



香港教育大學

The Education University
of Hong Kong

Bachelor of Arts (Honours) in Personal Finance (Four-year Full-time & Senior Year Entry)

個人理財榮譽文學士

(JUPAS Programme Code: JS8688)

(EdUHK Programme Code: A4B120)



[www.apply.eduhk.hk/ug/
programmes/bapf](http://www.apply.eduhk.hk/ug/programmes/bapf)

Dr Yi Long Jason

**Programme Leader of Bachelor of Arts (Honours) in
Personal Finance**

Assistant Professor

Department of Social Sciences and Policy Studies

Bachelor of Arts (Honours) in Personal Finance (Four-year Full-time & Senior Year Entry)

Award Title	Bachelor of Arts (Honours) in Personal Finance
Programme Abbreviation	BA(PF)
JUPAS Programme Code	JS8688
EdUHK Programme Code	A4B120
Medium of Instruction	English
Normal Period of Study	Four Years (Year-1 Admissions) Two Years (Senior Year Admissions)

Enquiry (Admissions)
(852) 2948 6886

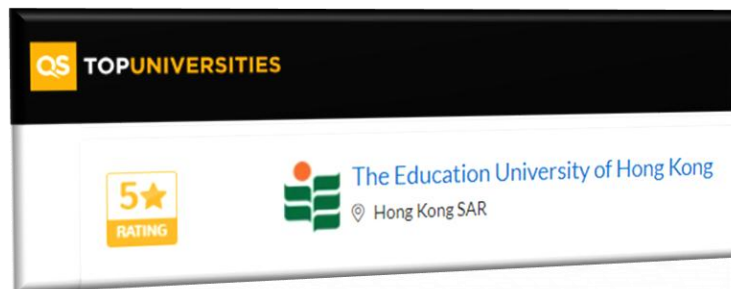
Enquiry (Programme)
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ssps@eduhk.hk / (852) 2948 7707



香港教育大學

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- ▶ In the QS World University Rankings 2026, the university is placed within **the top 35% globally at 530th** and **7th in Hong Kong**, while rated as a **"5-star institution"** by the Quacquarelli Symonds (QS) in the latest QS Stars rating system.
- ▶ EdUHK debuts in the latest Times Higher Education World University Rankings at **195th place globally**, placing it within **the top 10% worldwide and 6th in Hong Kong**.
- ▶ In the QS World University Rankings: Asia 2026, **ranked 152nd, rising 60 places** from the previous year.
- ▶ In the QS World University Rankings by Subject 2026, **ranked 2nd in Asia and 7th globally** in Education.
- ▶ In recent years, the strategy of **"Educational Technology"** and **"Education-plus"** has been adopted, with a focus on developing disciplines related to education.
- ▶ EdUHK garnered seven awards at the 48th International Exhibition of Inventions Geneva in 2023; and a total of 18 awards for its 9 projects, including the **Grand Prize**, at the 9th International Invention Innovation Competition in Canada (iCAN 2024).



Bachelor of Arts (Honours) in Personal Finance (Year-1 Admissions & Senior Year Admissions)

Establishing the Programme at a Right Time

- Our country and the HKSAR Government have proposed to continue maintaining its status as an international financial centre, with a focus on developing wealth management and family offices, in order to build an **international wealth management hub**.



17th Oct 2025 《The Chief Executive's 2025 Policy Address》

- ▶ **Hong Kong is expected to become the world's largest cross-boundary wealth management centre in the next few years.**
 - