



香港教育大學

The Education University
of Hong Kong



FACULTY OF LIBERAL ARTS AND SOCIAL SCIENCES

博文及社會科學學院



Department of
Social Sciences and Policy Studies
社會科學與政策研究學系

個人理財榮譽文學士及企業、會計與財務概論教育榮譽學士 Bachelor of Arts (Honours) in Personal Finance and Bachelor of Education (Honours) (Business, Accounting and Financial Studies)



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Programme Leader of Bachelor of Arts (Honours)
in Personal Finance and Bachelor of Education
(Honours) (Business, Accounting and Financial
Studies)
Professor (Practice)
Department of Social Sciences and Policy Studies

[Programme Code: JS8007]



How many members of Hong Kong's labour force are engaged in business-related work?

6/2025 – 8/2025

- Hong Kong's labour force – 3.8316 million
- Service industries 88%, Manufacturing 2%, Others 10%

03/2025

- There were around 360,000 SMEs in Hong Kong.
- They accounted for more than 98% of the total number of enterprises and provided job opportunities to about 1.2 million persons, over 43% of total employment.



Information Sources:

<https://www.censtatd.gov.hk/en/scode200.html>

https://www.success.tid.gov.hk/english/aboutus/what_are_sme.html



Survey on Senior Secondary Subject Information: 2023/24 School Year

Business Curriculum	Schools offered no. (S4)	Students registered HKDSE (S6)
Business Fundamentals (BF)	-	-
Business, Accounting and Financial Studies (BAFS)	408 (92.5%)	9,357 (22.1%)
Applied Learning	186 (42.2%)	7,411 (17.5%)

Information Source: https://www.edb.gov.hk/attachment/datagovhk/1_Subject_offer_enrolment_e.xlsx



Essential Information of the Programme

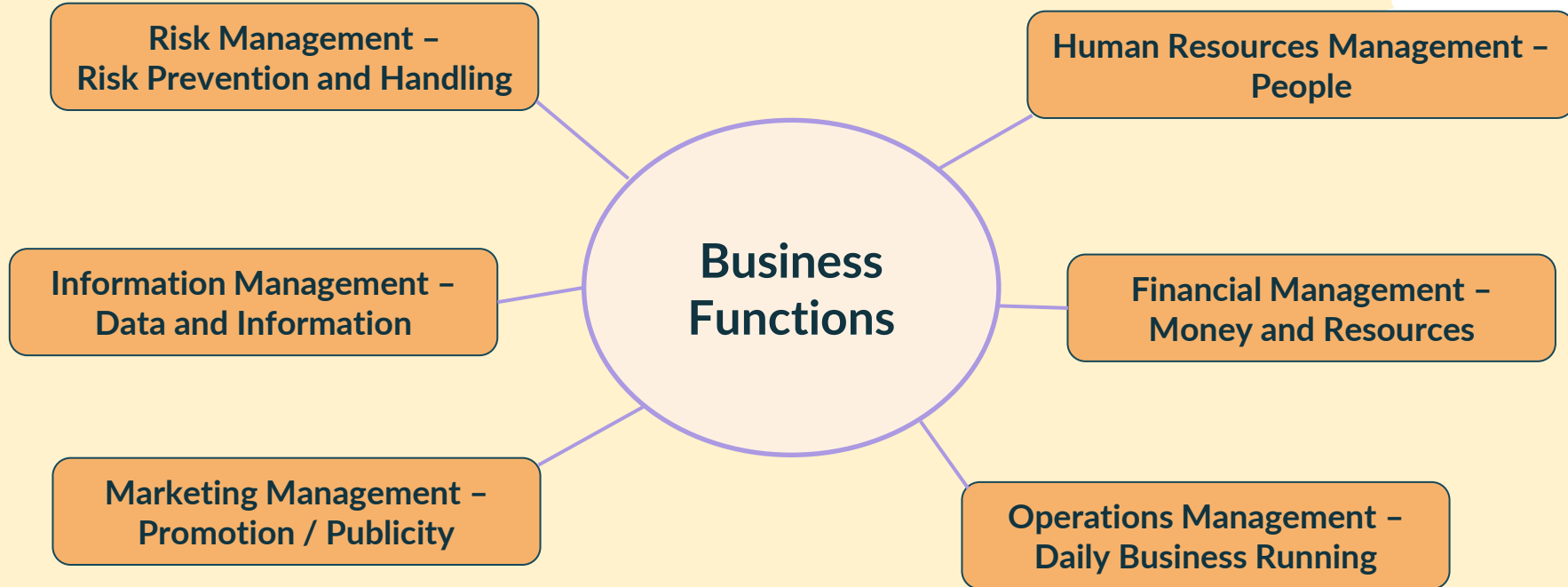
Award Title	Bachelor of Arts (Honours) in Personal Finance and Bachelor of Education (Honours) (Business, Accounting and Financial Studies) (Co-terminal Double Degree Programme) (Five-year Full-time) [個人理財榮譽文學士及企業、會計與財務概論教育榮譽學士 (同期結業雙學位課程)(五年全日制)]
Mode of Delivery	Full-time
Duration	Five Years for Five-Year Full Time
Medium of Instruction	English
JUPAS Code	JS8007
EdUHK Programme Code	A5B110

