

Undergraduate Programme Course List (2025/26)

Programme Title:	Bachelor of Arts (Honours) in Personal Finance
Programme Short Name:	BA(PF)
Programme Code:	A4B120
Year of Entry:	2025/26

Major Course List

Course Code	Course Title	Course Synopsis / Outline / Remarks (Optional)
SSC1189	Introduction to Economics	Economics plays an essential role in business and global development. This course is designed to provide students with basic knowledge of economics in preparation for their study in more advanced courses. The course aims to introduce students the nature of the scope of economics, including macroeconomics and microeconomics. With the knowledge of macroeconomic principles to predict and analyse how the aggregate economy works and how government policies affect vital variables, including the national income, interest rate, inflation, and unemployment. With the microeconomic, using microeconomic tools to discuss how policymakers, firms, and consumers analyse and solve their problems in the existence of scarcity. It also provides them with a basic understanding of economic concepts and theories. Through lectures, illustrations, case studies, discussion, and new analysis, participants will learn how to apply these concepts and theories to analyse real-world economic issues and problems.
New Course / Level 1	Global Business Environment and Financial Markets	This course is designed to help students understand the business environment and financial markets in different countries and regions. The critical issues faced by firms operating in these places and how the firms deal with the issues in an efficient way will be covered. It examines the structure of the financial system, the development of the financial market, the regulation of the capital market, the management of financial institutions, and the operation of corporations in Hong Kong and globally. Emphasis is placed on the general business environment and financial markets in Hong Kong, the Greater Bay Area and other developed countries globally. Upon completing this course, students should be able to describe the financial markets and business environment in various economic contexts. Students should also understand the Hong Kong financial market and the regulatory framework shaping the financial landscape in Hong Kong and Greater Bay Area. Students

		should be able to link the context of the different business environments to wider financial decision-making.
New Course / Level 1	Quantitative Analysis in Finance	This course aims to provide students with some of the basic numerical and statistical methods required to perform quantitative analysis in finance. The course will start with some useful data organization and presentation concepts. We will then discuss basic calculus and probability, that are often used in financial and business applications. Students will also learn the frameworks of hypothesis testing and regression analysis for analyzing data and making judgments. Emphasis is placed on the application of quantitative methods in financial and business settings. The course will also include interactive lectures and computer lab sessions for students to have hands-on experience analyzing real-life financial data.
BUS2013	Financial Accounting	This course will provide opportunities for students to explore accounting concepts and practices in the Hong Kong context and understand the ethical responsibility of the accounting profession. Students will acquire the skills and knowledge for recording accounting transactions and preparing financial statements for business organisations. In addition, students will further develop basic techniques to analyse financial reports to evaluate business organizations' financial performance and position for business decision-making.
New Course / Level 2	Budgeting and Taxation	This course provides an overview of the Hong Kong taxation system. It enables students to understand the principles and practices of taxation in Hong Kong. The social responsibilities of a taxpayer and tax system in Mainland China and Hong Kong are critically examined. Students will be able to determine the tax liabilities of an individual and a corporation in Hong Kong. It examines the legal rules related to income and deductions for individuals and corporations. In addition, students will acquire the skills and knowledge to develop personal budgeting to achieve personal goals. Students will also recognize the implications of taxation in personal financial management.
New Course / Level 2	Banking and Credit	<p>This course offers students a basic understanding of banking and the important role of the banking industry in the working of a market economy. It examines the structure of the banking industry, the role of the central bank and the basic functions of commercial banks. Students should also be able to understand banking institutions' credit policies and procedures.</p> <p>Emphasis is placed on the general environment of banking in Hong Kong and the Greater Bay Area (GBA), financial instruments being offered by the banks and analyzing the performance of a commercial bank, and also the credit</p>

