

## COURSE OUTLINE

### (1) GENERAL

<b>SCHOOL</b>	Business		
<b>ACADEMIC UNIT</b>	Management		
<b>LEVEL OF STUDIES</b>	1 <sup>st</sup> Cycle		
<b>COURSE CODE</b>	FIN-215	<b>SEMESTER</b>	Fall/Spring/Summer
<b>COURSE TITLE</b>	Personal Finance		
<b>INDEPENDENT TEACHING ACTIVITIES</b> <i>if credits are awarded for separate components of the course, e.g. lectures, laboratory exercises, etc. If the credits are awarded for the whole of the course, give the weekly teaching hours and the total credits</i>		<b>WEEKLY TEACHING HOURS</b>	<b>CREDITS</b>
		2.5	6
<i>Add rows if necessary. The organisation of teaching and the teaching methods used are described in detail at (d).</i>			
<b>COURSE TYPE</b> <i>general background, special background, specialised general knowledge, skills development</i>	specialised general knowledge		
<b>PREREQUISITE COURSES:</b>	ACCT-110, ACCT-111		
<b>LANGUAGE OF INSTRUCTION and EXAMINATIONS:</b>	English		
<b>IS THE COURSE OFFERED TO ERASMUS STUDENTS</b>			
<b>COURSE WEBSITE (URL)</b>			

### (2) LEARNING OUTCOMES

<p><b>Learning outcomes</b></p> <p><i>The course learning outcomes, specific knowledge, skills and competences of an appropriate level, which the students will acquire with the successful completion of the course are described.</i></p> <p><i>Consult Appendix A</i></p> <ul style="list-style-type: none"> <li>• <i>Description of the level of learning outcomes for each qualifications cycle, according to the Qualifications Framework of the European Higher Education Area</i></li> <li>• <i>Descriptors for Levels 6, 7 &amp; 8 of the European Qualifications Framework for Lifelong Learning and Appendix B</i></li> <li>• <i>Guidelines for writing Learning Outcomes</i></li> </ul>
<p>After completion of the course students are expected to be able to:</p> <ul style="list-style-type: none"> <li>• Apply basic personal financial management techniques.</li> <li>• Identify the importance of personal financial planning and investment.</li> <li>• Analyze the markets for housing and other property related assets, personal borrowing and consumer related loans,</li> <li>• Examine stock and bond investments, ESG investing, real estate and mutual funds investments</li> <li>• Explain income tax provisions and basic tax planning principles.</li> <li>• Define personal and life insurance principles and applications.</li> </ul>

- Explain the importance of personal financial planning for an individual.

#### General Competences

*Taking into consideration the general competences that the degree-holder must acquire (as these appear in the Diploma Supplement and appear below), at which of the following does the course aim?*

<i>Search for, analysis and synthesis of data and information, with the use of the necessary technology</i>	<i>Project planning and management</i>
<i>Adapting to new situations</i>	<i>Respect for difference and multiculturalism</i>
<i>Decision-making</i>	<i>Respect for the natural environment</i>
<i>Working independently</i>	<i>Showing social, professional and ethical responsibility and sensitivity to gender issues</i>
<i>Team work</i>	<i>Criticism and self-criticism</i>
<i>Working in an international environment</i>	<i>Production of free, creative and inductive thinking</i>
<i>Working in an interdisciplinary environment</i>	<i>.....</i>
<i>Production of new research ideas</i>	<i>Others...</i>
	<i>.....</i>

Search for, analysis and synthesis of data and information, with the use of the necessary technology  
 Adapting to new situations  
 Decision-making  
 Working independently  
 Showing social, professional and ethical responsibility and sensitivity to gender issues

### (3) SYLLABUS

- Introduction to Personal Financial Statements.
- Personal Financial Planning and Budgeting.
- Cash, Savings and Borrowing.
- Consumer Borrowing.
- Housing and Property Markets.
- Stock, Bond, and Mutual funds Investment Markets.
- Personal and Life Insurance.
- Income Tax and Capital Gains Tax, and Tax Planning
- ESG Investments
- Retirement and Estate Planning.

### (4) TEACHING and LEARNING METHODS - EVALUATION

<b>DELIVERY</b> <i>Face-to-face, Distance learning, etc.</i>	Face-to-face	
<b>USE OF INFORMATION AND COMMUNICATIONS TECHNOLOGY</b> <i>Use of ICT in teaching, laboratory education, communication with students</i>	<i>Use of ICT in teaching / Χρήση ΤΠΕ</i> <i>Communication with students / Επικοινωνία με Φοιτητές</i>	
<b>TEACHING METHODS</b> <i>The manner and methods of teaching are described in detail.</i> <i>Lectures, seminars, laboratory practice, fieldwork, study and analysis of bibliography, tutorials, placements, clinical practice, art workshop, interactive teaching, educational visits, project, essay writing, artistic creativity, etc.</i>	<b>Activity</b>	<b>Semester workload</b>
	Lectures	35
	Study and analysis of bibliography	35
	Homework	25
	Project/Presentations	20
	Exam preparation	35

<i>The student's study hours for each learning activity are given as well as the hours of non-directed study according to the principles of the ECTS</i>		
	Course total	<b>150</b>
<b>STUDENT PERFORMANCE EVALUATION</b> <i>Description of the evaluation procedure</i>  <i>Language of evaluation, methods of evaluation, summative or conclusive, multiple choice questionnaires, short-answer questions, open-ended questions, problem solving, written work, essay/report, oral examination, public presentation, laboratory work, clinical examination of patient, art interpretation, other</i>  <i>Specifically-defined evaluation criteria are given, and if and where they are accessible to students.</i>	Homework, Project/Presentations, Mid-Term, Final Examination	

#### (5) ATTACHED BIBLIOGRAPHY

<b>Required Textbooks / Readings:</b>				
Title	Author(s)	Publisher	Year	ISBN
Personal Finance	George Gallagher & Ian Fribbance	Oxford University Press	2017	9780198748779
<b>Recommended Textbooks / Readings:</b>				
Title	Author(s)	Publisher	Year	ISBN
Essential Personal Finance: A Practical Guide for Students	Lien Luu, J. Lowe, J. Butler & T. Byrne	Routledge	2017	9781138692956