



**MCAST**

**MQF/EQF Level 4**

**BC4-A2-21/BC4-A2-21G**

**Advanced Diploma in Finance and  
Insurance**

**Course Specification**

## **Course Description**

This course is aimed at people who would like to venture in one of the many careers related to financial services. The first year of studies introduces learners to generic areas of financial services including the world of insurance. In the second year of studies, learners will then choose an area of specialisation. Specialisation can be either in financial services or else in insurance. This approach ensures that any learner following this course is exposed to different areas of the financial services world, thus giving them better flexibility in career prospects. Learners choosing the main area of expertise will be very strong in the specific area chosen, while having a good understanding of the other area.

## **Programme Learning Outcomes**

**At the end of the programme the learner will be able to:**

- 1. Understand the nature of the insurance or financial market, their structure and main features according to chosen area.*
- 2. Apply literacy, numeracy and soft skills which are considered as a necessity to be an effective team player within a Financial and Insurance Services Organisation.*
- 3. Understand the need for the value of effective customer services within these sectors.*
- 4. Understand the ways in which regulation and legislation impact on and are relevant to an organization and the financial services and Insurance industry in general.*

## **Entry Requirements**

Any MCAST Level 3 Diploma

OR

4 SEC/O-Level/SSC&P (Level 3) passes

Compulsory: English Language and Mathematics

## Key Information

Awarding Body - MCAST

Accreditation Status - Accredited via MCAST's Self Accreditation Process (MCAST holds Self-Accrediting Status as per 1<sup>st</sup> schedule of Legal Notice 296/2012)

Type of Programme: Qualification

MQF Level	Examples of Qualifications	'Qualification' Minimum Credits Required	'Award' Credits Required
Level 8	Doctoral Degree Third Cycle Bologna Process	NA	NA
Level 7	Masters Second Cycle Bologna Process	90-120	Less than 30
	Post-Graduate Diploma	60	
	Post-Graduate Certificate	30	
Level 6	Bachelor <sup>23</sup> /Bachelor (Hons.) <sup>24</sup> First Cycle Bologna Process	180-240	Less than 180
Level 5	Short Cycle Qualification	120	Less than 60
	Undergraduate Higher Diploma	90	
	Undergraduate Diploma	60	
	Undergraduate Certificate	30	
	VET Level 5 Programme <sup>25</sup>	60-120	
Level 4	Pre-Tertiary Certificate	30	Less than 120
	VET Level 4 Programme <sup>26</sup>	120	
	MATSEC Certificate	NA	
Level 3	VET Level 3 Programme <sup>27</sup>	60	Less than 60
	General and Subject Certificate	NA	
Level 2	VET Level 2 Programme <sup>28</sup>	60	Less than 60
	General and Subject Certificate	NA	
Level 1	VET Level 1 Programme <sup>29</sup>	40	Less than 40
	General and Subject Certificate	NA	
Introductory Level A	Preparatory Programme	30	Less than 30
Introductory Level B	Pre-entry Basic Skills Course	30	Less than 30

**Table 1: Minimum number of credits for 'Qualifications' and parameters for 'Awards'**

Fig.1: p56, Ministry for Education and Employment & National Commission for Further and Higher Education Malta (2016). *Referencing Report, 4<sup>th</sup> Edition*. NCFHE.

Total number of Hours: 3000 hours

Mode of attendance: Fully Face-to-Face Learning

Duration: 2 Years

Target audience for MCAST full-time courses is 16 to 65+

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.

This course will be offered at

MCAST has four campuses as follows:

**MCAST Main Campus**

Triq Kordin, Paola, Malta

All courses except for the Institute for the Creative Arts, Centre of Agriculture, Aquatics and Animal Sciences are offered here.

**Institute for the Creative Arts**

Mosta Campus

Misraħ Ghonoq Targa Gap,

Mosta

**Institute of Applied Sciences,  
Centre of Agriculture, Aquatics and Animal Sciences,  
Luqa Road, Qormi**

**Gozo Campus**

J.F. De Chambray Street

MCAST, Għajnsielem

Gozo

### Teaching, Learning and Assessment

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.

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').

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.

Students may however be required to provide consumable material for use during practical sessions and projects unless these are explicitly provided by the College.

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.

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.

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.

The distribution of marks and assessment mode depends on the nature and objectives of the unit in question.

Coursework shall normally be completed during the semester in which the Unit is delivered.

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.

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/>

The Programme Regulations referenced below apply. (DOC 004 available at: link <https://www.mcast.edu.mt/college-documents/>)

### Total Learning Hours

The total learning hours required for each unit or module are determined as follows:

Credits (ECTS)	Indicative contact hours	Total Student workload (hrs)	Self-Learning and Assessment Hours
1	5 - 10 hrs	25 hrs	20-15 hrs*
2	10 - 20 hrs	50 hrs	40-30 hrs*
3	15 - 30 hrs	75 hrs	60-45 hrs*
4	20 - 40 hrs	100 hrs	80-60 hrs*
6	30 - 60 hrs	150 Hrs	120-90 hrs*
9	45 - 90 hrs	225 hrs	180-135 hrs*
12	60 - 120 hrs	300 hrs	240-180 hrs*

\* The 'Self-Learning and Assessment Hours' amount to the difference between the contact hours and total student workload.

### Grading system

All MCAST programmes adopt a learner centred approach through the focus on Learning Outcomes. The assessment of MCAST programmes is criterion-referenced and thus

assessors are required to assess learners' evidence against a pre-determined set of Learning Outcomes and assessment criteria.

For a student to be deemed to have successfully passed a unit, a minimum of 50% (grade D) must be achieved. In case of part time programmes, the student must achieve a minimum of 45% to successfully pass the unit.

All 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'.

Work-based learning units are graded on a Pass/Fail basis only.

Detailed information regarding the grading system may be found in the following document: DOC 004 available at: link <https://www.mcast.edu.mt/college-documents/>

### Intake Dates

- MCAST opens calls for application once a year between July and August of each year for prospective applicants residing in MALTA.
- Applications to full-time courses from international students not residing in MALTA are accepted between April and Mid-August.
- For exact dates re calls for applications please follow this link <https://www.mcast.edu.mt/online-applications-2/>

### Course Fees

MCAST course are free for Maltese and EU candidates. International candidates coming from outside the EU need to pay fees for the respective course. Course fees are set on a per-level and course duration basis. For access to course fee structure and payment methods please visit <https://www.mcast.edu.mt/fee-payments-for-non-eu-candidates/>.