		analysis of bank customers. Upon the completion of this course, students should be able to discuss the theory and practice of commercial banking and describe the banking structure of Hong Kong and the mainland cities in GBA and comparison between the two regions.
New Course / Level 3	Household Finance and Wealth Management	This course will be structured around the theme in the growing area of Household Finance. The course explores various aspects of financial decision-making, investment strategies, risk management, and long-term wealth accumulation for and beyond retirement. It also examines topics related to how households make financial decisions relating to the functions of consumption, saving, borrowing, insurance, payment and risk management, and investing. More emphasis is put in the importance of risk management and insurance in protecting household finances, including types of insurance and strategies for assessing insurance needs and selecting appropriate coverage. More importantly, the course attempts to empower students to be future business leaders with the analytical tool and critical approach to become intelligent contributors to improve household saving and spending behavior.
New Course / Level 3	Lifelong and Retirement Financial Planning	The course is designed to provide individuals with an in-depth understanding of the fundamental principles and advanced strategies necessary for the meticulous and effective management of their finances throughout their lives, with a specific focus on retirement planning. Throughout the course, participants will embark on a comprehensive exploration of retirement planning, engaging in intricate exercises such as estimating retirement needs, critically evaluating an array of retirement income sources, and employing Python or other programming tools to conduct personalized pension projections. By delving into the multifaceted intricacies of retirement planning, participants will gain invaluable insights into pivotal factors, including Social Security benefits, pension plans, and healthcare costs, which significantly impact the achievement of a secure retirement.
New Course / Level 3	Financial Technology	This course provides students with an understanding of financial technology, i.e., FinTech, and its application in financial services, banking, and investment industries. FinTech refers to the application of technology to improve financial activities. FinTech comprises the new applications, processes, products, or business models in the financial services industry, composed of one or more complementary financial services and provided as an end-to-end process via the Internet. The course will also introduce the application of software Python as a valuable tool for various fintech applications, such as big data analysis and modeling, data integration, and web

		<p>development. After completing the course, students will have a basic understanding of FinTech and its role in the finance service industry. The students should understand the basic components of FinTech, the application of Python in finance, and the impact of FinTech (especially AI) on existing regulatory framework. Students should also be able to identify the opportunities led by FinTech and apply FinTech solutions in the Finance Industry.</p>
New Course / Level 3	Sustainable Finance and ESG Investment	<p>This course will introduce the principles, practices, and frameworks related to sustainable finance and environmental, social, and governance (ESG) investment. The course explores how financial institutions and investors can integrate sustainability considerations into their decision-making processes, aligning financial goals with positive environmental and social outcomes. The participants will study the emerging landscape of sustainable financial products and services and develop various sustainable investing strategies, including impact investing, thematic investing, and exclusionary and inclusionary screening approaches. The course will cover the measurement and reporting of the environmental and social impact of investments, and the evolving policy and regulatory landscape in sustainable finance.</p>
New Course / Level 3	Financial Intervention and Counselling	<p>This course is specifically designed for year-3 undergraduate students who are eager to develop a comprehensive understanding of personal finance and acquire the necessary skills to guide individuals or families in making informed financial decisions. The primary objective of this course is to emphasize the crucial role of financial counseling in promoting financial well-being and achieving long-term financial goals. By utilizing this combination of approaches, students will not only grasp theoretical concepts but also actively apply their knowledge to real-life financial scenarios.</p> <p>One of the key highlights of the course is the incorporation of role-playing activities, which simulate financial counseling sessions. Through these simulated sessions, students will have the opportunity to put their knowledge into practice, developing their skills in effectively communicating and advising individuals or families in need of financial guidance. By learning from professionals actively working in the field, students will gain valuable perspectives and be better equipped to address the diverse challenges they may encounter in their future roles as financial counselors.</p> <p>Overall, through a dynamic and interactive learning environment, students will gain theoretical knowledge, practical experience, and the confidence to guide individuals or families towards achieving financial stability and success.</p>

