

Subject card

Subject name and code	Economic psychology, PG_00148622						
Field of study	Psychology						
Date of commencement of studies	October 2025		Academic year of realisation of subject		2027/2028		
Education level	uniform Master's studies		Subject group		Obligatory subject group in the field of study Humanistic-social subject group		
Mode of study	full-time studies		Mode of delivery		at the university		
Year of study	3		Language of instruction		Polish		
Semester of study	6		ECTS credits		3.0		
Learning profile	academic		Assessment form		exam		
Conducting unit	Division of Economic Psychology and Organisational Psychology -> Institute of Psychology -> Faculty of Social Sciences -> Rector						
Name and surname of lecturer (lecturers)	Subject supervisor		dr Blanka Kondratowicz				
	Teachers						
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		10.0		60.0	85
Subject objectives	The aim of the course is to enrich and broaden the knowledge of financial psychology, to present the consequences of the dualistic nature of money, the diversity of motives related to saving, insurance, debt and paying taxes, the role of emotions in financial handling behaviour.						

Learning outcomes	Course outcome	Subject outcome	Method of verification
	[PSYCHJ5_U07] He/she has in-depth skills of observing, diagnosing, rationally assessing complex psychological situations and analysing motives and patterns of human behaviour.	The student has the ability to identify the psychological mechanisms underlying financial behaviour, differentiate between economic and psychological approaches to the analysis of saving, insurance economic and psychological approaches to the analysis of saving, insuring, to analyse saving, insuring, indebtedness and paying taxes. of handling finances, is able to identify risks associated with handling different forms of money.	[SU4] test/exam - oral or written
	[PSYCHJ5_K07] He/she is sensitive to social and psychological problems, he/she is ready to communicate and cooperate with the environment, including people who are not specialists in a given field, and to actively participate in groups and organizations implementing psychological activities.	The student gains an awareness of the varied determinants of money-handling behaviour, and develops the ability to critically analyse their own and others' proposals.	[SK4] test/exam - oral or written
	[PSYCHJ5_K01] He/she has deeper awareness of the level of his/her knowledge and skills, he/she understands the need for continuous personal and professional development.	The subject allows the student to acquire knowledge about the psychology of money, saving, insurance, indebtedness, paying taxes, gambling, the student knows the determinants of financial-related behaviour, knows the research methods methods used to study financial-related behaviour by economists and psychologists, is able to indicate mechanisms leading to the development of pathological gambling.	[SK4] test/exam - oral or written
	[PSYCHJ5_W01] He/she knows the terminology used in psychology and its application in related disciplines at the advanced level.	The subject allows the student to acquire knowledge about the psychology of money, saving, insurance, indebtedness, paying taxes, gambling, the student knows the determinants of financial-related behaviour, knows the research methods used to find out about financial-related behaviour by economists and psychologists.	[SW4] test/exam - oral or written
	[PSYCHJ5_U01] He/she has in-depth skills of observing, searching, and processing information on social phenomena of various nature, using various sources and interpreting them from the point of view of psychological and health problems.	Students will acquire the ability to identify the psychological mechanisms underlying financial behaviour, differentiate between economic and psychological approaches to the analysis of saving, insurance economic and psychological approaches to the analysis of saving, insuring, to analyse saving, insuring, indebtedness and paying taxes. of handling finances, is able to identify risks associated with handling different forms of money.	[SU4] test/exam - oral or written
	[PSYCHJ5_W07] He/she has in-depth knowledge of the specificity of social relations, social phenomena and the regularities that govern them from the point of view of psychology.	The subject allows students to gain knowledge about the psychology of money, saving, insurance, debt, paying taxes, gambling, the student know the determinants of financial behaviour, know the research methods methods used to study financial-related behaviour by economists and psychologists, is able to indicate mechanisms leading to the development of pathological gambling.	[SW4] test/exam - oral or written

Subject contents	Definition of money in economics and psychology, types and functions of money. - The dualistic nature of money. - The perception of money and the illusion of money. Attitudes towards money and their measurement. - Saving, theories of saving, motives and functions of saving, research on household saving. - Getting into debt, debt vs. credit, attitudes towards getting into debt. - Insuring oneself. Motivations for insurance decisions. The role of emotions attitudes to risk. - The psychology of taxation, the complexity of taxation and its consequences, normative and deontological accounts of tax justice, models of tax fraud. - The phenomenon of gambling and its determinants.		
Prerequisites and co-requisites			
Assessment methods and criteria	Subject passing criteria	Passing threshold	Percentage of the final grade
	Egzamin	51.0%	100.0%
Recommended reading	Basic literature	Brown, S., Taylor, K., Price S.W. (2005). Debt and distress: Evaluating the psychological cost of credit. Journal of Economic Psychology,26, 642-663. Greenberg, A. E., & Hershfield, H. E. (2019). Financial decision making. Consumer Psychology Review, 2(1), 17-29. Dzik, B. (2004). Hazard. W: T. Tyszka, Psychologia ekonomiczna. Gdańsk: GWP. Fisher, P.J., Montalto, C.P. (2010). Effect of saving motives and horizon on saving behaviors. Journal of Economic Psychology, 31, 92-105. Niesiobędzka, M. (2004). Podatki. W: T. Tyszka, Psychologia ekonomiczna. Gdańsk: GWP. Warneryd, K.E. (2004). Oszczędzanie. W: T. Tyszka, Psychologia ekonomiczna. Gdańsk: GWP. Wąsowicz-Kiryło, G. (2013). Postawy wobec pieniędzy. Warszawa: Difin. Wąsowicz-Kiryło, G. (2008). Psychologia finansowa. O pieniądzu w życiu człowieka. Warszawa: Difin. Zaleśkiewicz, T. (2011). Psychologia ekonomiczna. Warszawa: PWN B.	
	Supplementary literature	Gąsiorowska, A. (2016). Psychologiczne znaczenie pieniędzy a makiawelizm. Psychologia Społeczna, 11(4 (39)). Kahneman, D. (2011). Pułapki myślenia. Poznań: Media Rodzina. Syrén, S. M., Kokko, K., Pulkkinen, L., & Pehkonen, J. (2019). Income and Mental Well-Being: Personality Traits as Moderators. Journal of Happiness Studies, 1-25. Gąsiorowska, A. (2012). Czy dla każdego większa ilość pieniędzy oznacza lepszą sytuację finansową?. Psychologia ekonomiczna, (1), 6-19.	
	eResources addresses		
	Example issues/ example questions/ tasks being completed		
Work placement	Not applicable		

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