

Subject card

Subject name and code	Personal finance - lecture, PG_00133743						
Field of study	Taxes and Tax Consultancy						
Date of commencement of studies	October 2025		Academic year of realisation of subject		2026/2027		
Education level	Bachelor's studies		Subject group		Optional subject group		
Mode of study	full-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		credit		
Conducting unit	Department of Banking and Finance -> Faculty of Management -> Rector						
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	15.0	0.0	0.0	0.0	0.0	15
	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	15		0.0		10.0	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		
Subject contents	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) 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) 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) 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) 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)						
Prerequisites and co-requisites							

Assessment methods and criteria	Subject passing criteria	Passing threshold	Percentage of the final grade
	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	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). 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 Bogacka-Kisiel E. (red.), (2012), Finanse osobiste. Zachowania. Produkty. Strategie. Bywalec C., (2012), Ekonomika i finanse gospodarstw domowych, PWN, Warszawa. Świecka B. (red.), (2014), Współczesne problemy finansów osobistych, CeDeWu, Warszawa.	
	eResources addresses		
Example issues/ example questions/ tasks being completed			
Work placement	Not applicable		

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