Universidad Zaragoza

Academic Year of Degree: 2026/27

31502 - Introduction to Finance

Teaching Plan Information

Academic year: 2026/27
Subject: 31502 - Introduction to Finance
Faculty / School: 109 - Facultad de Economía y Empresa
Tipo de enseñanza: In person
Degree: 692 - Bachelor's Degree in Economics
ECTS: 6.0
Year: 1
Semester: First semester
Subject type: Basic Education
Module:
Ámbito de conocimiento de asignatura: Economic sciences, business administration and management, marketing, commerce, accounting and tourism

1. General information

The main objective of this course is for students to learn the tools used for solving and studying financial problems, and to acquire an initial understanding of the core concepts of the Finance discipline.

These approaches and objectives are aligned with the Sustainable Development Goals (SDGs) of the United Nations 2030 Agenda (https://www.un.org/sustainabledevelopment/en/). In particular, the activities planned in the course will contribute to SDG1 (no poverty) by teaching students to manage their income, SDG4 (quality education) by improving financial literacy, and SDG8 (economic growth) by encouraging entrepreneurship.

2. Learning results

CON-8. Identify relevant economic information sources and interpret their content in order to engage with economic reality.

- Use economic and financial databases to obtain relevant information that supports financial decision-making.
- Interpret key economic indicators and their impact on the business environment.
- Interpret key financial indicators and their impact on the business environment.

HAB-8. Use information and communication technologies in professional practice.

- Apply financial software tools for producing reports and analyzing financial data.
- Evaluate the effectiveness of different information technologies in improving business processes and financial decision-making.

CTR-1. Democratic values and sustainability. Develop a commitment to the society in which we live so that it may prosper through the dimensions of democratic values and sustainability, as defined by the relevant global framework at any given time.

- That an economist develop a commitment to the society in which we live so that it may prosper through the dimensions of democratic values and sustainability, as defined by the relevant global framework at any given time.

CTR-8. Technology and Digitalization. Handle different technological resources, increasingly sophisticated, selecting the most appropriate one for each specific objective.

- That an economist handle different technological resources, increasingly sophisticated, and select the most appropriate one for each specific objective.

3. Syllabus

- Topic 1. Introductory concepts in finance. Financial valuation
- Topic 2. Financial operations: annuities
- Topic 3. Financial information
- Topic 4. Stock market valuation and financial markets
- Topic 5. Sources of financial information
- Topic 6. Return on investment
- Topic 7. Liquidity of an investment
- Topic 8. Risks associated with investment projects
- Topic 9. Fundamentals of business valuation
- Topic 10. Non-financial information
- Topic 11. Bank financing: loans and credit
- Topic 12. Other non-bank financing sources
- Topic 13. Social finance: financial economics and sustainable development

4. Academic activities

The learning process is based on the combination of expository lectures with active student participation, and the completion of practical problems in computer lab sessions, which students solve independently with the instructor's guidance. Lectures consist of in-class presentations by the instructor, conveying course content in a clear, concise, and engaging manner. Audiovisual materials and internet resources are used in these sessions. Problem-solving and case study activities are carried out in the computer lab using spreadsheet software and other computer applications. Independent work includes studying theoretical and practical content, completing practical exercises, carrying out individual assignments, and searching for and analyzing information, among other activities.

Assessment activities required to evaluate student performance:

- Lectures: 30 hours
- Practical sessions: 30 hours
- Personal study: 90 hours
- Assessment tests: 2 h

5. Assessment system

The course is passed by means of a comprehensive end-of-year examination in either of the two examination sessions provided for in the University's regulations (ordinary and extraordinary). The level of the examination is calibrated to students' actual abilities, and requires them to draw on both the theoretical knowledge developed in the course and practical spreadsheet-based problem-solving skills to answer the specific questions posed.

The examination is a multiple-choice test consisting of 12 exercises (each worth 4 points, with 0.8 points deducted per incorrect answer) and 52 true/false questions (each worth 1 point, with 1 point deducted per incorrect answer). The exam is therefore marked out of 100 points. It is taken in the computer lab using the Moodle platform and lasts two hours.

In addition, 13 exercises corresponding to the practical sessions, submitted through the Digital Teaching Ring, will be assessed, each worth 0.7692 points, for a combined maximum of 10 points. A question bank similar to the exam questions is available on Moodle, so that students can self-assess before the examination.

To pass the course, students must obtain a score of 50 or more out of 100. This score will be calculated as the sum of the scores obtained in the two assessment components, selecting the higher of the following two options: a) the score achieved on the exam; b) 5/6 times the exam score plus 5/3 times the score obtained on the 13 exercises.

5.1. Academic fraud prevention

The use of unauthorised electronic materials or devices during the assessment may result in immediate exclusion from the examination and a fail mark (a numerical mark of '0' for the assessment).

Furthermore, the lecturer in charge may complete the grade report and submit it to the General Inspectorate of Services, so that it may, where appropriate, consider initiating disciplinary proceedings against the student for academic fraud.

In the case of a continuous assessment exam [continuous assessment cannot continue, unless otherwise specified in the academic guide.]

In the case of a regular or extraordinary exam session, the initiation of disciplinary proceedings will result in the grade 'pending resolution' until the proceedings are concluded.

6. Sustainable Development Goals

1 - No poverty
4 - Quality Education
8 - Decent Work and Economic Growth

7. Bibliography

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Cantalapiedra Arenas, M. (2005). Financial management manual for SMEs: Concepts and practical applications (2nd ed.). Cie Dossat 2000.

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Graham, B., & Zweig, J. (2025). The intelligent investor (A. Casanovas, Trans.; 3rd ed.). Deusto.

Kahneman, D., & Chamorro Mielke, J. (2018). Thinking, fast and slow (6th ed., 4th repr.). Debolsillo.

Manzanera Escribano, A. (2012). Finance for entrepreneurs: Everything you need to know to find funding and turn your idea into a business. Deusto.

Serrano Cinca, C. (2021). Introduction to finance: Economics degree. Digicopy.

Siegel, J. J. (2022). Stocks for the long run: The definitive guide to financial market returns and long-term investment strategies (2nd ed.). Profit.

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