University of Gdańsk

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	e-learning
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: 15.0

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

<table>
<tr><td>Assessment methods and criteria</td><td colspan="2"><table>
<tr><th>Subject passing criteria</th><th>Passing threshold</th><th>Percentage of the final grade</th></tr>
<tr><td>Project</td><td>51.0%</td><td>30.0%</td></tr>
<tr><td>Test</td><td>51.0%</td><td>70.0%</td></tr>
</table></td></tr>
<tr><td rowspan="2">Recommended reading</td><td>Basic literature</td><td>Barembruch A., (2018), Zarządzanie finansami osobistymi. Teoria i praktyka., Wydawnictwo UG, Sopot.</td></tr>
<tr><td>Supplementary literature</td><td>Barembruch 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).

Barembruch 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.</td></tr>
<tr><td></td><td>eResources addresses</td><td></td></tr>
<tr><td>Example issues/ example questions/ tasks being completed</td><td colspan="2"></td></tr>
<tr><td>Work placement</td><td colspan="2">Not applicable</td></tr>
</table>

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