New Course / Level 4	Ethics and Decision Making in Finance	<p>This course focuses on an overview of the ethical standards and decision-making in finance. The course covers the importance, issues, and theories of ethics in finance. Main topic areas include overview fundamentals of finance ethics and their application in personal financial management and decision-making. Participants are able to gain a better understanding of ethical issues confronting financial professionals, apply ethical behavior in everyday business practices, and reflect on financial decision-making process to pursue a better personal financial management.</p>
New Course / Level 4	Investment Analysis and Portfolio Management for Personal Needs	<p>This course aims to equip students with the knowledge and skills required to make informed investment decisions that align with individual financial goals and risk preferences. Throughout the course, students will delve into sophisticated topics such as strategic asset allocation, rigorous risk management techniques, advanced diversification strategies, and the meticulous evaluation of investment performance. Emphasis will be placed on gaining a nuanced understanding of various investment instruments, including equities, fixed income securities, collective investment schemes, real estate, and alternative investments.</p> <p>The course will also encompass the intricate evaluation of investment performance employing robust metrics and widely recognized industry benchmarks, thereby enabling students to proficiently gauge the efficacy of their investment strategies. Upon the completion of this course, students will possess the acumen necessary to meticulously assess a broad spectrum of investment options, adroitly construct meticulously diversified portfolios, and adroitly manage risk with precision.</p>
New Course / Level 4	Risk Management for Investment	<p>The undergraduate course is designed to provide students with a comprehensive understanding of risk management principles and practices in the context of investment decision-making, with a specific focus on the use of derivatives. The course aims to equip students with the knowledge and skills necessary to identify, analyze, and mitigate various types of risks associated with investment portfolios using derivative instruments.</p> <p>The course will cover a range of topics related to risk management and derivatives, including the characteristics and valuation of derivative instruments, hedging strategies, risk measurement techniques, and the application of derivatives in portfolio management. Throughout the course, students will develop critical thinking and analytical skills through the analysis of real-world case studies and the application of risk management techniques using derivatives to investment scenarios. They will also</p>

		learn how to use quantitative tools and models to evaluate risk and make informed investment decisions incorporating derivatives.
New Course / Level 3	Internship	This course integrates knowledge gained from previous studies. It builds on the conceptual framework of experiential learning to provide the opportunity for programme participants to obtain first-hand experience of frontline personal financial education in the real context through an 8-week supervisory internship programme in the field. The core aim is to facilitate participants to apply contemporary financial theories and practices to personal finance education in authentic situations. It is expected that students can reach for a chance to work in business, non-government organization, and education field (s) to build up their career and network with professional training support through this programme.
New Course / Level 4	Psychology of Money and Financial Decision Making	This course aims to enable participants to better understand the relationship between money conception and decision-making from a psychological perspective. It examines how individuals view money, make predictions, and why they make repeated mistakes in their financial decisions. The course will provide some basic concepts of the psychology of money. It will then introduce cognitive biases and heuristics and discuss these impacts on financial decision making. It will also explore how to make and encourage better financial decisions using real-life examples.
New Course / Level 3	Cross-Faculty Core Course: Component II – Visits in Greater Bay Area	This course aims to deepen and enrich students' understanding of the development of the Guangdong-Hong Kong-Macau Greater Bay Area (GBA). A GBA visit will be arranged and coordinated by respective faculty/department(s) / unit(s) for students to gain authentic learning experiences in real-world settings on different themes of GBA development that relate to their field of study. These themes included for example: (i) history and culture, (ii) science and innovation, (iii) economic development, (iv) arts and creative industries, (v) youth innovation and entrepreneurship, and (vi) education and training. Pre-visit briefing/ orientation/ tutorials and post-visit debriefing will be organized to equip students with a range of knowledge and skills to engage in meaningful GBA visit and to enhance their consolidation and self-reflection of learning experiences that gained from the visit. Students will be required to attend all the scheduled briefing/ orientation/ tutorials, debriefing and visit sessions, and to produce a final reflection upon completion of this course.
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