What Prospective Students Can Learn from Our Programme?



Business Management

What are the six business functions?



Accounting



Extracted from HKEAA's Hong Kong Diploma of Secondary School Education Examination (HKDSE) Sample Paper for Business, Accounting and Financial Studies Paper 1B Business Management Strand Sample Paper, p. 6, Q20.

“Which of the following is **not** a function of accounting?

- A. summarising business transactions
- ☒ B. monitoring the performance of the accounting staff
- C. communicating the performance of the business to different stakeholders
- D. classifying business transactions”

Personal Finance



Extracted from HKEAA's Hong Kong Diploma of Secondary School Education Examination (HKDSE) Sample Paper for Business, Accounting and Financial Studies Paper 1B Business Management Strand Sample Paper, p. 4, Q9.

“Anna has just retired at the age 65 and has received a substantial amount from a provident fund. She plans to invest the money to get some returns but is not willing to take high risks. Which of the following financial instruments is the **least** suitable for her?

- A. term deposits
- B. saving deposits
- C. iBond
- ☒ D. shares”

Financial Literacy



Extracted from 'Big Five' Question no 2 (The Big Three and Big Five | Global Financial Literacy Excellence Center (GFLEC) <https://gflec.org/education/questions-that-indicate-financial-literacy/>)

“Assuming your bank account has an annual interest rate of 1% and the inflation rate is 2% per year. If you keep the money in the bank without withdrawing, how much can your money buy in goods after one year?

- A. More than today
- B. The same as today
- ☒ C. Less than today
- D. I don't know”

What You CAN DO?

You will understand not only how to answer these questions but more importantly explain how and why these questions are asked!



Our Mission

We will equip students with professional skills in designing effective lessons which integrate accounting knowledge and financial concepts, business reasoning and analytical thinking.





Why Personal Finance and Financial Education?

The programme provides a solid foundation and cultivates a critical life skill that directly impacts the students' **lifelong financial and teaching capabilities in the teaching sector**, and the **finance industry as an alternative option**.





“Discipline-based, Pedagogy-driven, and Practice-oriented”

Discipline-based	Equipping students with financial and accounting knowledge
Pedagogy-driven	Providing students ample opportunities to develop their pedagogical perspective and enrich their pedagogical experiences
Practice-oriented	Emphasising the practical uses of financial knowledge for personal financial management





Programme Intended Learning Outcomes

After completion, students should be able to:

1. Exhibit **pedagogical competence** by utilising different **generic skills** (e.g., problem-solving, critical thinking and creativity) and **technology** to **passionately teach students with diversified natures**, and in **different school settings**
2. Uphold **teachers' professional conduct and ethics**, and display **commitments to life-long professional development** in response to local, national, regional and global issues of education
3. Analyse the **roles and features of developing personal financial capacities** in the light of the ever-changing dynamics of the global financial market, the imperative of financial literacy, and the emerging opportunities associated with national and regional developments
4. Provide **evidence-based advice to consumers or investors** with the use of **appropriate investment and risk measurement methods** for wealth management, in line with prevailing **professional guidelines** and taking into account **individual circumstances**
5. Design and implement **learner-centred, inquiry-based financial literacy education and plans** on the basis of prevailing school curricular/personal needs at different learning stages
6. Assess the effectiveness of **different financial tools and education approaches** in the field of business and financial education through **outcome-based learning activities**



Why Our Programme?

- Combining the very **first undergraduate programme of Personal Finance in Hong Kong** with **business teacher education programme**
 - Structured learning activities with different local, regional and overseas **professional exposures** with a view to enhancing students' ability
 - respond professionally, responsibly and ethically to changing social and economic changes and opportunities
 - demonstrate professionalism and capacities for lifelong learning
 - utilise accounting knowledge and practices for different professional purposes
- (Modified from Section 1.2 (p. 2) of Business, Accounting and Financial Studies Curriculum and Assessment Guide (Secondary 4 – 6) jointly prepared by the Curriculum Development Council and the Hong Kong Examinations and Assessment Authority)*
- A teacher-training programme with provision of **programme-based career development initiatives** equipping prospective students with career skills used in personal finance and personal finance education



Why Our Programme?