### Method of Application

Applications to full-time courses are received online via the College Management Information System. Candidates can log in using Maltese Electronic ID (eID) or European eIDAS (electronic identification and trust services) to access the system directly and create an account as the identity is verified electronically via these secure services.

Non-EU candidates need to request account creation through an online form by providing proof of identification and basic data. Once the identity is verified and the account is created the candidate may proceed with the online application according to the same instructions applicable to all other candidates.

Non-EU candidates require a study visa in order to travel to Malta and join the course applied for. For further information re study-visa please access <https://www.identitymalta.com/unit/central-visa-unit/>.

For access to instructions on how to apply online please visit <https://www.mcast.edu.mt/online-applications-2/>

Contact details for requesting further information about future learning opportunities:

#### MCAST Career Guidance

Tel: 2398 7135/6

Email: [career.guidance@mcast.edu.mt](mailto:career.guidance@mcast.edu.mt)

**Current Approved Programme Structure**

Unit Code	Unit Title	ECTS	Year	Semester
BCFIN-406-1901	Foundations of the Local Financial Services 1	6	1	A
BCICT-406-2000	IT Operations in Financial Services Organisations	6	1	A
BCBST-406-2000	The Business Environment	6	1	A
BCINS-406-2001	Risk and Insurance	6	1	A
BCFIN-406-2001	Financial Markets	6	1	YEAR
BCFIN-412-1902	Financial Accounting	12	1	YEAR
CDKSB-406-1906	Il-Malti Applikat għas-Settur Kummerċjali	6	1	YEAR
CDKSK-406-2001	English	6	1	YEAR
CDKSK-406-2007	Mathematics	6	1	YEAR
BCSTA-406-2000	Basic Quantitative Techniques	6	2	A
BCFIN-406-1903	Foundations of the Local Financial Services 2	6	2	B
CDKSK-402-2104	Community Social Responsibility	2	2	B
BCMRK-406-2002	Marketing Sales and Customer Service	6	2	YEAR
BCWBL-406-1901	Work Based Learning	6	2	YEAR
BCENC-406-1901	The Economic Environment	6	2	YEAR
BCACC-406-2000	Management Accounting	6	2	YEAR
CDKSK-404-1915	Employability and Entrepreneurial Skills	4	2	YEAR
<b>Total ECTS</b>		<b>102</b>	<b>/</b>	<b>/</b>
<b>Insurance Stream</b>				

BCINS-406-1902	Underwriting, Pricing and Procedures	6	2	A
BCINS-406-1903	Policy Wording	6	2	B
BCINS-406-1904	An Introduction to Claims Handling	6	2	B
<b>Total ECTS</b>		<b>18</b>	<b>/</b>	<b>/</b>
<b>Finance Stream</b>				
BCFIN-406-1904	Investment Services	6	2	A
BCFIN-406-1905	Foreign Exchange Services	6	2	B
BCFIN-406-1906	Banking Services	6	2	B
<b>Total ECTS</b>		<b>18</b>	<b>/</b>	<b>/</b>
<b>Total ECTS</b>		<b>120</b>	<b>/</b>	<b>/</b>

## **BCFIN-406-1901: Foundations of the Local Financial Services 1**

Unit Level (MQF/EQF): 4

Credits: 6

Delivery Mode: Fully Face-to-Face Learning

Total Learning Hours: 150

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### **Unit Description**

The financial services sector is complex and dynamic. The purpose of this unit is to provide good foundations to learners wishing to pursue a career within the financial services industry. Through the content, the learner will be able to get a clearer picture of the value of the financial services within the local economy.

Recent developments following the financial crisis has raised the bar within this sector. Financial services organisations are required to comply with ever changing laws and regulations. This Unit provides an essential basis for learners to grasp the basic concepts in relation to the general set-up of the industry, acquaint themselves with the different market players including the local regulator and other EU institutions entrusted with the regulation and supervision of licenced entities, their roles and responsibilities towards both the local economy and the clients. Furthermore, learners shall also be introduced to the different client segments within this market and the manner in which these are serviced by different service providers.

Since financial markets essentially deal in money, anti-money laundering and financing of terrorism form an integral part of the day-to-day operations. The importance of such duties within a financial service institution has increased over the past decade to the extent that institutions have drastically increased their resources and budget. This was done to match the new challenges imposed by the increase in regulation and to protect the integrity of the same institution. On completion of this unit, learners will get a good basis of what constitutes money laundering and financing of terrorism, the threats behind such as well as the importance of protection against such criminal activities.

This unit, together with the experience attained through work based learning and other units within the program of studies, aims to provide a good foundation for employment and further studies.

## Learning Outcomes

On completion of this unit the learner will be able to:

1. *Understand the importance of the finance sector within the economy.*
2. *Appraise the roles of the major regulatory institutions and financial service providers within the local financial services industry.*
3. *Distinguish between the different client segments, the services offered and the various distribution channels used within the financial services industry.*
4. *Analyse the importance of the legislative framework in relation to the prevention of money laundering and the funding of terrorism.*

## BCFIN-406-2001: Financial Markets

Unit Level (MQF/EQF): 4

Credits: 6

Delivery Mode: Fully Face-to-Face Learning

Total Learning Hours: 150

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### Unit Description

Financial Services cannot be considered in a vacuum. Just like any other economic activity, financial services operate within specific markets. Hence, the relevance of Financial Markets to learners who are preparing themselves towards enhancing their knowledge in view of a future career in financial services.

The role and operations of Financial Markets is dealt with in further detail within this module of study. Within the Programme of studies, the foundation underpinning this module would have been provided during the first part of “*The Local Financial Services Environment*” module which is a key module throughout the first year of studies on this programme.

There are different types of financial markets within the local financial services environment. The characteristics of the major financial markets are dealt with at length within this module, providing the required platform for the knowledge required by learners embarking on a career in financial services. The dynamic nature of such markets is to be highlighted especially through an awareness of various formats and related characteristics of financial markets which would be upcoming on the local financial services scenario.

The fundamental value of Ethics needs to be promoted as a key factor towards successful financial markets the operations of which will not deter financial stability and seamless economic changes within any economy. It is through a proper use of ethical instruments and provisions, as well as an enhanced ethical approach to financial activities, that financial markets and services can be constantly improved in a way to offer the necessary stability assurances within an economy.

