

MCAST PROGRAMMES - PUBLIC INFORMATION TEMPLATE (FULL TIME)

Institute	Institute of Business Management and Commerce
Department	-

Programme Title	Bachelor of Science (Honours) in Financial Services				
Course Code <i>To be filled in by Admissions Dept.</i>	BC6-W02-24		If the programme includes a WBL element, How is it accredited?		Placement / Internship
MQF/ EQF Level	Level 6	Type <i>(refer to Appendix 1 for Parameters)</i>	Qualification	Awarding Body	MCAST – Malta College of Arts, Science and Technology
Accreditation Status		Accredited via MCAST's Self Accreditation Process (MCAST holds Self-Accrediting Status as per 1st schedule of Legal Notice 296/2012)			
Mode of Delivery	Face to Face	Duration <i>(Academic Years or Semesters)</i>	3 Years	Mode of Attendance	Full-time
Total Number of Credits	180 credits	Total Learning Hours <i>(25 Total Learning Hours for each ECTS)</i>		4500 hours	
Target Audience	Ages 16 - 65	Target Group <i>(the type of learners that the educational institution anticipates joining this programme)</i>	-		
Programme Fees	There are no fees applicable to Maltese and other EU Nationals (as will be evidenced by their Identity Document) Fees apply for other International Applicants... for fee information and any related updates it is best to communicate with MG2i International through applyinternational@mcast.edu.mt One may consider checking about possible eligibility or otherwise for any exemption from fees by contacting the relevant section within MEYR (Floriana) – or visit the servizz.gov.mt website here				
Date of Next Student Intake	For further information regarding upcoming student intake and applications time windows for same kindly click here				
Language of Instruction	The official language of instruction at MCAST is English. All notes and textbooks are in English (except for language courses, which will be in the respective language being instructed). International candidates will be requested to meet English language certification requirements for access to the course.				
Application Method	Applications to full-time courses are received online via the College Management Information System. Applicants can log-in using Maltese Electronic ID (eID) in order to access the MCAST Admissions Portal directly and create one's own student account with the identity being verified electronically via this secure service. Non-EID applicants need to request account creation through an online form after that they confirm that their local Identification Document does not come with an EID entitlement. . Once the identity is verified and the account is created on behalf of the applicant, one may proceed with the online application according to the same instructions applicable to all other applicants.				

	<p>For more information about how to apply online for a course at MCAST, please visit: https://mcast.edu.mt/how-to-apply-online-2/</p>
Information for Non-EU Citizens	<p>Non-EU candidates require a study visa in order to travel to Malta and join the course applied for (on a Full Time delivery mode). For further information re study-visa please access https://www.identitymalta.com/unit/central-visa-unit/.</p> <p>Further information International / TCN applicants should take note of before requesting to being considered for a programme of studies at MCAST, can be obtained through the respective FAQ found on https://mcast.edu.mt/important-information/</p>
IMPORTANT note to Non-EU Nationals / TCNs	<p>In instances where a TCN is applying for an MCAST programme of studies which includes Apprenticeship / Placement / Internship, it is the applicant's responsibility to check with the relevant Maltese Authority whether one would be eligible to have the necessary permits to be able to carry out the accredited Apprenticeship / Placement / Internship, success from which is expected in order to be able to successfully complete the selected programme of studies. Further information can also be obtained through the respective FAQ found on:</p> <p>https://mcast.edu.mt/important-information/</p>
Address where the Programme will be Delivered	<p><i>MCAST has four campuses as follows:</i></p> <p>MCAST Main Campus Triq Kordin, Paola, Malta</p> <p><i>All courses except for courses delivered by the Institute for the Creative Arts, the Centre of Agriculture, Aquatics and Animal Sciences and the Gozo Campus are offered at the Main Campus address (above).</i></p> <p><i>Courses delivered by the Institute for the Creative Arts, the Centre of Agriculture, Aquatics and Animal Sciences, or the Gozo Campus, are offered in one of the following addresses as applicable:</i></p> <p>Institute for the Creative Arts Mosta Campus Misraħ Ġhonoq Tarġa Gap, Mosta</p> <p>Institute of Applied Sciences Centre of Agriculture, Aquatics and Animal Sciences, Luqa Road, Qormi</p> <p>Gozo Campus J.F. De Chambray Street MCAST, Ġhajnsielem Gozo</p> <p><i>In the case of courses delivered via Online Learning, students will be following the programme from their preferred location/address.</i></p> <p><i>Programmes delivered via Blended Learning, and which therefore contain both an online and a face to face component shall be delivered as follows:</i></p> <ul style="list-style-type: none"> ○ Face to Face components – as per above address instructions

