Module Descriptor

Title	Personal Finance		
Session	2026/27	**Status**	Approved
Code	ACCT10016	**SCQF Level**	10
Credit Points	20	**ECTS (European Credit Transfer Scheme)**	10
School	**Business and Creative Industries**		
Module Co-ordinator	M H Fletcher		

Summary of Module

This module builds on knowledge of the principles of personal finance and investment and develops the knowledge and skills that are required to understand financial decision making and critically evaluate information about financial plans and products.

Lectures and tutorials consider the development of financial knowledge, savings and investment products, risk, personal budgeting. It also considers recent developments in savings and investment products and regulation.

The module is underpinned with relevant research articles.

This module provides a unique insight into an area that is relevant to employment; financial services being among the largest employers both in the UK and globally.

Module Delivery Method	**On-Campus[1]** ☒	**Hybrid[2]** ☐	**Online[3]** ☐	**Work -Based Learning[4]** ☐
Campuses for Module Delivery	☐ Ayr ☐ Dumfries	☒ Lanarkshire ☐ London ☒ Paisley	☐ Online / Distance Learning ☐ Other (specify)	

Terms for Module Delivery	Term 1	☐	Term 2	☒	Term 3	☐

[1] Where contact hours are synchronous/ live and take place fully on campus. Campus-based learning is focused on providing an interactive learning experience supported by a range of digitally-enabled asynchronous learning opportunities including learning materials, resources, and opportunities provided via the virtual learning environment. On-campus contact hours will be clearly articulated to students.

[2] The module includes a combination of synchronous/ live on-campus and online learning events. These will be supported by a range of digitally-enabled asynchronous learning opportunities including learning materials, resources, and opportunities provided via the virtual learning environment. On-campus and online contact hours will be clearly articulated to students.

[3] Where all learning is solely delivered by web-based or internet-based technologies and the participants can engage in all learning activities through these means. All required contact hours will be clearly articulated to students.

[4] Learning activities where the main location for the learning experience is in the workplace. All required contact hours, whether online or on campus, will be clearly articulated to students

Long-thin Delivery over more than one Term	Term 1 – Term 2	☐	Term 2 – Term 3	☐	Term 3 – Term 1	☐

Learning Outcomes	
L1	Analyse the nature and purpose of savings, investment and other financial products available to the UK
L2	Critically evaluate the relationship between of savings, investment and other financial products and their use in meeting the needs of consumers
L3	Critically evaluate the research surrounding personal financial knowledge, products and regulation
L4	Demonstrate an awareness of the economic context and its effect on financial planning
L5	

Employability Skills and Personal Development Planning (PDP) Skills	
SCQF Headings	**During completion of this module, there will be an opportunity to achieve core skills in:**
Knowledge and Understanding (K and U)	**SCQF 10** Understanding the nature and application of financial services products and services. Understanding a range of core theories, principles and concepts. Demonstrating an ability to critically evaluate the research relating to these products.
Practice: Applied Knowledge and Understanding	**SCQF 10** Using a range of skills to evaluate materials relating to financial services products and services, some of which are advanced and complex.
Generic Cognitive skills	**SCQF 10** Undertaking analysis and evaluation of ideas, concepts, information and issues within the common understandings of the subject. Critically evaluating the research relating to financial needs and products
Communication, ICT and Numeracy Skills	**SCQF 10** Using routine and some advanced and specialised skills associated with financial services products and services to convey complex information.
Autonomy, Accountability and Working with Others	**SCQF 10** Exercising autonomy and initiative in carrying out defined activities. Managing resources within defined areas of work. Taking responsibility for the work of others in defined activities. Taking account of own and others' roles, responsibilities and contributions in carrying out and evaluating tasks. Working with others in a group

Prerequisites	**Module Code**	**Module Title**
	Other	
Co-requisites	**Module Code**	**Module Title**

Learning and Teaching	
In line with current learning and teaching principles, a 20-credit module includes 200 learning hours, normally including a minimum of 36 contact hours and maximum of 48 contact hours. Teaching and learning will take place in the form of workshops and labs with a very small proportion of online delivery.	
Learning Activities During completion of this module, the learning activities undertaken to achieve the module learning outcomes are stated below:	**Student Learning Hours** (Note: Learning hours include both contact hours and hours spent on other learning activities)
Lecture / Core Content Delivery	24
Independent Study	176
Please select	
Please select	
Please select	
Please select	
TOTAL	200