- Holistic learning environment with a full-range of **student-centric support**
- Robust **academic supports** from the academic and teaching staff members from the University as well as the professional support from experts in the teaching sector
- **Skills-oriented** learning activities, including problem solving skills, critical thinking skills, creative thinking skills, oral and written communication skills, social interaction skills





Distinctive Features of the Programme

- Double-degree Programme featuring both **disciplinary-based** and **pedagogical-oriented** training
- Students shall be equipped with
 - **Subject knowledge** and **pedagogical skills** essential to teaching HKDSE Business, Accounting and Financial Studies [BAFS], Business Fundamentals [BF] and business-related subjects in secondary schools; and
 - Solid training in finance major, including investment analysis, risk management, global financial markets, ESG and sustainable finance. Extra focus on **personal and household finance**, including **financial planning**, **retirement planning**, and **financial counselling**.





Distinctive Features of the Programme

- Fast-track to obtain a **professional certification** in the financial sector. Graduates are eligible for:
 - Exemption from the following three courses of the **Certified Financial Planner (CFP) Certification Education Program** by The Institute of Financial Planners of Hong Kong (IFPHK).
 - Course 1: Investment Planning and Asset Management
 - Course 2: Insurance Planning and Risk Management
 - Course 3: Tax Planning and Estate Planning
 - Modular exemptions from **Enhanced Competency Framework (ECF) on Retail Wealth Management (ECF-RWM)** Module 2 Investment Planning & three modules of **Certified Banker (Stage I)**: (a) Risk Management, (b) Fundamentals of Accounting, and, (c) Future Banking and ESG (FBESG) by The Hong Kong Institute of Bankers (HKIB).





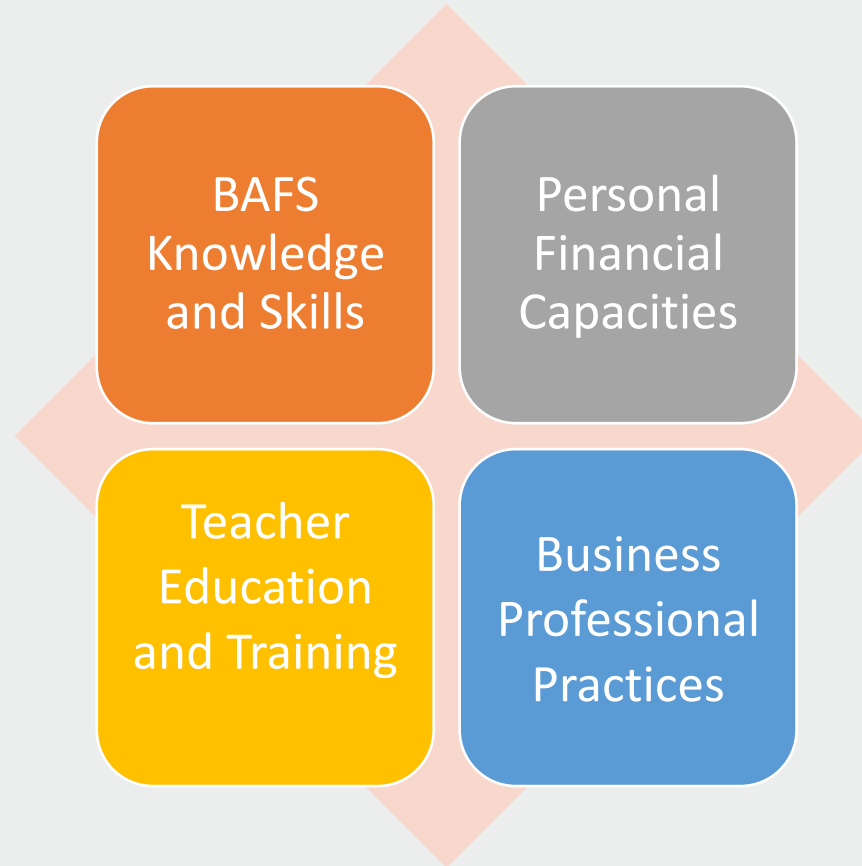
Distinctive Features of the Programme

- Offer a credit-bearing internship programme.
 - The Programme Office will prepare intern positions for the students.
 - The intern companies include **commercial banks**, **security firms**, and **family offices**.
- Programme has various co-curricular activities and a wide network with practitioners in the financial sector in Hong Kong.





