

Subject card

Subject name and code	Personal Finance Management, PG_00177491						
Field of study	Informatics and Econometrics						
Date of commencement of studies	October 2025		Academic year of realisation of subject		2026/2027		
Education level	Master's studies		Subject group		Obligatory subject group in the field of study Optional subject group 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	2		Language of instruction		Polish		
Semester of study	3		ECTS credits		4.0		
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						
Lesson types	Lesson type	Lecture	Tutorial	Laboratory	Project	Seminar	SUM
	Number of study hours	15.0	15.0	15.0	0.0	0.0	45
	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	45		3.0		52.0	100
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
	[liEMU2_W09] The student possesses a comprehensive understanding of both traditional and modern entrepreneurship principles.	The student knows and understands the basic principles of developing entrepreneurial activity as a way to strengthen their financial situation and build financial independence.	[SW4] test/exam - oral or written [SW2] presentation/project/paper/report
	[liEMU2_K03] The student is ready to think and act entrepreneurially and responsibly, initiate, coordinate, and participate in projects that benefit the social environment and the public interest, and inspire others to use econometrics, informatics, or statistics tools.	The student is ready to act entrepreneurially and responsibly, engage in financial education projects, and inspire others to use tools in this area.	[SK8] observation of student's independent or team work
	[liEMU2_U04] Students can choose, develop, and analyze traditional or innovative models of complex economic and social phenomena to make informed decisions.	The student is able to select and interpret financial models that support decision-making in personal finance management.	[SU2] presentation/project/paper/report [SU4] test/exam - oral or written
	[liEMU2_W03] The student possesses a thorough understanding of how organizations operate, including the complex phenomena, processes, and relationships that exist in their environments and how these impact their functioning.	The student understands how organizations and their environment function and how they affect individual financial decisions.	[SW4] test/exam - oral or written
	[liEMU2_K01] The student is ready to acquire and deepen the knowledge needed to solve cognitive and practical problems, in particular in the field of econometrics, informatics or statistics, as well as to evaluate the knowledge and the received content critically and to consult experts in the event of difficulties with solving the problem on their own.	The student is ready to independently deepen their knowledge needed to solve practical financial problems related to personal finance	[SK8] observation of student's independent or team work
	[liEMU2_U02] Students can use conventional or innovative statistics, econometrics or informatics tools to analyze economic and social phenomena.	The student is able to select and use a spreadsheet to analyze phenomena related to personal finance, such as budgeting, saving, debt or investing.	[SU2] presentation/project/paper/report
Subject contents	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 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. 3. Savings and expenditure rationalization strategies Methods of rationalizing household expenditure; generating and allocating financial surplus. 4. Asset allocation and investment planning Financial instruments available on the market; tangible investments (e.g. real estate) and alternative investments in wealth planning. 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. 6. Investing Determining the investor's objectives and limitations; decision-making process in investing; investment strategies - simple and complex. 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. 8. Debt management strategies Rationalization and restructuring of debt; methods of accelerated repayment of liabilities. 9. Asset protection and risk management Personal and property insurance planning; analysis and comparison of insurance products. 10. Long-term financial planning (retirement) Analysis of the pension gap; forms of retirement security taking into account tax preferences. 11. Tax optimization in wealth management 12. Psychological aspects of finance (behavioral finance) and technologies supporting wealth management		

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
	Project (Tutorial)	51.0%	25.0%
	Written test (lecture)	51.0%	50.0%
	Project (Laboratory)	51.0%	25.0%
Recommended reading	Basic literature	Barembuch A., (2018), Zarządzanie finansami osobistymi. Teoria i praktyka., Wydawnictwo UG, Sopot.	
	Supplementary literature	1. 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). 2. 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 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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