## Learning Outcomes

On completion of this unit the learner will be able to:

1. *Gather an introductory understanding to the various aspects of Financial Markets*
2. *Recognise the fundamentals of Monetary Supply within an economy*
3. *Be aware of the existence of Risks and their impact on financial markets*
4. *Show a working understanding of how financial markets are regulated.*
5. *Understand and appreciate the important role and usage of Ethical instruments and procedures, in order to ensure proper financial markets activities.*

## **BCFIN-412-1902: Financial Accounting**

Unit Level (MQF/EQF): 4

Credits: 12

Delivery Mode: Fully Face-to-Face Learning

Total Learning Hours: 300

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### **Unit Description**

This module has been designed to provide students with an introduction to financial accounting. The content of this module includes a good understanding of the basic principle of double entry and its application to basic business transactions. The early syllabus content enables students to familiarise themselves with the accounting equation. Students would be able to understand how to analyse basic business transactions and learn about assets, liabilities, owners' equity, revenues, and expenses. 'Financial Accounting' provides an understanding of the main statements used by businesses, namely, the Statement of Profit or Loss and the Statement of Financial Position. This includes a review of the main items found in the financial statements and a good knowledge as to their preparation and presentation.

The syllabus also incorporates a good working knowledge of the end-of-year adjustments including, depreciation, bad debts, accruals and prepayments and their proper accounting treatment in the financial statements. Furthermore, learners will also be able to prepare a bank reconciliation statement. A core area of this module deals with the preparation and presentation of financial statements, namely, published financial statements of a limited company i.e. the Statement of Profit or Loss and Statement of Financial Position. The syllabus should also provide the learners with the main tools which are needed to interpret properly the financial accounts of an organisation. FSOs need to make sound business decisions based on these accounts.

## Learning Outcomes

On completion of this unit the learner will be able to:

1. *Distinguish between Financial and Cost and Management Accounting and the main users of accounting information.*
2. *Understand and apply the principle of double entry system to different business transactions.*
3. *Prepare the final accounts for a sole trader with year-end adjustments.*
4. *Prepare a bank reconciliation statement.*
5. *Understand how to read, analyse and interpret a set of published accounts prepared in accordance to the requirements of the Companies act and International Accounting Standards (IASs) and International Financial Reporting Standards (IFRSs).*
6. *Prepare and evaluate an organisation's profitability, efficiency, gearing and investor performance ratios.*

## **BCICT-406-2000: IT Operations in Financial Services Organisations**

Unit Level (MQF/EQF): 4

Credits: 6

Delivery Mode: Fully Face-to-Face Learning

Total Learning Hours: 150

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### **Unit Description**

This module will give you the opportunity to understand the utilization of Information Technology within the Financial Services sector. The foundations for this unit are set by exploring the types of underlying internal and external information which IT tools are applied towards. In this regard, the unit covers a number of IT tools, starting with a number of generic tools and moving to a number of tools which are very specific to Financial Services. The relevance of IT will also be studied within the context of its contribution towards offering alternative delivery channels to standard over the counter service. Nonetheless, whilst IT can bring along several benefits, it may also imply a number of risks and other negative implications. Such implications may indeed impact several parties - including the organization itself, the employees and also customers. Moreover, local legislation has a bearing over how such IT tools must be managed and utilized, with a number of preventive/control actions which must be implemented, as well as other activities which are sanctionable. This module will thus also give the student an awareness of such possible risks and negative implications as well as an understanding of how these may, or indeed must, be mitigated, both from the point of view of organisations as well as individual employees within such organisations.

### **Learning Outcomes**

**On completion of this unit the learner will be able to:**

- 1. Understand the function of various IT tools utilised in Financial Services.*
- 2. Appreciate the benefit to be gained, as well as understand possible implications which may arise, as a result of using information & IT in Financial Services, including the provision of alternative means of service delivery.*
- 3. Understand the specific risks posed by IT in Financial Services and how these can be mitigated.*
- 4. Understand the relevance of the Data Protection Act with respect to IT in Financial Services.*

## **BCBST-406-2000: The Business Environment**

Unit Level (MQF/EQF): 4

Credits: 6

Delivery Mode: Fully Face-to-Face Learning

Total Learning Hours: 150

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### **Unit Description**

Actions taken within the economy, especially at a macro level, clearly impinge on Financial Services activities (both over a short as well as over a longer term). To this effect, in order to be effective players within any financial service organisation, a sound introduction to the Business Environment is a requirement. Through this module of study, this will be offered against an economic scenario. The interfacing between the general economic environment and business activity provides for one of the foundations of a dynamic financial services setting.

Through a study of government activities, and the operation of different types of business market, the learner will analyse, amongst others, how the local business community as a supplier of goods and services, and consumers behave as supply and demand for products interact to determine price.

Government financial performance through its conduct of business-related activities, influences and eventually regulates business activities. At its end, private business performance within an open economy, influence and pressures government's response to what goes on in the economy.

Controlling inflation, safeguarding healthy employment levels, enhancing continuously economic growth and the balance of payments, are amongst the main factors which government seeks to tackle within an economy, adopting a range of techniques. Changes to these and other economic variables, impinge in varying ways, on individual businesses - not least financial services organisations.

The local business community would need to react continuously to changes within the economy. An effective Financial Services provision, would undoubtedly assist and at times underpin business operations especially in particular times of economic turbulence.

Government expenditure has a considerable force on business as it constitutes a high proportion of the gross domestic product. In times of recession or economic difficulties, calculated spending on, amongst others, infrastructure projects may stimulate

economic activity. Here again, such actions impinge on financial services operations. Fiscal and monetary policies are two of the main tools available to government for regulating most economic activity.

Government and business operate within the legal and regulatory framework established by the Maltese Government and the European Union (EU) - including Euro Zone related institutions. A resonant knowledge of the basics of business environment operations, especially at a macro level, will surely provide the learners preparing themselves for a career in financial services, to better understand the ongoing dynamic changes taking place in this sector of the economy, as well as offer the right setting for any further training in the area.

## **Learning Outcomes**

**On completion of this unit the learner will be able to:**

- 1. Understand the role and objectives of business organisations within the economy.*
- 2. Identify the main market factors within economic activity.*
- 3. Understand the characteristics forming the Maltese Economy.*
- 4. Recognise the impact that changes in the economic environment, leave on the local business community.*
- 5. Understand fiscal and monetary policies and their relation to the financial services environment.*
- 6. Discuss how international variables effect the Maltese economy.*

## **BCINS-406-2001: Risk and Insurance**

Unit Level (MQF/EQF): 4

Credits: 6

Delivery Mode: Fully Face-to-Face Learning

Total Learning Hours: 150

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### **Unit Description**

The need of any insurance lies in the provision of compensation to the insured following a loss which is covered under the policy. In essence, the risk is transferred from the insured to the insurer. As a result, customers pay a known amount known as the 'premium' with the anticipation that should something go wrong and as a result a loss would be suffered, the insurer will compensate them financially. The customers are thus buying peace of mind and it is at the claims stage that the insurance organisation will prove its worth.