Programme Rationales





Pedagogical Features of the Programme

- In-depth understanding of designing lessons, developing assessments, evaluating learning effectiveness through different learning activities
- Understanding how to understand curriculum framework and integrate curriculum features into teaching and learning
- Understanding techniques of classroom management





Subject Knowledge of the Programme

- Comprehensive understanding of theoretical and practical aspects of **business, accounting, financial studies, personal finance** and **education**
- Covers the **latest development in the global financial sector**, including fintech, investment analysis, portfolio and wealth management for personal needs
- Graduates are well-prepared to be **high teaching competent business teachers** in secondary schools, and to be **innovative practitioners** in the business and financial sectors.





Practical Skills Development

- Teaching practicum and business internship in developing students' professional skills
- Introducing students to skills in designing community-based financial educational initiatives
- Application of latest educational technologies and digital skills in different professional contexts





Overview of Programme Curriculum

Domain	Credit Points (cps)
<u>Major</u>	71
- Discipline Studies Major (including Internship)	35
- Education Major	33
- Cross-Faculty Core Course (Basic Law and National Security Education; Visits in GBA; Various Themes)	3
<u>Education Studies</u>	30
- Education Studies Core	24
- Pedagogy for Major	6
<u>General Education</u>	18
Final Year Project (Honours Project / Capstone Project)	6
<u>Field Experience</u>	22
<u>Language Enhancement</u>	9
Minor(s) / Elective(s)	0
Total (Minimum required cps for graduation):	156

Specific information regarding the courses to be completed under each domain is to be provided upon admission.

https://www.apply.eduhk.hk/ug/programmes/pf_bafs



Overview of Programme Curriculum

Education Major (33 cps) – BAFS

Introduction to Accounting

Management and Human Resources Development

Marketing

Financial Accounting

Management and Cost Accounting

Financial Management and Financial Statement Analysis

Personal Financial Planning

Legal and Ethical Issues in Business

Entrepreneurship and Small Business Management

Hong Kong and the Global Economy

Choose one course from the following:

Investment

* Strategic Management

Discipline Studies Major (35 cps) – Personal Finance

Introduction to Economics

Quantitative Analysis in Finance

Budgeting and Taxation

Banking and Credit Essentials

Household Finance and Wealth Management

Financial Technology

Sustainable Finance and ESG Investment

Financial Intervention and Counselling

Lifelong and Retirement Financial Planning

Risk Management for Investment

Internship

Choose one course from the following:

* Investment Analysis and Portfolio Management for Personal Needs

Ethics and Decision Making in Finance

If Investment is chosen, it is ONLY allowable to take the Ethics and Decision Making in Finance.

* If Strategic Management is chosen, it is ONLY allowable to take the Investment Analysis and Portfolio Management for Personal Needs.



Participating in Business Competitions and Events



Participating in Business Competitions and Events



Greater Bay Area (GBA) Learning Experience



Workshop on Career Development



Roadshow on Personal Finance



Financial Education Boardgame



Field Visit



Personal Finance Ambassador



Learning Experience of Personal Finance



Multiple Pathways for Students

- Graduates are expected to be **eligible to apply** to be **Registered Teacher (RT)**.
- **Education/ Business:**
 - School Teacher;
 - Educational Officer in NGOs;
 - Educational/ Business Researcher;
 - Editor/ Editorial Assistant in business/ publication companies;
 - Management Trainee in the private sector.
- **Finance and Financial Advisory:**
 - Financial Planner;
 - Asset/ Investment Advisor;
 - Credit Analyst;
 - Financial Advisor;
 - Financial Education Trainer/ Provider.





JUPAS Entrance Requirements for HKDSE (2026 Entry)

JS8007 Bachelor of Arts (Honours) in Personal Finance and Bachelor of Education (Honours) (Business, Accounting and Financial Studies)

	English Language	Chinese Language	Mathematics (Compulsory Part)	Citizenship and Social Development	Elective 1	Elective 2
Minimum Level Required	3	3	2	Attained (A)	3 in Economics / BAFS	2

HKDSE Subjects with Heavier Subject Weighting of 1.5 for Score Calculation:

Category A	Category B [Applied Learning (ApL)]
• BAFS (Accounting / Business Management)	• Accounting for e-Business
• Economics	• AI in Business
* Only the subject with the highest grade will be weighted more heavily.	

Other Additional Requirements:

Satisfactory performance in a **subject interview** is required.



