

Subject card

Subject name and code	Financial Consulting, PG_00178558						
Field of study	Finance and Accounting						
Date of commencement of studies	October 2025		Academic year of realisation of subject		2026/2027		
Education level	Bachelor's studies		Subject group		Optional subject group Subject group related to scientific research in the field of study		
Mode of study	part-time studies		Mode of delivery		at the university		
Year of study	2		Language of instruction		Polish		
Semester of study	4		ECTS credits		7.0		
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 Sławomir Kujawa				
	Teachers						
Lesson types	Lesson type	Lecture	Tutorial	Laboratory	Project	Seminar	SUM
	Number of study hours	16.0	16.0	8.0	0.0	0.0	40
	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	40		2.0		133.0	175
Subject objectives	The purpose of the course is to familiarize students with the principles of professional financial counseling, including analysis of the client's financial situation, financial planning and selection of appropriate financial products and strategies.						

Learning outcomes	Course outcome	Subject outcome	Method of verification
	[FiRL3_W02] The student has advanced knowledge and understanding of the functioning of the domestic and international financial market and financial instruments and institutions.	The student compares, to an advanced degree, the principles of the domestic and international financial market and the financial instruments and institutions used.	[SW4] test/exam - oral or written [SW2] presentation/project/paper/report [SW5] implementation of a problem task
	[FiRL3_W09] The student with an advanced degree knows and understands the general principles of creating and developing various forms of entrepreneurship using knowledge from management, quality sciences, economics and finance.	The student compares, to an advanced degree, the general principles of creation and development of various forms of entrepreneurship, using knowledge from the field of management and quality sciences, economics and finance	[SW4] test/exam - oral or written [SW2] presentation/project/paper/report [SW5] implementation of a problem task
	[FiRL3_W03] The student knows and understands, to an advanced degree - from the perspective of finance and accounting - the internal and external relations of institutions and organizations with particular emphasis on financial security systems.	The student compares, to an advanced degree, the internal and external relations of institutions and organizations from the perspective of finance and accounting, with particular emphasis on financial security systems.	[SW4] test/exam - oral or written [SW2] presentation/project/paper/report [SW5] implementation of a problem task
	[FiRL3_U03] The student can obtain data and verify its accuracy from appropriately selected sources and use these data to analyse and evaluate economic processes and phenomena in management and quality sciences, economics and finance.	The student compiles and analyzes data obtained from appropriately selected sources, verifies their accuracy, and designs a way to use them for the purpose of evaluating and interpreting economic processes and phenomena in the areas of management and quality sciences, economics and finance.	[SU2] presentation/project/paper/report [SU5] implementation of a problem task
	[FiRL3_W08] The student has advanced knowledge and understanding of the interrelationship of accounting and finance with business in a changing environment and the accompanying contemporary challenges and dilemmas in this context.	The student compares, to an advanced degree, the links between accounting and finance and business in a changing environment, and identifies contemporary challenges and dilemmas related to this context.	[SW4] test/exam - oral or written [SW2] presentation/project/paper/report [SW5] implementation of a problem task

Subject contents	LECTURE Credit area - Credit analysis - Credit documentation, Creditworthiness of individual clients, Creditworthiness of institutional clients, Credit information databases used in credit analysis. - Techniques for increasing creditworthiness from the perspective of the bank, advisor and borrower - Mortgage banking and mortgage loans - Debt management (bank and client perspective) - Securing the repayment of a mortgage loan - Fraud and credit crimes Insurance area: - Life insurance (Division I) - idea, features, theoretical basis - Other personal insurance and property insurance (Division II) - idea, features, theoretical basis - Distribution channels and ways of selling insurance products - Bancassurance - banking distribution channel for insurance products - Insurance abuses and crimes Investment area: - Legal aspects of investment advice - Investment products and services - Construction and management of an investment portfolio EXERCISES Credit area - Practical aspect of debt management (bank and client perspective) - The practical aspect of securing mortgage repayment from the client's perspective - Prevention and identification of fraud and credit crimes - Insurance area: - Product design, distribution and sales techniques of life insurance (Division I). Product construction, distribution and sales techniques for other personal insurance and property insurance (Division II) Methods and techniques of selling insurance products - practical aspect (workshop). Practical aspect of insurance distribution in the Bancassurance channel - business case. Prevention and identification of insurance fraud and crime Combined area: Management of sales of insurance, credit and investment products. Attention to quality and profitability. Sales ethics. Customer service. Ethics in consulting business. Conducting a sales conversation with the customer. Investigating the customer experience. Prevention and identification of fraud and investment crimes. LABORATORIES Savings analysis (Annuity accounting, analysis of the effect of inflation on savings) Systematic investment strategies (Lump Sum, Dollar-Cost Averaging, Constant Share, Value Averaging) Analysis and measurement of the fundamental strength of a company Credit analysis (measures of the cost of credit, static and dynamic repayment schedule) Long-term debt rationalization (mortgage overpayment, debt consolidation, refinancing) Analysis of pension products with tax preferences (individual pension gap, IKE, IKZE, PPE, PPK)		
Prerequisites and co-requisites			
Assessment methods and criteria	Subject passing criteria	Passing threshold	Percentage of the final grade
	Project lab.	51.0%	50.0%
	Project in exercise	51.0%	25.0%
	Written exam	51.0%	25.0%
Recommended reading	Basic literature		
	Pisarewicz P., Gierusz A, Kowalczyk Rólczyńska P, Pobłocka A, Produkty ubezpieczeniowe, Wydawnictwo UG 2020. Barembuch A., Zarządzanie finansami osobistymi. Teoria i praktyka. Wydawnictwo Uniwersytetu Gdańskiego, Gdańsk, 2018. RonkaChmielowiec W. (red.), Ubezpieczenia, C.H.Beck, Warszawa 2016 IwaniczDrozdowska (red.), Ubezpieczenia, Wydawnictwo PWE 2018 Waliszewski K., Doradztwo finansowe w Polsce. Wydanie III zmienione i aktualnione, CeDeWu, Warszawa 2018 Zaleska M., Świat Bankowości, Difin, Warszawa 2018		

	Supplementary literature	Ostrowska E., Portfel inwestycyjny klasyczny i alternatywny. Wydanie 2. C.H.Beck, Warszawa 2014. Kujawa S., Nowelizacja Rekomendacji S z dnia 3 grudnia 2019 roku perspektywa zmian dla banków, klientów i znaczenie dla systemu finansowego w Polsce. W: Zarządzanie finansami: narzędzia i kluczowe wyzwania / Zarzecki Dariusz (red.), 2021, Szczecin, Wydawnictwo Naukowe Uniwersytetu Szczecińskiego, s.258-267. Kujawa S., Robo-doradztwo. Profesjonalna budowa i zarządzanie portfelem inwestycyjnym. Studia Prawno-Ekonomiczne 2021, Wydawnictwo UŁ, Łódź 2021, s. 201-226.
	eResources addresses	
Example issues/ example questions/ tasks being completed		
Work placement	Not applicable	

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