	<ul style="list-style-type: none"> Online components – from the student's preferred address.
Course Description <i>(Refer to Programme Specification)</i>	<p>Targeting one of Malta's strongest economic sectors, this degree in Financial Services offers learners the opportunity to get a detailed insight into the various aspects of financial services, an industry which offers a range of career opportunities ranging from Risk Management to Fund Administration and Wealth Management. Apart from the more technical aspects related to financial services, learners will also gain the required analytical, critical and research skills that are required to work in such a high profile and demanding industry. Learners graduating from this degree find themselves in a very strong position in terms of employment as they are well geared to work in different sectors within this industry.</p>
Deskrizzjoni tal-Kors <i>(Refer to Programme Specification)</i>	<p>Filwaqt li għandha fil-mira tagħha wieħed mis-setturi ekonomiċi l-aktar b'saħħithom f'Malta, din id-degree fis-Servizzi Finanzjarji toffri lill-istudenti l-opportunità li jiksibu għarfien dettaljat tad-diversi aspetti tas-servizzi finanzjarji, industrija li toffri firxa ta' opportunitajiet ta' karriera li jvarjaw mill-Ġestjoni tar-Riskju sal-Amministrazzjoni tal-Fondi u l-Immaniġġjar tal-Ġid. Minbarra l-aspetti aktar tekniċi relatati mas-servizzi finanzjarji, l-istudenti jiksibu wkoll il-ħiliet analitiċi, kritiċi u ta' riċerka meħtieġa biex jaħdmu f'industrija ta' profil għoli u eżiġenti bħal din. L-istudenti li jiggradwaw minn dan il-kors isibu ruħhom f'pożizzjoni b'saħħitha ħafna fir-rigward ta' impjeg, billi jkunu kisbu l-ħiliet biex jaħdmu f'setturi differenti f'din l-industrija.</p>
Career Opportunities:	<p>Banking Adviser, Compliance Executive, Financial Adviser, Financial Analyst, Credit Analyst, Risk Management, Fund Administrator, Fund Accountant</p>
Entry Requirements <i>(Refer to Prospectus / Course Page on MCAST website)</i>	<p>Internal Progression Route... MCAST Advanced Diploma in Finance and Insurance or MCAST Advanced Diploma in Financial Services or MCAST Advanced Diploma in Marketing or MCAST Advanced Diploma in Administrative and Secretarial Studies or MCAST Advanced Diploma in Insurance or MCAST Advanced Diploma in Business Administration or MCAST Advanced Diploma in Aviation Operations or MCAST Advanced Diploma in Transportation and Logistics Management</p> <p>OR</p> <p>2 A-Level passes and 2 I-Level passes <u>Compulsory</u> A-Level: Accounts <u>OR</u> Marketing <u>OR</u> Economics</p>
Other Notes related to this Programme, and which are to be taken note of	<p>-</p>
Programme Learning Outcomes	<p>At the end of the programme the learner will be able to:</p> <ol style="list-style-type: none"> Understand the essential foundations of the financial services industry; Appreciate the various underpinning financial decision making, including risk;