Throughout this unit the learners will be provided with a thorough understanding of the concepts and principles of insurance ensuring that the learners working within the technical departments of insurance sellers and intermediaries provide the necessary information to the clients. Learners will be exposed to the main concepts and the legal principles of insurance which are the foundations for all insurance business and therefore need to be clearly understood. If the information provided to customers is incorrect or not clearly explained, the relationship with the customer can be terminated and consistently poor misguidance will not only severely jeopardise the reputation of the insurer, but also risk legal action.

It is thus fundamental that the learner aspiring to work within the insurance sector should possess a good understanding of the concept of risk relating to insurance, the principles of insurance and the structure of the local insurance market. The learner will be provided with an introduction to the concept of risk for insurance purposes and the pillars of insurance, better referred to as the principles of insurance. Learners will be introduced to the local structure of the insurance market, with particular reference to the sellers and intermediaries working within the market. A comprehensive understanding and application of the content within this unit will enable successful learners to easily integrate into the insurance market. Furthermore, the unit will provide learners with other skills required to work within a technical department.

## Learning Outcomes

On completion of this unit the learner will be able to:

1. *Examine the concepts of risk within the insurance industry.*
2. *Know the structure and main features of the insurance market.*
3. *Understand the general principles of contract law in relation to insurance.*
4. *Apply the principles of insurance.*

## **BCMRK-406-2002: Marketing, Sales and Customer Service**

Unit Level (MQF/EQF): 4

Credits: 6

Delivery Mode: Fully Face-to-Face Learning

Total Learning Hours: 150

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### **Unit Description**

Marketing, Sales and Customer Service are important aspects in the financial services function, be it in banking institutions, investment companies, insurance companies and intermediaries. This unit is designed to give the learner an understanding of the marketing and sales functions in financial services organisations whilst focusing on the importance of customer service and customer relationship management.

The unit aims to walk learners through three main aspects: obtaining leads and engaging customers through marketing; gaining business from customers through sales and retaining customers through excellent and consistent customer service.

The marketing aspect of this unit aims to give the learner a basic understanding of marketing as an integral part of a financial services company. The selling aspect aims to give an understanding that sales is invariably the main road of profitability and company growth especially in a competitive industry as the financial services industry. Finally the customer service aspect aims to provide learners with the necessary awareness and skills that will help them equip themselves better in imparting good quality customer service and enhance customers relations.

The module is divided into five logical parts: marketing philosophy and principles, principles of sales and local regulations, customer relationship management, sales presentation skills and the sales interview, monitoring and evaluation of customer service.

All these are important areas which will give a cutting edge to anyone starting a career in any financial service institution.

## Learning Outcomes

On completion of this unit the learner will be able to:

1. *Define and explain basic marketing philosophy and principles and their application in the financial services field.*
2. *Demonstrate an understanding of the principles of sales and regulatory issues face when selling financial services products.*
3. *Demonstrate the importance of Customer Relationship Management in financial services.*
4. *Develop the skills needed to give a sales presentation and hold a sales interview.*
5. *Understand the importance of monitoring and evaluating change to improve customer service.*

## **BCSTA-406-2000: Basic Quantitative Techniques**

Unit Level (MQF/EQF): 4

Credits: 6

Delivery Mode: Fully Face-to-Face Learning

Total Learning Hours: 150

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### **Unit Description**

The role of statistics and related quantitative techniques, is becoming more important in today's increasingly data-driven society. Financial Services organisations, are clearly effected by such an enlarged role. Sound decisions in businesses are often based on the quantitative analysis of data and information. This module aims at giving learners the adequate fundamental statistical tools and basic quantitative techniques required in a modern business setting, especially in a financial services environment.

Learners are presented with an overview of statistical techniques required from the initial stage of data gathering to the actual presentation, summarisation and interpretation of the raw data. This analysis provides the basis for appropriate prediction of future conditions on which business decisions should ideally be taken, even in financial services settings. The accuracy of any forecasts made can also be assessed using proper quantitative techniques. Hence, the insight on forecasting techniques and their reliability.

The percentage change in the values of a commodity or of a group of commodities is definitely relevant in the business context. This module seeks to outline the fundamental price and quantity index calculation techniques that can be used to trace the movements in the values of these commodities; an element where the application of which can be extended to the financial services environment.

Finally, this module aims at equipping future financial services team players, with the basic probability tools which will be needed for deeper study and application of statistics. These probabilistic techniques form the basis for data distribution analysis, hypothesis testing and confidence intervals that allow generalisations to be made from a sample to the whole population.

## Learning Outcomes

On completion of this unit the learner will be able to:

1. *Describe different survey methodologies used in data collection.*
2. *Summarise the information collected using appropriate statistical methods.*
3. *Understand the use of index numbers.*
4. *Measure the relationship between two variables and make forecasts using both simple linear regression and time-series methods.*
5. *Understand the basic principles of uncertainty.*

## **BCFIN-406-1903: Foundations of the Local Financial Services**

### **2**

Unit Level (MQF/EQF): 4

Credits: 6

Delivery Mode: Fully Face-to-Face Learning

Total Learning Hours: 150

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### **Unit Description**

Financial services institutions operate in a complex and highly regulated environment which require considerable knowledge for prospective learners aiming to join this industry. The reliance on the compliance function has substantially increased throughout the last decade. The industry therefore seeks to employ those who are well conversant with the requirements imposed and are able to put knowledge into practice. To prepare learners for the requirements of the industry, this Unit provides learners with the theory behind such practices.

It encourages learners to appreciate the challenges posed within the industry and other challenges originating from the environment they operate in, whilst identifying the legal and compliance requirements which aid institutions to operate in a transparent and ethical manner in order to satisfy the legal requirements and attract clients.

The way the content is delivered is to be in congruence with the content delivered of other modules within this Programme. The module content will be underpinned by a variety of support learning initiatives which will either be organised corporately by the Institute or which can be integrated by the module assessor within the module's lecture sessions.

