

Subject card

Subject name and code	Financial Consulting and Sales Techniques, PG_00177680						
Field of study	Finance and Accounting						
Date of commencement of studies	October 2025		Academic year of realisation of subject			2025/2026	
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	1		Language of instruction			Polish	
Semester of study	2		ECTS credits			6.0	
Learning profile	academic		Assessment form			credit	
Conducting unit							
Name and surname of lecturer (lecturers)	Subject supervisor		dr Marta Penczar				
	Teachers						
Lesson types	Lesson type	Lecture	Tutorial	Laboratory	Project	Seminar	SUM
	Number of study hours	30.0	15.0	15.0	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	Providing students with knowledge about credit and insurance advisory services.						

Learning outcomes	Course outcome	Subject outcome	Method of verification
	[FiRMU2_K02] The student is prepared to assume professional roles with responsibility, to understand and uphold the principles of professional ethics, and to act in accordance with them. Additionally, the student is committed to fostering achievements and upholding the values and traditions of professions related to finance and accounting.	The student is aware of professional responsibility and is committed to upholding and promoting ethical principles in financial advisory and sales. They actively support the development of professionalism and contribute to maintaining the ethos and best practices characteristic of the financial industry.	[SK2] presentation/project/paper/report [SK5] implementation of a problem task
	[FiRMU2_U10] The student can communicate information, present their opinions and debate with diverse audiences, using terminology from finance and accounting through various media.	The student is able to communicate clearly and persuasively with diverse audiences, formulate and present their views on financial advisory and sales techniques, using appropriate terminology and various communication channels, including modern digital tools.	[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 possesses advanced knowledge and understanding of the general principles of establishing and developing various forms of individual entrepreneurship in the field of financial advisory and sales, applying knowledge from management, economics, and finance, with particular emphasis on client relationship building and the use of modern business tools.	[SW4] test/exam - oral or written [SW2] presentation/project/paper/report [SW5] implementation of a problem task
	[FiRMU2_W08] The student possesses a comprehensive understanding of the intricate relationship between accounting and finance within a dynamically changing business environment, as well as the contemporary challenges and dilemmas that arise in this context.	The student possesses in-depth knowledge and understanding of the complexity of interconnections between financial advisory services, sales techniques, and client decision-making processes, and their links to corporate accounting and finance in the context of a dynamically changing market, regulatory, and technological environment, as well as the contemporary challenges and ethical dilemmas that accompany them.	[SW4] test/exam - oral or written [SW2] presentation/project/paper/report [SW5] implementation of a problem task
	[FiRMU2_U09] The student can independently plan and implement the process of learning and improving professional skills in lifelong management and guide others in this area.	The student is able to independently organize and pursue the continuous development of their professional competencies in the field of financial advisory and sales techniques, and effectively support others in planning and improving their skills.	[SU2] presentation/project/paper/report [SU4] test/exam - oral or written [SU5] implementation of a problem task
	[FiRMU2_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 in this area - from the perspective of finance and accounting.	The student is prepared to undertake business initiatives and sales activities in an entrepreneurial, responsible, and ethical manner. They are able to co-create and implement advisory and sales projects that address the needs of clients and the socio-economic environment, as well as inspire others to act consciously and with integrity in the financial market.	[SK2] presentation/project/paper/report [SK5] implementation of a problem task

Credit Area:

- Documentation and credit analysis of individual and institutional clients.
- Creditworthiness assessment methods, tools, and information sources (eCEiDG, eKRS, eKW, Geoportal).
- Techniques for increasing creditworthiness perspectives of the bank, advisor, and client.
- Construction, selection, and analysis of mortgage loans, and securing their repayment.
- Debt management from the perspective of the client and financial institution.
- Prevention and identification of credit fraud and crimes.

Insurance Area:

- Life insurance (Section I) legal basics, features, product design.
- Property and personal insurance (Section II) classification, features, product design.
- Distribution channels for insurance products models, sales techniques, ethical aspects.
- Bancassurance characteristics, practical applications, and cooperation models.
- Insurance fraud prevention, identification, and case analysis.

Investment Area:

- Investment products and services classification, features, modern forms (e.g., robo-advisory).
- Legal aspects of investment advisory suitability and appropriateness tests (MiFID).
- Construction and management of investment portfolios approaches and techniques.
- Investment fraud and scams examples and prevention.

Financial Advisory Area:

- Theoretical foundations of financial intermediation and advisory services.
- Development of the financial advisory market in Poland conditions, institutions, trends.
- Compensation systems for financial intermediaries and related moral hazard risks.
- Practical aspects of financial advisory conducting the advisory process, regulatory compliance, ethics.