內地考生報考要求

申請人必須在應屆**全國普通高等學校統一招生考試**中的成績達到以下要求：

- 總分(不含加分)達到所屬省市的一本線以上或特殊類型招生控制分數線*；及
- 高考英語分數達120分或以上(滿分為150分)。

*不同省市的人學分數線名稱或有不同，以大學要求為準。去年大學參考的錄取分數線請參閱教大招生[網頁](#)，資料只供參考。



Some words from 2025 BEd(BAFS) graduates



“Reflecting on my time at The Education University of Hong Kong, I truly cherish the enriching experiences this BEd(BAFS) programme has given me, which have greatly contributed to my personal growth. The comprehensive curriculum provided **a solid foundation in subject knowledge and teaching methodologies**. The **invaluable teaching practices** allowed me to apply what I learnt in real-life settings, **effectively preparing me for my future career**. These experiences enhanced my ability to create a positive classroom environment, build meaningful connections and expand my professional network.”

CHEUNG Yu Yi Emily, 2025 graduate of Bachelor of Education (Honours) (Business, Accounting and Financial Studies)

“The BEd(BAFS) programme enabled me to **seamlessly integrate advanced pedagogical frameworks with real classroom applications**, and **deepened my understanding of a teacher’s multifaceted role**. Through supervised practice, I honed my instructional skills, experienced the profound satisfaction of nurturing students and reinforced my dedication to the teaching profession. The comprehensive nature of this programme has **thoroughly prepared me for my career, equipping me with subject expertise** and **the confidence to inspire future learners in business education**. This transformative journey affirmed my passion and empowered me to thrive as an educator.”

WOO Tsz Yi Angel, 2025 graduate of Bachelor of Education (Honours) (Business, Accounting and Financial Studies)





**Thank you very much !
Best of luck to you all !**





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Enquiries

Admission Enquiries

- Tel : (852) 2948 6886
- Email : admission@eduhk.hk

Programme Enquiries

- Tel : (852) 2948 7827/2948 7707
- Email : leekwokwai@eduhk.hk / jclee@eduhk.hk
- Website: https://www.apply.eduhk.hk/ug/programmes/pf_bafs



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Survey

Thank you for attending our session. Please take a few minutes to complete the following survey. Your feedback will be very useful for us to further improve our activities in future.



https://eduhk.au1.qualtrics.com/jfe/form/SV_6yQLoyAfewcBQ0u



Disclaimer

- 1. Every effort has been made to ensure the accuracy of the information contained in this presentation. Changes to any aspects of the programmes may be made from time to time as due to change of circumstances and the University reserves the right to revise any information contained in this website as it deems fit without prior notice. The University accepts no liability for any loss or damage arising from any use or misuse of or reliance on any information contained in this website.*
- 2. Any aspect of the courses and course offerings (including, without limitation, the contents of the course and the manner in which the course is taught) may be subject to change at any time at the sole discretion of the University if necessary. Without limiting the generality of the University's discretion to revise the courses and course offerings, it is envisaged that changes may be required due to factors including staffing, enrolment levels, logistical arrangements, curriculum changes, and other factors caused by change of circumstances. Tuition fees, once paid, are non-refundable.*
- 3. Students admitted into this programme are required to visit the Greater Bay Area (GBA) and/or other parts of Mainland China. The programme may also require students to participate in other non-local learning experience for completion of the programme. While the visits are subsidised, students are required to contribute part of the estimated cost of the visits ("students' contribution"), whereas any personal entertainment, meals expenses, travel document fee and personal insurance costs shall be at students' own expense. The estimated cost of the visits and students' contribution for students admitted to the coming cohort is yet to be available due to a variety of factors such as inflation of cost of the visits, trip duration, traveling expenses, the exchange rate, etc.*



Disclaimer

4. *EdUHK is one of the teacher education providers in Hong Kong. Graduates of the University's teacher education programmes are eligible to apply to become fully qualified Registered Teachers. For registration as a teacher, graduates should approach the Teacher Registration Team of the Education Bureau (EDB) to submit applications directly. All applications will be independently assessed by the EDB which will consider, among other things, whether an applicant has been convicted of any criminal offence (including sex-related offences) in Hong Kong or elsewhere, or is involved in any ongoing criminal proceedings or investigations. For details, please browse the EDB's [official website](#).*
5. *Starting from the 2024/25 cohort, students admitted to the full-time Bachelor of Education and Double Degree programmes are required to fulfil the "Exit Requirements for Teachers' Professional Conduct and Ethics", which consists of three components: 1) Fulfilment of assessment requirements of Field Experience; 2) Satisfactory completion of two required courses related to Teachers' Professional Conduct and Ethics; 3) Fulfilment of relevant co-curricular requirement.*