). The student can identify risks associated with the activities of the organization and correctly determine their consequences and methods of mitigation with the skillful use of theoretical knowledge using a specific research method.	The student understands what the work of a financial advisor involves and how the financial advisory market is organized The student knows how to identify the advantages and risks of using the services of financial advisors from the point of view of different stakeholder groups (transaction costs, moral hazard) The student is able to indicate the basic business models of financial intermediaries The student understands what the remuneration model based on the bonus bank is The student is able to conduct an analysis of the personal financial situation (needs, goals) and evaluate selected financial products (savings, credit, investment, insurance) based on the adopted assessment criteria	[SW4] test/exam - oral or written [SW1] oral statement/conversation/discussion [SW2] presentation/project/paper/report
	[FiRMU2_K03] Communication: - the student can present his/her view/ issue in a way that others can understand, - courageously (but prudently) expresses his opinion, is not afraid to ask questions, - can participate culturally in the discussion, - can give constructive criticism, - can communicate on specialized topics in finance and accounting with a diverse audience.	The student is able to use the language of persuasion and other techniques to improve communication.	[SK1] oral statement/conversation/discussion [SK2] presentation/project/paper/report
	[FiRMU2_U08] The student has an in-depth ability to prepare typical written works, oral speeches, and presentations in Polish concerning specific issues in finance and accounting using basic theoretical approaches and various sources of information.	Able to prepare written materials, presentations and oral presentations tailored to clients' financial advice needs	[SU1] oral statement/conversation/discussion [SU2] presentation/project/paper/report
	[FiRMU2_U06] The student creatively uses the acquired knowledge in various scopes and forms to solve problems in finance and accounting that arise in business practice. The student knows the limitations of the usefulness of the applied knowledge.	He uses his knowledge in a creative way, searching for solutions in the area of financial consulting.	[SU1] oral statement/conversation/discussion [SU2] presentation/project/paper/report [SU4] test/exam - oral or written
	[FiRMU2_W03] The student has an expanded knowledge of man as an entity that creates economic structures and the motives of his actions.	Has extensive knowledge of human motivation and behavior in the context of sales psychology	[SW4] test/exam - oral or written [SW1] oral statement/conversation/discussion [SW2] presentation/project/paper/report
	[FiRMU2_K01] Self-improvement: - understands the need for development and lifelong learning, - inspires others to learn, - is able to supplement and improve the acquired knowledge and skills, expanded by the interdisciplinary dimension, - knows his strengths and weaknesses, sets ambitious goals to the best of his ability, - knows how to reconcile with failure, admit to a mistake.	Understands the need to supplement knowledge in order to better understand the market and customer needs	[SK2] presentation/project/paper/report [SK4] test/exam - oral or written
	[FiRMU2_W06] The student has in-depth knowledge of norms and rules (legal, organizational, moral and ethical) in finance and accounting. The student knows and understands the concepts and principles of industrial property protection and copyright law.	Possesses knowledge of legal, ethical and organizational standards regulating the activities of financial advisors.	[SW4] test/exam - oral or written

Subject contents	FINANCIAL ADVICE		
	1.Theoretical aspects of financial intermediation and advice		
	2.Development of financial advice institutions in Poland		
	3. Intermediary remuneration systems and moral hazard		
	4.Practical aspects of financial advice		
	5.Consumer protection in the financial advice market		
	SALES TECHNIQUES		
	1. Prospecting		
	2. Sales meeting and product presentation		
	3. Dealing with objections		
4. Closing the sale			
5. Consumer rights, pyramid schemes			
Prerequisites and co-requisites	Knowledge of basic concepts in banking, finance and insurance.		
Assessment methods and criteria	Subject passing criteria	Passing threshold	Percentage of the final grade
	Project	51.0%	20.0%
	Test	51.0%	30.0%
	Final exam	51.0%	50.0%
Recommended reading	Basic literature	Waliszewski K., (2010a), Doradztwo finansowe w Polsce, CeDeWu, Warszawa.	
		Barembuch A., (2018), Zarządzanie finansami osobistymi. Teoria i praktyka., Wydawnictwo UG, Sopot.	
		Nassalski P., (2000), Techniki sprzedaży ubezpieczeń: poradnik agenta, Poltext, Warszawa.	
		Nassalski P., (2002), Sprzedaż ubezpieczeń: kurs mistrzowski, Poltext, Warszawa.	
		Zatwarnicka-Madura B., (2005), Techniki sprzedaży osobistej, Wydaw. Fachowe CeDeWu, Warszawa	

	Supplementary literature	Barembuch A., (2011), Hazard moralny w działalności pośredników finansowych, Prace i Materiały Wydziału Zarządzania Uniwersytetu Gdańskiego, (nr 4/5). Bywalec C., (2012), Ekonomia i finanse gospodarstw domowych, PWN, Warszawa. Gostomski E., Barembuch A., Lepczyński B., Penczar M., (2006), Biznes i ryzyko na rynku consumer finance w Polsce: [raport IBnGR sporządzony dla Konferencji Przedsiębiorstw Finansowych z siedzibą w Gdańsku, CeDeWu, Warszawa. Gostomski E., Barembuch A., Lepczyński B., Penczar M., (2007), Pośrednictwo kredytowe w Polsce: podręcznik dla praktyków, CeDeWu, Warszawa. Podedworna-Tarnowska D., (2010), Doradztwo finansowe w Polsce. Niezależność i obiektywizm czy komercyjne pośrednictwo?, Zeszyty Naukowe Uniwersytetu Szczecińskiego. Finanse . Rynki finansowe. Ubezpieczenia, (nr 26). Sarnowski K., (2012), Zarządzanie finansami osobistymi w polskich instytucjach pośrednictwa finansowego, Zeszyty Naukowe Akademii Morskiej w Gdyni, nr 72. Świecka B. (red.), (2014), Współczesne problemy finansów osobistych, CeDeWu, Warszawa. Waliszewski K., (2010b), Pośrednictwo kredytowe w Polsce, CeDeWu, Warszawa. Barembuch A., (2014), Trend i jego graficzna prezentacja w procesie szacowania wartości nieruchomości w podejściu porównawczym, Zarządzanie i Finanse, (nr 1). Batko A., (2006), Sztuka perswazji: czyli język wpływu i manipulacji w praktyce, Wydawnictwo Helion, Gliwice. Hogan K., (2007), Nauka perswazji czyli Jak w 8 minut postawić na swoim, (J. Grabiak (tłum.)), Rebis, Poznań.
	eResources addresses	Adresy na platformie eNauczanie:
Example issues/ example questions/ tasks being completed		
Work placement	Not applicable	

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