### **Learning Outcomes**

**On completion of this unit the learner will be able to:**

- 1. Understand the recent developments within the financial services industry.*
- 2. Identify the importance of compliance function within the financial services sector.*
- 3. Know the financial services laws that regulate the financial services sector.*
- 4. Recognise the importance of consumer protection in relation to financial services clients.*

## **BCECN-406-1901: The Economic Environment**

Unit Level (MQF/EQF): 4

Credits: 6

Delivery Mode: Fully Face-to-Face Learning

Total Learning Hours: 150

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### **Unit Description**

The economic environment relates to all the economic factors which affect both commercial and consumer behaviour. It is comprised of all the external factors in the market and the economy.

In this unit an analysis of the broader economic environment is expanded upon and the effects it has on the financial services industry are assessed. Initially this unit provides learners with the knowledge of how economic activity differs in various economic and political systems. Throughout the first chapter, the learner will be exposed to the provision of public and merit goods in an economy along with the need for government intervention especially due to price controls.

Furthermore, this unit provides learners with an understanding of the role of the Central Banks, specifically the ECB and the CBM. Learners will be able to link and select what type of policy authorities should implement to affect the economic activity in a country according to the different necessities.

Finally, this chapter concludes by looking at economic measures which provide an indication of the performance of the economy. Throughout the final part of the unit, the learner will be able to understand how the circular flow of income functions and what causes a leakage and an injection into the local economic system. Furthermore, an understanding of the balance of payments is provided, specifically focusing on how various instances such as a currency devaluation, high inflation and others affect the balance of payments in Malta. Moreover, learners will be exposed to the different types of unemployment that are present in an economic system and the implication of high unemployment rates on an economy.

Throughout this unit, learners will not only be exposed to fundamental knowledge to work within the financial services industry but, due to the nature of the subject, they will broaden their knowledge of the local economic system in terms of its functions and position.

## **Learning Outcomes**

**On completion of this unit the learner will be able to:**

- 1. Understand the key factors which determine the level of economic activity.*
- 2. Recognise the role of Central Banks and their impact on the economy.*
- 3. Examine the impact of inflation on the economy.*
- 4. Evaluate different measures of Economic Data.*

## **BCACC-406-2000: Management Accounting**

Unit Level (MQF/EQF): 4

Credits: 6

Delivery Mode: Fully Face-to-Face Learning

Total Learning Hours: 150

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### **Unit Description**

The objective of this unit is to prepare participants to understand and apply the management accounting concepts, tools and techniques to achieve operational efficiency. The course prepares participants to ascertain the elements of costs i.e. material, labour and overheads. This unit is aimed at helping learners to carry out effective strategic planning and control, evaluation of investments and risk management in different types of business in general and in financial serves organisations in particular. The course equips candidates to understand the cost behaviours, economic factors and their changing dynamics and external factors to make cost effective and profitable decisions.

### **Learning Outcomes**

**On completion of this unit the learner will be able to:**

- 1. Discuss the nature, scope, application and importance of management accounting to an organisation.*
- 2. Understand the elements of costs: material, labour and overheads.*
- 3. Understand short-term decision making.*
- 4. Use break-even analysis.*
- 5. Use appropriate statistical information to review and predict business performance.*
- 6. Use budgetary techniques.*

## **BCINS-406-1902: Underwriting, Pricing and Procedures**

Unit Level (MQF/EQF): 4

Credits: 6

Delivery Mode: Fully Face-to-Face Learning

Total Learning Hours: 150

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### **Unit Description**

The need of any insurance lies in the provision of compensation to the insured following a loss which is covered under the policy. In essence, the risk is transferred from the insured to the insurer. As a result, customers pay a known amount known as the 'premium' with the anticipation that should something go wrong and as a result a loss would be suffered, the insurer will compensate them financially. The customers are thus buying peace of mind and it is at the claims stage that the insurance organisation will prove its worth.

Throughout this unit the learners will be provided with a systematic understanding of the procedures adopted by insurers from the time a potential client requests a quotation for insurance until the time the policy cover incepts. Learners who will be working within the underwriting department of insurance sellers and intermediaries will have the necessary skills and knowledge to provide quality support and advice to the clients. If the information provided to customers is incorrect or incomplete, the relationship with the customer can be jeopardised and consistently poor misguidance will not only impair the reputation of the insurer, but also risk legal action.

This unit is a natural continuation to the 'Risk and Insurance' unit wherein students would have achieved a thorough understanding of the concept of risk relating to insurance, the principles of insurance and the structure of the local insurance market. The learner will delve into a more detailed understanding of insurance contracts, the legal implications relating to quotations and the paperwork involved from proposal stage to inception of cover. They will learn about the importance of renewal business as well as the need to attract new clients towards the insurance pool. Furthermore, learners will understand how insurance premia are calculated and the different rating factors which make up the premium. Finally, learners will identify the key underwriting considerations for the various classes within most personal and commercial business

classes. This will enable successful learners to easily integrate into the insurance market whilst acquiring other skills necessary to work within a technical department.

## **Learning Outcomes**

**On completion of this unit the learner will be able to:**

- 1. Examine the underwriting procedures, the importance of policy renewals and new business within the insurance industry together with the different premium computations methods used within insurance.*
- 2. Apply underwriting consideration to personal and commercial classes of insurance.*
- 3. Understand the pricing factors which make up the insurance premium.*
- 4. Evaluate the most common methods of monitoring underwriting results within insurance.*

## **BCINS-406-1903: Policy Wording**

Unit Level (MQF/EQF): 4

Credits: 6

Delivery Mode: Fully Face-to-Face Learning

Total Learning Hours: 150

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### **Unit Description**

The need of any insurance lies in the provision of compensation to the insured following a loss which is covered under the policy. The policy document is an important document that clearly explains what the insurers are prepared to cover. If the policy wording is ambiguous, complex and void of clarity, an insured can feel deceived and not treated fairly. The customers are buying peace of mind and it is at the claims stage that the insurance organisation will prove its worth. Hence, in order to avoid misunderstandings, the policy wording must be simple and clear to understand.

Throughout this unit the learners will be provided with an understanding of the different sections and contents within a policy document. Learners who will be working within the underwriting, sales and claims departments of insurance sellers and intermediaries will require the necessary knowledge and interpretation of policy wording in order to provide quality support and advice to the clients. If the explanation of cover provided to customers is incorrect or incomplete, the relationship with the customer can be jeopardised and consistently poor misguidance will not only impair the reputation of the insurer, but also risk legal action.

This unit ties together with the 'Risk and Insurance' and 'Underwriting pricing and procedures' units within this course, wherein learners would have achieved a thorough understanding of the concept of risk relating to insurance, the principles of insurance and the structure of the local insurance market, insurance processes and procedures and how various policies are priced. Here, the learner will learn how to interpret policy cover, exclusions and the importance of the various sections within different insurance policies commonly used within the local insurance market.