Sales Techniques and Customer Service:

- Prospecting identifying and acquiring potential clients.

	• Sales meeting and product presentation structure, APK (AIDA in English?), tools, rhetoric. • Handling objections and closing sales negotiation and finalization techniques. • Consumer rights in the financial sector legal protection, combating financial pyramids and moral hazard. • Customer service and customer experience conducting sales conversations, ethics in client relations. Combined Area: • Management of sales of financial products credit, insurance, and investment products. • Ensuring quality and profitability of sales ethical and client-oriented approach.												
Prerequisites and co-requisites	Basic knowledge of fundamental concepts in economics and finance.												
Assessment methods and criteria	<table><tr><th>Subject passing criteria</th><th>Passing threshold</th><th>Percentage of the final grade</th></tr><tr><td>Project as part of the exercises</td><td>51.0%</td><td>25.0%</td></tr><tr><td>Project as part of the lab sessions</td><td>51.0%</td><td>25.0%</td></tr><tr><td>Written exam as part of the lecture</td><td>51.0%</td><td>50.0%</td></tr></table>	Subject passing criteria	Passing threshold	Percentage of the final grade	Project as part of the exercises	51.0%	25.0%	Project as part of the lab sessions	51.0%	25.0%	Written exam as part of the lecture	51.0%	50.0%
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Recommended reading	<table><tr><td>Basic literature</td><td> Pisarewicz, P., Gierusz, A., KowalczykRólczyńska, P., Pobłocka, A. (2020). <i>Insurance Products</i>. University of Gdańsk Publishing House. Barembuch, A. (2018). <i>Personal Finance Management: Theory and Practice</i>. University of Gdańsk Publishing House, Gdańsk. RonkaChmielowiec, W. (Ed.) (2016). <i>Insurance</i>. C.H. Beck, Warsaw. IwaniczDrozdowska, M. (Ed.) (2018). <i>Insurance</i>. PWE Publishing House. Waliszewski, K. (2018). <i>Financial Advisory in Poland</i> (3rd revised and updated edition). CeDeWu, Warsaw. </td></tr><tr><td>Supplementary literature</td><td> Ostrowska, E. (2014). <i>Classical and Alternative Investment Portfolios</i> (2nd edition). C.H. Beck, Warsaw. Kujawa, S. (2021). Amendment to Recommendation S of December 3, 2019 Perspectives on changes for banks, clients, and the significance for the financial system in Poland. In D. Zarzecki (Ed.), <i>Financial Management: Tools and Key Challenges</i> (pp. 258267). Scientific Publishing House of the University of Szczecin, Szczecin. Kujawa, S. (2021). Robo-advisory: Professional construction and management of investment portfolios. <i>Legal and Economic Studies</i>, University of Łódź Publishing House, Łódź, pp. 201226. </td></tr><tr><td>eResources addresses</td><td></td></tr></table>	Basic literature	Pisarewicz, P., Gierusz, A., KowalczykRólczyńska, P., Pobłocka, A. (2020). <i>Insurance Products</i>. University of Gdańsk Publishing House. Barembuch, A. (2018). <i>Personal Finance Management: Theory and Practice</i>. University of Gdańsk Publishing House, Gdańsk. RonkaChmielowiec, W. (Ed.) (2016). <i>Insurance</i>. C.H. Beck, Warsaw. IwaniczDrozdowska, M. (Ed.) (2018). <i>Insurance</i>. PWE Publishing House. Waliszewski, K. (2018). <i>Financial Advisory in Poland</i> (3rd revised and updated edition). CeDeWu, Warsaw.	Supplementary literature	Ostrowska, E. (2014). <i>Classical and Alternative Investment Portfolios</i> (2nd edition). C.H. Beck, Warsaw. Kujawa, S. (2021). Amendment to Recommendation S of December 3, 2019 Perspectives on changes for banks, clients, and the significance for the financial system in Poland. In D. Zarzecki (Ed.), <i>Financial Management: Tools and Key Challenges</i> (pp. 258267). Scientific Publishing House of the University of Szczecin, Szczecin. Kujawa, S. (2021). Robo-advisory: Professional construction and management of investment portfolios. <i>Legal and Economic Studies</i>, University of Łódź Publishing House, Łódź, pp. 201226.	eResources addresses							
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Example issues/ example questions/ tasks being completed													
Work placement	Not applicable												

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