<p><i>(Refer to Programme Specification)</i></p>	<p>3. Provide financial advice and other retail services within Financial Services Organisations;</p> <p>4. Develop technical and management skills for a junior managerial career in financial services and for strategic decision making.</p>
<p>Teaching, Learning and Assessment Procedures</p>	<p>The programmes offered are vocational in nature and entail both theoretical lectures delivered in classes as well as practical elements that are delivered in laboratories, workshops, salons, simulators as the module requirements dictate.</p> <p>Each module or unit entails a number of in person and/or online contact learning hours that are delivered by the lecturer or tutor directly (See also section 'Total Learning Hours').</p> <p>Access to all resources is provided to all registered students. These include study resources in paper or electronic format through the Library and Resource Centre as well as tools, software, equipment and machinery that are provided by the respective institutes depending on the requirements of the course or module.</p> <p>Students may however be required to provide consumable material for use during practical sessions and projects unless these are explicitly provided by the College.</p> <p>All Units of study are assessed throughout the academic year through continuous assessment using a variety of assessment tools. Coursework tasks are exclusively based on the Learning Outcomes and Grading Criteria as prescribed in the course specification. The Learning Outcomes and Grading Criteria are communicated to the Student via the coursework documentation.</p> <p>The method of assessment shall reflect the Level, credit points (ECTS) and the schedule of time-tabled/non-timetabled hours of learning of each study unit. A variety of assessment instruments, not solely Time Constrained Assignments/Exams, are used to gather and interpret evidence of Student competence toward pre-established grading criteria that are aligned to the learning outcomes of each unit of the programme of study.</p> <p>Grading criteria are assessed through a number of tasks, each task being assigned a number of marks. The number of grading criteria is included in the respective Programme Specification.</p> <p>The distribution of marks and assessment mode depends on the nature and objectives of the unit in question.</p> <p>Coursework shall normally be completed during the semester in which the Unit is delivered.</p> <p>Time-constrained assignments may be held between 8 am and 8 pm during the delivery period of a Unit, or at the end of the semester in which the Unit is completed. The dates are notified and published on the Institute notice boards or through other means of communication.</p> <p>Certain circumstances (such as but not limited to the COVID-19 pandemic) may lead Institutes and Centres to hold teaching and assessment remotely (online) as per MCAST QA Policy and Standard for Online Teaching, Learning and Assessment (Doc 020) available via link https://www.mcast.edu.mt/college-documents/</p> <p>The Programme Regulations pertaining to this Programme's MQF/EQF level available at: link https://www.mcast.edu.mt/college-documents/, apply.</p>
<p>Grading System</p>	<p>All MCAST programmes adopt a Learner-centred approach through the focus on Learning Outcomes. The assessment of MCAST programmes is criterion-referenced</p>

	<p>and thus assessors are required to assess learners' evidence against a pre-determined set of Learning Outcomes and Assessment Criteria.</p> <p>For a student to be deemed to have successfully passed a unit, a minimum of 50% (grade D) must be achieved.</p> <p>All full time units are individually graded as follows: A* (90-100) A (80-89) B (70-79) C (60-69) D (50-59) Unsatisfactory work is graded as 'U'.</p> <p>Work-based learning units (where applicable) are graded on a Pass/Fail basis only.</p> <p>Some units which follow industry standards and regulations may also be graded on a Pass/Fail basis as per programme regulations referred below.</p> <p>Detailed information regarding the grading system may be found in the Programme Regulations pertaining to this programme's MQF/EQF Level available at: https://www.mcast.edu.mt/college-documents/ (Refer to DOC 003, 004 and 005)</p>
Exit Point (where and as applicable)	<p>Where a student will not make it to the Final Certification achievable from this Programme of Studies (as per Programme Regulations), one might wish to look into Exit Point possibilities as may be applicable to this programme for studies. Further information, is available at https://www.mcast.edu.mt/college-documents/, kindly refer to <i>DOC 077 Procedure for the processing of Claims for Certificates at Interim Exit Points</i>.</p>
Contact details for Further Learning Opportunities	<p>The MCAST Career Guidance Team, offers the service of qualified and experienced Career Advisers who will be very willing to discuss with potential applicants the course which best achieves one's career ambitions, as well as exploring one's education route, or similar.</p> <p>MCAST Career Guidance Tel: 2398 7135/6 Email: career.guidance@mcast.edu.mt</p>
Regulatory Body/ Competent Authority Contact Details <i>(where applicable - in the case of a programme leading to Regulated Profession)</i>	Not Applicable

Programme Structure	Unit Code	Unit Title	ECTS	Year	Semester
	BCKSK-506-2409	Business Mathematics 1	6	1	1
	BCFIN-506-2401	Introduction to Investments	6	1	1
	BCBEN-506-2403	Principles of Micro Economics	6	1	1
	BCBEN-503-2402	Principles of Communication	3	1	1