## Learning Outcomes

On completion of this unit the learner will be able to:

1. *Examine the structure of an insurance policy.*
2. *Evaluate the cover applicable under the major personal classes of insurance sold locally.*
3. *Evaluate the cover applicable under the major commercial classes of insurance sold locally.*
4. *Interpret summaries of cover and the insurance triad in order to provide advice to clients in relation to their insurance requirements.*

## **BCINS-406-1904: An Introduction to Claims Handling**

Unit Level (MQF/EQF): 4

Credits: 6

Delivery Mode: Fully Face-to-Face Learning

Total Learning Hours: 150

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### **Unit Description**

The need of any insurance policy lies in the provision of compensation to the insured following a loss. It is the essence of insurance. Therefore, a customer pays a known amount known as the 'premium' with the anticipation that should something go wrong and as a result a loss would be suffered, the insurer will compensate them financially.

The customer is thus buying an expectation and it is at the claims stage that the insurance organisation will prove its worth. If the claim is handled badly or unfairly the relationship with the customer can be terminated and consistently poor claims handling could severely jeopardise the reputation of the insurer.

Whilst insurers should strive to pay losses fairly and promptly not all claims are payable due to uninsured losses, exclusions, policy conditions or perhaps fraud. The claims handler must therefore check the validity of the claim and communicate this to the client. This means that the job of a claims handler is very important and will directly affect the bottom line of the organisation. The unit will enable learners to understand the general principles relating to claims, the claims considerations and administrative functions, claims settlement methods and the management of claims expenses.

### **LEARNING OUTCOMES**

**On completion of this unit the learner will be able to:**

1. *Recognise the general principles and personnel in relation to claims;*
2. *Identify claims procedures, Claims reserves and costs of claims management;*
3. *Analyse claims settlement methods and calculations;*
4. *Apply claims considerations to personal/commercial insurance claims.*

## **BCFIN-406-1904: Investment Services**

Unit Level (MQF/EQF): 4

Credits: 6

Delivery Mode: Fully Face-to-Face Learning

Total Learning Hours: 150

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### **Unit Description**

The MFSA define investment services as a general term to describe a vast range of activities which relate to investment in a financial asset. Investment services involves the management of an investment or a group of investments known as a fund, along with advice giving with respect to investment and/or reinvestment.

Initially this unit begins with an understanding of the financial markets. An introduction to the financial services industry is provided and an examination of the role of the industry and the main market participants is provided. Throughout this chapter, the learners will be exposed to the role of financial services in economic growth. Moreover, the role of the main participants in the capital market is provided.

The following chapter in this unit delves into the provision of investment advice. The main aim of this chapter is to provide learners with knowledge pertaining investment advice along with the competent questions one needs to ask when working within the field of investment advice. Throughout this chapter learners will be exposed to the MiFID directive in the provision of investment advice which is a key direction in the European Financial Services Industry.

The next section of this unit explores the concept of order execution within the financial industry. Learners will be exposed to different situations an investment firm is faced with when executing orders. Specific reference will be made to the Best Execution under MiFID with respect to the Committee of European Securities Regulators.

Finally, this unit provides learners with an understanding of portfolio management services. Throughout this chapter the learners will be given an overview of portfolio management and the asset management industry. The steps in portfolio management for a client are explored in this section. This chapter concludes by exploring the difference between mutual funds and other pooled investment products.

This unit provides learners with very solid introductory foundations for learners forming part of the financial services industry. The concepts dealt with in this unit are key competences that any financial services firm assumes that their employees have.

## Learning Outcomes

On completion of this unit the learner will be able to:

1. *Understand what makes up the Financial Services Industry.*
2. *Recognise the provision of investment advice.*
3. *Practice the execution of orders in the Financial Services Industry.*
4. *Operate different portfolio management services.*

## **BCFIN-406-1905: Foreign Exchange Services**

Unit Level (MQF/EQF): 4

Credits: 6

Delivery Mode: Fully Face-to-Face Learning

Total Learning Hours: 150

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### **Unit Description**

Initially this unit begins with an understanding of the foreign exchange services. An introduction to the foreign exchange services market is provided through various common terminology and characteristics of the said market. Throughout this chapter, the learners will be exposed to various licensed entities who can trade within the foreign exchange market.

The following chapter in this unit delves into the price level and the exchange rate in the long run. The main aim of this chapter is to provide learners with knowledge pertaining various economic theories such as the law of one price, purchasing power parity and the real exchange rate. Throughout this chapter learners will be exposed to different aspects resulting in the variability of exchange rates quoted across different services.

The next section of this unit explores the concept of the fixed exchange rates within the foreign exchange industry. Learners will be exposed to different aspects of a fixed exchange rate such as foreign exchange intervention and sterilization. Specific reference will be made to equilibrium conditions under a fixed exchange rate and a managed floating rate.

The end of this unit provides learners with an understanding of the Optimum Currency Area. Throughout this chapter the learners will be given an overview of the theory of Optimum Currency Areas along with Economic Integration and the European Economic and Monetary Union. Moreover, throughout this chapter an understanding of the exchange rates and international transactions within the foreign exchange market is provided along with the risks that are pertinent to the foreign exchange.

This unit provides learners with very solid introductory foundations for learners forming part of the financial services industry. The concepts dealt with in this unit are key competences that any financial services firm assumes that their employees have.

## Learning Outcomes

On completion of this unit the learner will be able to:

1. *Understand the general terminology used in the foreign exchange market.*
2. *Recognise the importance of the price level and exchange rate in the long run.*
3. *Examine the exchange rate regimes.*
4. *Evaluate the Optimum Currency Area theory.*

## BCFIN-406-1906: Banking Services

Unit Level (MQF/EQF): 4

Credits: 6

Delivery Mode: Fully Face-to-Face Learning

Total Learning Hours: 150

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### Unit Description

The twentieth century has seen the expansion of the banking sector both at local and international level. New products and services have emerged due to a number of factors, mainly related to more sophisticated and demanding customers. Technology together with increased competition and ever changing legislation, have also contributed to such developments. Today, the banking sector is complex and constantly evolving. Learners wishing to embark on a career within banking should be prepared to embrace change.

This unit provides learners with a good basis of understanding of the regulatory aspects of banks whilst delving into the practical aspects in relation to the provision of banking products and services. It encourages the learner to understand that the pillars of the banking sector are the diverse customers' needs which are incessantly transforming and which therefore bring inevitable challenges within this sector.