Indicative Resources
The following materials form essential underpinning for the module content and ultimately for the learning outcomes: Jegede et al. (2013) Writing successful undergraduate dissertations in social sciences : a student's handbook. Abingdon, Oxon: Routledge Second edition. Available online through the library Also relevant: Paterson, A. et al. (2016) Research methods in accounting and finance. Oxford: Goodfellow Publishers Ltd. Available online through the library Saunders et al. (latest edition). Research methods for business students. Essex: Pearson. Available online through the library Thomas, G. (latest edition). How to do your research project. A guide for students. London: Sage.
(N.B. Although reading lists should include current publications, students are advised (particularly for material marked with an asterisk*) to wait until the start of session for confirmation of the most up-to-date material)

Attendance and Engagement Requirements
In line with the Student Attendance and Engagement Procedure, Students are academically engaged if they are regularly attending and participating in timetabled on-campus and online teaching sessions, asynchronous online learning activities, course-related learning resources, and complete assessments and submit these on time. **For the purposes of this module, academic engagement equates to the following:**

Full time students are expected to meet the University 75% attendance requirement; demonstrate evidence of engagement with module resources; and under normal circumstances attempt all assessment elements.

Equality and Diversity
The University's Equality, Diversity and Human Rights Procedure can be accessed at the following link: UWS Equality, Diversity and Human Rights Code. In line with current legislation (Equality Act, 2010) and the UWS Equality, Diversity, and Human Rights Code, our modules are accessible and inclusive, with reasonable adjustment for different needs where appropriate. Module materials comply with University guidance on inclusive learning and teaching, and specialist assistive equipment, support provision and adjustment to assessment practice will be made in accordance with UWS policy and regulations. Where modules require practical and/or laboratory based learning or assessment required to meet accrediting body requirements the University will make reasonable adjustment such as adjustable height benches or assistance of a 'buddy' or helper.
(N.B. Every effort will be made by the University to accommodate any equality and diversity issues brought to the attention of the School)

Supplemental Information

Divisional Programme Board	**Accounting Finance Law**
Overall Assessment Results	☐ **Pass / Fail** ☒ **Graded**
Module Eligible for Compensation	☐ **Yes** ☒ **No** **If this module is eligible for compensation, there may be cases where compensation is not permitted due to programme accreditation requirements. Please check the associated programme specification for details.**
School Assessment Board	AFL
Moderator	X Guo
External Examiner	M Marzouk
Accreditation Details	
Module Appears in CPD catalogue	☐ **Yes** ☒ **No**
Changes / Version Number	2 13/02/2025

Assessment (also refer to Assessment Outcomes Grids below)
Assessment 1
Coursework presentation. This is a group presentation but each student presents on one aspect of the topic and is graded individually.
Assessment 2
Coursework individual essay
Assessment 3
(N.B. (i) Assessment Outcomes Grids for the module (one for each component) can be found below which clearly demonstrate how the learning outcomes of the module will be assessed.

(ii) An indicative schedule listing approximate times within the academic calendar when assessment is likely to feature will be provided within the Student Module Handbook.)

Component 1							
Assessment Type	**LO1**	**LO2**	**LO3**	**LO4**	**LO5**	**Weighting of Assessment Element (%)**	**Timetabled Contact Hours**
Presentation	☐	☐	☒	☐	☐	20	20

Component 2							
Assessment Type	**LO1**	**LO2**	**LO3**	**LO4**	**LO5**	**Weighting of Assessment Element (%)**	**Timetabled Contact Hours**
Coursework	☒	☒	☒	☒	☐	80	4

Component 3							
Assessment Type	**LO1**	**LO2**	**LO3**	**LO4**	**LO5**	**Weighting of Assessment Element (%)**	**Timetabled Contact Hours**
	☐	☐	☐	☐	☐		
Combined total for all components						100%	36 hours

Change Control

What	**When**	**Who**