

Subject card

Subject name and code	Personal Finance Management, PG_00177655						
Field of study	Finance and Accounting						
Date of commencement of studies	October 2026	Academic year of realisation of subject			2026/2027		
Education level	Master's 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	1	ECTS credits			6.0		
Learning profile	academic	Assessment form			exam		
Conducting unit	Department of Banking and Finance -> Faculty of Management -> Rector						
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	30.0	30.0	0.0	0.0	0.0	60
	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	60		4.0		86.0	150
Subject objectives	The aim of the course is to familiarize students with the fundamental theoretical and practical aspects of personal finance management.						

Learning outcomes	Course outcome	Subject outcome	Method of verification
	[FiRMU2_W02] The student possesses a comprehensive understanding of the complexities and functions of both domestic and international financial markets, as well as financial instruments and institutions.	The student characterizes the financial market, its instruments and institutions, and identifies and interprets their connections with personal wealth building.	[SW4] test/exam - oral or written [SW5] implementation of a problem task
	[FiRMU2_U02] The student is able to propose or design suitable solutions, including innovative ones, to complex problems in finance and accounting.	The student identifies problems related to personal finances and proposes solutions using adequate instruments.	[SU2] presentation/project/paper/report [SU4] test/exam - oral or written [SU5] implementation of a problem task
	[FiRMU2_W09] The student possesses extensive knowledge of the principles underlying the creation and development of various forms of individual entrepreneurship, utilizing insights from management, quality sciences, economics, and finance.	The student understands the necessity of developing entrepreneurship in personal finance management, identifying and analyzing the connections between personal wealth management and long-term financial independence.	[SW4] test/exam - oral or written [SW5] implementation of a problem task
[FiRMU2_U04] From a finance and accounting perspective, students are able to select and effectively use, adapt, or develop new methods and tools from the fields of management, quality sciences, and economics. They can analyze and forecast economic processes as well as evaluate economic phenomena.	The student selects analysis methods and applies appropriate tools to assess and project economic phenomena affecting the financial condition of a household.	[SU2] presentation/project/paper/report [SU4] test/exam - oral or written [SU5] implementation of a problem task	
Subject contents	<p>1. Theoretical Aspects of Personal Finance and Wealth Management Personal finance management objectives, passive income, financial freedom. The client life cycle and financial planning. Tools in personal finance</p> <p>2. Creating and analyzing cash flows; creating and analyzing a personal balance sheet; creating and managing a household budget; financial liquidity, solvency, and the risk of bankruptcy of a household.</p> <p>3. Savings and expenditure rationalization strategies Methods of rationalizing household expenditure; generating and allocating financial surplus.</p> <p>4. Asset allocation and investment planning Financial instruments available on the market; tangible investments (e.g. real estate) and alternative investments in wealth planning.</p> <p>5. Measuring investment efficiency Methods of calculating the rate of return; investment risk measures; assessment of the efficiency of the investment portfolio and benchmarks; risk adjustment of the rate of return.</p> <p>6. Investing Determining the investor's objectives and limitations; decision-making process in investing; investment strategies - simple and complex.</p> <p>7. Using financial leverage (credit) Sources of household financing; creditworthiness and methods of increasing it; credit repayment schedule; credit costs and their measures; selection of appropriate credit products.</p> <p>8. Debt management strategies Rationalization and restructuring of debt; methods of accelerated repayment of liabilities.</p> <p>9. Asset protection and risk management Personal and property insurance planning; analysis and comparison of insurance products.</p> <p>10. Long-term financial planning (retirement) Analysis of the pension gap; forms of retirement security taking into account tax preferences.</p> <p>11. Tax optimization in wealth management</p> <p>12. Psychological aspects of finance (behavioral finance) and technologies supporting wealth management</p>		
Prerequisites and co-requisites	Knowledge of basic categories in economics and finance and the basics of financial mathematics		
Assessment methods and criteria	Subject passing criteria	Passing threshold	Percentage of the final grade
	Written test (lecture)	51.0%	50.0%
	Project	51.0%	20.0%
	Written test (tutorial)	51.0%	30.0%
Recommended reading	Basic literature	<p>1. Barembruch A., (2018), Zarządzanie finansami osobistymi. Teoria i praktyka., Wydawnictwo UG, Sopot</p>	

	Supplementary literature	<ol style="list-style-type: none"> 1. 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). 2. 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 3. Bogacka-Kisiel E. (red.), (2012), Finanse osobiste. Zachowania. Produkty. Strategie. 4. Bywalec C., (2012), Ekonomia i finanse gospodarstw domowych, PWN, Warszawa. 5. 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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