This unit builds up and reinforces what is learnt in other units within this Programme, namely the units Foundations of Financial Services (1) and Foundations of Financial Services (2). It focuses on one particular sector within the financial services industry, the banking sector, which is the largest on a local scale. It is essential that the module content is underpinned by a variety of support learning initiatives which will either be organised corporately by the Institute or which can be integrated by the module assessor within the module's lecture sessions.

### Learning Outcomes

On completion of this unit the learner will be able to:

1. *Understand licensing, monitoring and supervision of banks.*
2. *Understand the banker and customer relationship.*
3. *Identify different types of bank customers.*
4. *Assess different bank products/services provided to clients.*

## **BCWBL-406-1901: Work Based Learning**

Unit Level (MQF/EQF): 4

Credits: 6

Delivery Mode: Fully Face-to-Face Learning

Total Learning Hours: 150

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### **Unit Description**

Financial Investment Operations Support staff work within the operational and administrative areas of businesses in the Financial Services sector engaging in investment management, trading and reporting activities. The support structure underpinning these activities is substantial and varied, with a domestic and global client base of institutional and retail clients that include private individuals, small businesses, collective investment schemes, pension funds, charities, corporations and governments. The work includes reconciliation of investment records, data entry, investigating missing or inaccurate data, compliance and money laundering checks, researching information towards investigative activities and projects and processing correspondence.

Contact centre agents answer incoming calls from customers to take orders, answer inquiries and questions, handle complaints, troubleshoot problems and provide information.

Bank tellers hold the frontline job in a bank as they are the employees that customers generally see and interact with first.

An Insurance Practitioner provides support in the acquisition of new clients and in the retention of existing clients through the renewal process. An insurance practitioner may also handle client queries on products, services and accounting while also processing and analysing data to support business objectives. Insurance practitioners also prepare and issue documentation, reports and market research. They carry out general office administration and may participate in meetings, both internal and external. They also maintain and develop relationships both internally and externally and comply with internal and external regulatory requirements.

## **Learning Outcomes**

**On completion of this unit the learner will be able to:**

- 1. Identify main processes followed/practiced at the place of work.*
- 2. Use tools &/material &/equipment &/machinery to carry out safely assigned tasks.*
- 3. Communicate effectively in a workplace environment with all stakeholders.*
- 4. Review personal and professional experience achieved throughout your work placement.*
- 5. Follow good work practices at the place of work.*

## **BCENC-406-1901: The Economic Environment**

Unit Level (MQF/EQF): 4

Credits: 6

Delivery Mode: Fully Face-to-Face Learning

Total Learning Hours: 150

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### **Unit Description**

The economic environment relates to all the economic factors which affect both commercial and consumer behaviour. It is comprised of all the external factors in the market and the economy.

In this unit an analysis of the broader economic environment is expanded upon and the effects it has on the financial services industry are assessed. Initially this unit provides learners with the knowledge of how economic activity differs in various economic and political systems. Throughout the first chapter, the learner will be exposed to the provision of public and merit goods in an economy along with the need for government intervention especially due to price controls.

Furthermore, this unit provides learners with an understanding of the role of the Central Banks, specifically the ECB and the CBM. Learners will be able to link and select what type of policy authorities should implement to affect the economic activity in a country according to the different necessities.

Finally, this chapter concludes by looking at economic measures which provide an indication of the performance of the economy. Throughout the final part of the unit, the learner will be able to understand how the circular flow of income functions and what causes a leakage and an injection into the local economic system. Furthermore, an understanding of the balance of payments is provided, specifically focusing on how various instances such as a currency devaluation, high inflation and others affect the balance of payments in Malta. Moreover, learners will be exposed to the different types of unemployment that are present in an economic system and the implication of high unemployment rates on an economy.

Throughout this unit, learners will not only be exposed to fundamental knowledge to work within the financial services industry but, due to the nature of the subject, they will broaden their knowledge of the local economic system in terms of its functions and position.

## **Learning Outcomes**

**On completion of this unit the learner will be able to:**

- 1. Understand the key factors which determine the level of economic activity.*
- 2. Recognise the role of Central Banks and their impact on the economy.*
- 3. Examine the impact of inflation on the economy.*
- 4. Evaluate different measures of Economic Data.*

## CDKSK-402-2104: Community Social Responsibility

Unit Level (MQF/EQF): 4

Credits: 2

Delivery Mode: Fully Face-to-Face Learning

Total Learning Hours: 50

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### Unit Description

This unit focuses on Community Social Responsibility and provides an opportunity for learners to better understand themselves and the others and to establish goals in life. Community social responsibility enables learners to understand their strengths and areas for improvement and prepares them for life, employment and to become active citizens in society.

Moving away from traditional delivery of other units, learners will be empowered to take ownership of their learning process. Hence, community social responsibility will be delivered through a combination of workshops, small-group sessions with mentors and various opportunities to reflect.

The set of sessions will tackle community social responsibility skills and will mostly focus on the self, the ability to work independently and important values in life. The second set of sessions will address interpersonal skills and will focus on working with others, dealing with diversity and conflicts. Furthermore, at the end of the sessions, the learners will be introduced to the importance of active citizenship in life.

### Learning Outcomes

**On completion of this unit the learner will be able to:**

1. *Identify personal goals through self-reflection.*
2. *Evaluate how collaboration with others can be more effective.*
3. *Explain the importance of giving and receiving feedback.*
4. *Contribute actively to make a difference in society.*

## **CDKSK-404-1915: Employability and Entrepreneurial Skills**

Unit Level (MQF/EQF): 4

Credits: 4

Delivery Mode: Fully Face-to-Face Learning

Total Learning Hours: 100

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### **Unit Description**

This unit complements the vocational and key skill units at Level 4 and provides an opportunity for learners to enhance their employability and entrepreneurial skills.

Quite often, learners tend to focus most on technical skills and competences required in a certain trade which enable them to access employment. On the other hand, employers expect employees to be appropriately skilled to follow instructions, take initiative, work effectively in a team, take a lead when necessary and more. In view of this the unit starts with an introduction to the 4<sup>th</sup> industrial revolution and proceeds to the transversal skills necessary to find employment, retain employment and advance at the place of work. Learners will be able to highlight their strengths and identify the areas that require improvement.

The rest of the unit focuses on entrepreneurial skills, a skill which is one of the most important transversal skills identified by UNESCO. Learners are introduced to methods which can be used to generate new and innovative business ideas and methods which help them evaluate ideas and choose the most feasible. Furthermore, learners will cover the various stages of product and/or service development, including market analysis, processes, pricing strategy, promotion and resources required.

