

## Liverpool John Moores University

Title: Personal Finance  
Status: Definitive  
Code: **6006LBSAF** (121711)  
Version Start Date: 01-08-2021

Owning School/Faculty: Business and Management  
Teaching School/Faculty: Business and Management

Team	Leader
Paul Summers	Y

**Academic Level:** FHEQ6  
**Credit Value:** 20  
**Total Delivered Hours:** 46  
**Total Learning Hours:** 200  
**Private Study:** 154

### Delivery Options

Course typically offered: Semester 2

Component	Contact Hours
Lecture	22
Online	11
Seminar	11

**Grading Basis:** 40 %

### Assessment Details

Category	Short Description	Description	Weighting (%)	Exam Duration
Report	AS1	Individual Report 2000 words	40	
Exam	AS1	Closed Book Examination	60	2

### Aims

*To provide students with a rigorous framework within which to make personal financial decisions.*

### Learning Outcomes

After completing the module the student should be able to:

- 1 Analyse and evaluate the role of financial service providers and securities markets and evaluate critically the implications of an efficient capital market
- 2 Explain and evaluate the regulatory and taxation framework and the impact upon personal investment decisions
- 3 Analyse and evaluate personal investment strategies and their implications of personal debt.
- 4 Explain and appraise the risk-return trade-off, the role of portfolio theory, market risk and evaluate portfolio performance

### **Learning Outcomes of Assessments**

The assessment item list is assessed via the learning outcomes listed:

Individual 2000 words	1		
Closed Book Examination	2	3	4

### **Outline Syllabus**

*Major Personal Financial Decisions and the Products./Services & Providers (Institutions & Markets)*

*The Regulatory & Taxation Framework and the impact on personal financial decisions.*

*Savings*

*Personal Debt & Debt Management*

*Retirement Planning - Pensions & Annuities*

*The Housing Market & Mortgage Products*

*Life assurance & Assurance Related Investments*

*Investments - Real & Financial; Portfolio Theory; Risk & Return*

*Stock Markets & Investing in Shares*

*Evaluating Portfolio Performance.*

*Inheritance Tax & Wills*

*Financial Planning.*

### **Learning Activities**

Lectures and seminars.

### **Notes**

Examination. The examination is the terminal summative assessment which will allow students to demonstrate the theoretical knowledge acquired and its practical application

Coursework. This will provide an opportunity for formative developmental feedback

on application of knowledge and development of skills.  
The module is fully supported by Blackboard which includes, lecture notes, tutorial