CDKSK-503-2328	English for Academic Purposes	3	1	1
BCFIN-506-2402	Financial Markets and Risk	6	1	1
BCBEN-506-2410	Principles of Macro Economics	6	1	2
BCBEN-503-2407	Introduction to Research Methods	3	1	2
CDKSK-503-2329	English for Dissertation Writing	3	1	2
BCFIN-506-2403	Practice of Financial Advice	6	1	2
BCFIN-506-2404	Retail Lending	6	1	2
BCBEN-502-2404	The Art of Negotiation and Decision Making	2	1	2
BCBEN-502-2405	Critical Thinking	2	1	2
BCBEN-502-2406	People and Conflict Management	2	1	2
BCBEN-506-2412	Quantitative Methods in Research	6	2	1
BCFIN-503-2405	Leadership and Management	3	2	1
BCFIN-506-2406	Financial Economics	6	2	1
BCFIN-506-2407	Introduction to Financial Services Law and Compliance	6	2	1
BCFIN-503-2408	Introduction to Fintech	3	2	1
BCFIN-506-2409	Assessing Financial Performance	6	2	1
BCBEN-506-2417	Qualitative Methods in Research	6	2	2
BCKSK-506-2410	Business Mathematics 2	6	2	2
BCFIN-506-2410	Behavioural Finance	6	2	2
BCWBL-506-1501	Further Work Based Learning	6	2	2
CDKSK-604-2336	Entrepreneurship	4	2	2
CDKSK-602-2335	Community Social Responsibility	2	2	2
BCFIN-606-1603	Globalisation of Financial Markets	6	3	1
BCFIN-606-2411	Introduction to Pension Services	6	3	1
BCFIN-606-2412	Risk Management Practices in Financial Services	6	3	1
BCFIN-606-2413	Applied Financial Services Law and Compliance	6	3	1
BCFIN-606-1602	Wealth Management	6	3	2
BCFIN-606-2414	Capital and Equity Markets	6	3	2
BCMRK-606-2001	Applied Marketing for Financial Services	6	3	2
BCFIN-606-1606	Fund Management and Administration	6	3	2
BCDIS-612-1601	Dissertation	12	3	Year



Allocation of Total Learning Hours (per Unit)	The total learning hours required for each unit or module are determined as follows:			
	Credits (ECTS)	Indicative contact hours¹	Self-Learning and Assessment Hours³	Total Student workload (hrs)²
	1	5 – 10 hrs	20 - 15 hrs*	25 hrs
	2	10 – 20 hrs	40 - 30 hrs*	50 hrs
	3	15 – 30 hrs	60 - 45 hrs*	75 hrs
	4	20 – 40 hrs	80 - 60 hrs*	100 hrs
	6	30 – 60 hrs	120 - 90 hrs*	150 Hrs
	9	45 – 90 hrs	180 - 135 hrs*	225 hrs
	12	60 – 120 hrs	240 - 180 hrs*	300 hrs
<i>Note: The 'Self-Learning and Assessment Hours³' amount to the difference between the 'Indicative Contact Hours¹' and the 'Total Student Workload²'</i>				

APPENDIX 1**MINIMUM CREDITS FOR QUALIFICATIONS AT DIFFERENT LEVELS**

MQF Level	Minimum ECTS Required for a Qualification*
8	
7	30
6	180
5	30
4	30
3	60
2	60
1	40

* Programmes assigned fewer ECTS than indicated will be classified as Awards.

*Reference: Fig.1: p48, Malta Further and Higher Education Authority (MFHEA) (October 2024).
Referencing Report, 5th Revised Edition.*

APPENDIX 2

EXAMPLES OF QUALIFICATION TYPES AT A SPECIFIC MQF LEVEL

MQF Level	Examples of qualification types at a specific MQF level (The list in this column is not exhaustive)	Number of ECTS *
8	Doctoral Programmes:	
	PhD	N/A
	Professional Doctorate	180
7	Master's Degree	90
	Postgraduate Diploma	60
	Postgraduate Certificate	30
6	Bachelor's Degree	180
	Bachelor's Honours	240
5	Undergraduate Higher Diploma	90
	Undergraduate Diploma	60
	Undergraduate Certificate	30
	VET Level 5	60
4	Advanced Diploma	120
	Pre-Tertiary Certificate	30 - 60
	MATSEC Matriculation Certificate (Advanced and Intermediate)	N/A
	VET Level 4	120
3	Certificate	60
	MATSEC Secondary Education Certificate	N/A
	VET Level 3	60
2	Foundation Certificate	60
	MATSEC Secondary Education Certificate	N/A
	VET Level 2	60
1	Introductory Certificate	40
	VET Level 1	40

* Programmes assigned fewer ECTS than indicated will be classified as Awards.

Reference: Fig.2: p48, Malta Further and Higher Education Authority (MFHEA) (October 2024).
Referencing Report, 5th Revised Edition.