Learners will work in a small team and by the end of the unit they will have the opportunity to develop a business idea which is commercially viable. Furthermore, they will present the idea to prospective investors/stakeholders.

## **CDKSK-406-2007: Mathematics**

Unit Level (MQF/EQF): 4

Credits: 6

Delivery Mode: Fully Face-to-Face Learning

Total Learning Hours: 150

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### **Unit Description**

This unit provides a framework for students to develop mathematical thinking skills further to the level 3 unit specification to solve problems related to real-life situations. Students also develop skills, attributes and knowledge that contribute to their personal growth and effectiveness within their training and work environment and also within the community.

The unit is designed to adapt for the needs of a particular field of study (business & finance or engineering & transport and others).

To reach this goal the unit was divided into four learning outcomes which are related to statistics, graphical representation, game theory and finance. Through these different areas students will be able to develop the effective skills for information processing, reasoning, evaluation creative thinking and enquiry, all fundamental skills for the problem solving process. This will prepare students in applying and evaluating a range of strategies to solve real-life problems. This is in fact shown throughout the unit content where the first two learning outcomes and the last two learning outcomes combine together to use all the knowledge, understanding applications and analysis learned throughout each learning outcome to synthesis and evaluate a real-life context. Through this unit the learner will also learn to present and communicate results and conclusions effectively.

On successful completion of the unit the learner will be equipped with mathematical thinking skills which make them aware of and understand their thought process, to reassess and identify areas for development. Students learn to evaluate, reflect about their strategies, understand and verify results to solve problems. These skills will equip students with managerial skills, to further their studies and for work employability.

## Learning Outcomes

On completion of this unit the learner will be able to:

1. *Demonstrate visual and logical techniques in evaluating graphical representations and communication skills in presenting the results effectively;*
2. *Apply information processing skills to solve problems in a relevant statistical context;*
3. *Demonstrate evaluation and communication skills in solving and presenting problems applied to costing methods and techniques;*
4. *Apply creative thinking skills and demonstrate evaluation skills to solve problems in a relevant (game theory) context.*

## CDKSK-406-2001: English

Unit Level (MQF/EQF): 4

Credits: 6

Delivery Mode: Fully Face-to-Face Learning

Total Learning Hours: 150

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### Unit Description

The main objective of this unit is to prepare students to use the English language to understand, analyse, organise and communicate specific technical knowledge by inferring meaning from, and using, embedded information, being able to evaluate information critically and communicate through different types of texts, as required by various but often specific technical contexts within the selected field of study.

The emphasis is on the processes needed to transition from use of the English language in General Education to that required for access to Higher Education.

In particular, L4 Key Skills English is targeted at learners who have completed Foundation College programmes (Levels 1 to 3) and seek to further their studies at Technical or Degree level.

In this respect, this unit recognises the necessity to meet two linguistic demands at this threshold level; strengthening students' linguistic competences to be able to communicate more specifically within their vocational area and stream and to prepare them for more rigorous academic thinking, research and writing as necessitated by degree courses.

Being introduced at this level are core and elective unit outcomes. Reading and writing outcomes are core components in this syllabus while listening and speaking are elective components. Every L4 programme must deliver the two core outcomes and any one of the two elective learning outcomes. The elective criteria to be assessed cannot be selected from and across both outcomes.

## Learning Outcomes

On completion of this unit the learner will be able to:

1. *Read technical texts effectively to improve knowledge of the subject area;*
2. *Understand information presented orally in the form of recordings, or talks, discussions, seminars, interviews or presentations;*
3. *Demonstrate own understanding of the subject matter via oral presentation, mock interviews or similar oral delivery;*
4. *Write a research paper or technical report demonstrating cohesion, structure and appropriate style.*

## CDKSB-406-1906: Il-Malti Applikat għas-Settur Kummerċjali

Il-Livell tal-Unità: (MQF/EQF): 4

L-Għadd ta' Kreditu: 6

Mod ta' Tagħlim: Preżenti

Total ta' Sigħat ta' Tagħlim: 150

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### Deskrizzjoni tal-Unità

Lingwistikament Malta dejjem aġġornat ruħha mal-ħtigijiet tal-Ewropa u l-Mediterran. Bl-avvanz fit-teknoloġija Malta ma baqgħetx iżolata mill-bqija tad-dinja, iżda wieħed jista' jgħid li d-dinja saret villaġġ wieħed. Is-sħubija ta' Malta bħala membru sħiħ tal-Unjoni Ewropea f'Mejju tal-2004 reġgħet qajmet, filwaqt li kkonfermat l-impjanza tal-ilsien Malti kemm f'kuntest lokali kif ukoll dak internazzjonali. Għaldaqstant l-iskop ta' din l-unità huwa li jħejji lill-istudenti bl-aħjar mod sabiex ikunu jistgħu jużaw il-lingwa Maltija b'mod tajjeb f'kull aspett tal-ħajja b'enfasi fuq is-settur kummerċjali.

Mat-tmiem ta' din l-unità, l-istudenti jkunu żviluppaw kif japplikaw firxa wiesgħa ta' kompetenzi lingwistiċi billi jkunu esperjenzaw attivitajiet lingwistiċi li jinvolvu l-ipproċessar u l-produzzjoni ta' testi ġeneriċi u tekniċi bil-Malti, l-interazzjoni ta' taħdit u diskors ma' klijenti varji, filwaqt li japplikaw dawk l-istrategiji meħtieġa fil-ħajja vokazzjonali tagħhom f'Malta. Għaldaqstant l-istudenti jkunu mgħammra b'dawk l-abbiltajiet meħtieġa għall-ħajja, kemm mil-lat akkademiku kif ukoll minn dak marbut mad-dinja immedjata tax-xogħol.

### L-Għanijiet tat-Tagħlim

**Biex l-istudenti jiksbu din l-unità jridu juru li kapaċi:**

1. Jaqraw testi tekniċi b'mod effettiv u effiċjenti filwaqt li jkabbbru l-għarfien tagħhom fuq is-suġġett vokazzjonali;
2. Jifhmu informazzjoni pprezentata b'mod orali fil-forma ta' diskussjonijiet, taħditiet u preżentazzjonijiet;
3. Jirrappurtaw informazzjoni b'mod dettaljat u koerenti filwaqt li juru għarfien tas-suġġett magħżul permezz tal-kitba;
4. Jitkellmu b'mod adegwat għal dan il-livell filwaqt li juru għarfien tas-suġġett magħżul permezz ta' preżentazzjonijiet orali.