

Subject card

Subject name and code	Finance & Banking, PG_00178069						
Field of study	Informatics and Econometrics						
Date of commencement of studies	October 2026	Academic year of realisation of subject			2028/2029		
Education level	Bachelor'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	3	Language of instruction			Polish		
Semester of study	5	ECTS credits			5.0		
Learning profile	academic	Assessment form			exam		
Conducting unit	Department of Corporate Finance -> Faculty of Management -> Rector						
Name and surname of lecturer (lecturers)	Subject supervisor		dr Kamila Stańczak				
	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		61.0	125
Subject objectives	To provide students with knowledge about the essence, principles, and role of finance and banking in the modern economy.						

Learning outcomes	Course outcome	Subject outcome	Method of verification
	[liEL3_U01] The student can analyze and interpret social and economic processes and phenomena using knowledge and econometrics, informatics or statistics tools from management and quality sciences, economics and finance.	The student examines and interprets financial and banking phenomena using econometric and statistical tools to support evaluation, forecasting, and investment and management decision-making	[SU1] oral statement/conversation/discussion [SU4] test/exam - oral or written [SU8] observation of student's independent or team work
	[liEL3_U04] Students can build and interpret models of economic and social phenomena and processes for decision-making processes.	The student creates and uses financial models to analyze decision-making processes in companies and financial institutions within an economic context.	[SU1] oral statement/conversation/discussion [SU4] test/exam - oral or written [SU8] observation of student's independent or team work
	[liEL3_W02] To an advanced degree, the student knows and understands selected theoretical and practical issues in informatics, statistics or econometrics necessary for understanding economic and social phenomena.	The student applies selected statistical and econometric methods to analyze and interpret phenomena in finance and banking, including economic and social processes.	[SW4] test/exam - oral or written [SW2] presentation/project/paper/report [SW5] implementation of a problem task
	[liEL3_W03] To an advanced degree, the student knows and understands how an organization functions, the phenomena, processes and relationships occurring in its environment, and their impact on its functioning.	The student analyzes financial phenomena and relationships within a company's business environment, identify connections between companies, the public, and the banking finance system, and interpret their impact on financial decisions.	[SW4] test/exam - oral or written [SW1] oral statement/conversation/discussion [SW5] implementation of a problem task
Subject contents	Introduction to finance. Functions of finance. Differences between public and private finance. The concept, forms, and functions of money; demand for and supply of money. Money and time. The interest rate as the price of money and its determinants. Financial management and monetary settlements. Fiscal policy and monetary policy. The financial system and financial institutions. The concept and scope of public finance. The public finance system. Budgetary management and the budget system. The state budget. Types of public revenues and factors shaping them. The concept, types, and functions of public expenditures. Budget deficit and public debt essence, types, causes. Debt crisis vs. financial crisis. Issues of budgetary balance and public debt. Case study: selected EU countries. Revenues, expenditures, and debt of local government units. Issues related to raising budgetary funds in the context of public tasks performed by the local government level. Budget balance and debt limits. Commercial banking. Lending and creditworthiness. Payments and payment cards. The role of banks in mobilizing savings. Consumer protection in the financial services market. The two-tier banking system. Stability of the banking system and the financial safety net. Introduction to corporate finance. Financial and non-financial goals of enterprises and firm value. The role and importance of the financial manager in an enterprise. Types and criteria of financial decision making in enterprises. Risk as a factor in financial decisions. Enterprise relations with the environment. Classification and legal forms of enterprises and their implications for financing opportunities. Sources of financing for operational and investment activities of enterprises. Enterprise life cycle and sources of financing		
Prerequisites and co-requisites	Fundamentals of microeconomics (utility theory, fixed, variable, and total costs, marginal cost). Fundamentals of financial mathematics (interest calculus, sequences). Fundamentals of accounting (structure of the financial statement).		
Assessment methods and criteria	Subject passing criteria	Passing threshold	Percentage of the final grade
	Written test (lecture-based)	51.0%	50.0%
	Written test (classes)	51.0%	30.0%
	Project	51.0%	20.0%

Recommended reading	Basic literature	<p>W. Wójtowicz (red.), Zarys finansów publicznych i prawa finansowego, Wolters Kluwer, Warszawa 2020.</p> <p>S. Owsiak, Finanse publiczne. Współczesne ujęcie, PWN, Warszawa 2022. M. Zaleska (red.), Świat bankowości, Difin, Warszawa 2018.</p> <p>M. Pawłowska, Kredyt w zmieniającej się strukturze rynkowej sektora bankowego - nowe techniki, nowe wyzwania, C.H. Beck, Warszawa 2021.</p> <p>Prewysz-Kwinto, Zarządzanie finansami przedsiębiorstwa Wyd. TNOiK Toruń 2006B.</p> <p>Pomykańska, P. Pomykański: Analiza finansowa przedsiębiorstwa; Wyd. PWN Warszawa 2007</p> <p>A.Cwynar, W. Cwynar, Kreowanie wartości spółki poprzez długoterminowe decyzje finansowe.Polska Akademia Rachunkowości, Warszawa-Rzeszów 2007</p> <p>P. Karpuś [red.], Zarządzanie finansami przedsiębiorstw. Wyd. UMC-S, Lublin 2006</p> <p>J. Czekaj, Z. Dresler, Zarządzanie finansami przedsiębiorstw podstawy teorii. PWN, Warszawa 1998</p> <p>A. Damodaran, Finanse korporacyjne. Teoria i praktyka. Wyd. Onepress, Warszawa 2007</p>
	Supplementary literature	<p>A. Ross, R.W. Westerfield, B.D. Jordan: Finanse Przedsiębiorstw; Wyd. ABC Warszawa 1999R.</p> <p>Machała, Zarządzanie finansami i wycena firmy. Wyd. Unimex , Wrocław 2008</p> <p>I. Pyka (red.), Bankowość komercyjna, Wydawnictwo Uniwersytetu Ekonomicznego w Katowicach, Katowice 2013.</p> <p>Stiglitz J.E., Ekonomia sektora publicznego. PWN, Warszawa 2004</p> <p>M.Dylewski, B Filipiak, M.Ziolo, .Gorzałczyńska-Koczkodaj, Finanse publiczne. Aspekty teoretyczne i praktyczne, Wydawnictwo C.H.Beck, Warszawa 2014</p>
	eResources addresses	
Example issues/ example questions/ tasks being completed		
Work placement	Not applicable	

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