Subject card

Subject name and code	Financial education for lawyers - lecture, PG_00208447		
Field of study	Law		
Date of commencement of studies	October 2026	Academic year of realisation of subject	2026/2027
Education level	uniform Master's studies	Subject group	Optional subject group
Mode of study	full-time studies	Mode of delivery	e-learning
Year of study	1	Language of instruction	Polish The course is delivered entirely in a remote form (e-learning) on the University of Gdańsk eNauczanie platform.
Semester of study	2	ECTS credits	1.0
Learning profile	academic	Assessment form	credit
Conducting unit	Faculty of Law and Administration -> Rector		
Name and surname of lecturer (lecturers)	Subject supervisor	dr hab. Edvardas Juchnevićius, prof. UG	
	Teachers		

Lesson types							
	Lesson type	Lecture	Tutorial	Laboratory	Project	Seminar	SUM
	Number of study hours	15.0	0.0	0.0	0.0	0.0	15
	E-learning hours included: 15.0						

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	15	2.0	8.0	25

Subject objectives	The aim of the course is to equip law students with basic knowledge and competences in the field of financial education, useful both in the professional practice of a lawyer and in everyday life. Students will learn the principles of the functioning of the financial system, basic financial products and services (banking, credit, insurance and investment), the rules of personal finance management, as well as the legal and economic mechanisms of consumer protection on the financial market. The course also aims to develop the ability to critically analyse financial and legal problems and to make informed and responsible financial decisions.

Learning outcomes

Course outcome	Subject outcome	Method of verification
[PRAWOJ5_W07] has an in-depth knowledge of law-making, interpretation and application processes, both international and national, substantive and procedural, private and public law	The student has in-depth knowledge of the sources, interpretation and application of the law regulating the financial market and of the institutions and products of the financial system; understands the legal and economic foundations of financial services and the mechanisms of consumer protection on the financial market.	[SW4] test/exam - oral or written
[PRAWOJ5_K02] thinks critically and is prepared to solve specific legal problems	The student thinks critically and is ready to independently solve specific financial and legal problems and to make informed and responsible financial decisions, also under conditions of risk and incomplete information.	[SK5] implementation of a problem task

<table>
<tr><td>Subject contents</td><td colspan="2">1. The concept, aims and importance of financial education; financial competences in the work of a lawyer.
2. The financial system and its institutions; supervision of the financial market (KNF, NBP, BFG).
3. Basics of personal finance management: household budget, saving, financial planning.
4. Banking and payment services: accounts, cards, cashless transactions.
5. Credit and loans: cost of credit, APR (RRSO), creditworthiness, consumer and mortgage credit.
6. The capital market and investment products; the risk-return relationship; basics of investing.
7. Insurance and pension provision.
8. Consumer protection on the financial market: unfair practices, abusive clauses, the role of UOKiK and the Financial Ombudsman.
9. Tax aspects of financial decisions.
10. Digitalisation of finance, FinTech and financial security; countering fraud and financial exclusion.</td></tr>
<tr><td>Prerequisites and co-requisites</td><td colspan="2">No formal prerequisites. The course is addressed to first-year students and does not require prior preparation in financial law or economics; a general orientation in basic legal concepts and readiness for independent work on the e-learning platform are helpful.</td></tr>
<tr><td>Assessment methods and criteria</td><td colspan="2"><table><tr><th>Subject passing criteria</th><th>Passing threshold</th><th>Percentage of the final grade</th></tr><tr><td>Completion of a problem-based task</td><td>51.0%</td><td>30.0%</td></tr><tr><td>Final written test (closed and open questions)</td><td>51.0%</td><td>70.0%</td></tr></table></td></tr>
<tr><td rowspan="3">Recommended reading</td><td>Basic literature</td><td>1. M. Iwanicz-Drozdowska (ed.), Financial Education and Awareness, SGH Publishing House, Warsaw 2011.
2. B. Świecka (ed.), Contemporary Problems of Personal Finance, CeDeWu, Warsaw 2014
3. Educational materials of KNF, NBP, UOKiK and the Financial Ombudsman.</td></tr>
<tr><td>Supplementary literature</td><td>1. A. Jurkowska-Zeidler, The Security of the Financial Market in the Light of European Union Law, Wolters Kluwer, Warsaw.
2. Current announcements and warnings of KNF and reports of the Financial Ombudsman.</td></tr>
<tr><td>eResources addresses</td><td></td></tr>
<tr><td>Example issues/ example questions/ tasks being completed</td><td colspan="2">1. What is financial education and why is it important in the work of a lawyer?
2. Financial market supervisory institutions in Poland and their competences.
3. APR (RRSO) vs. nominal interest rate — how to assess the real cost of credit?
4. Abusive clauses in consumer contracts — identification and legal consequences.
5. Analysis of a consumer credit agreement in terms of information obligations.
6. The risk-return relationship — assessment of a simple investment portfolio.
7. The role of UOKiK and the Financial Ombudsman in consumer protection.</td></tr>
<tr><td>Work placement</td><td colspan="2">Not applicable</td></tr>
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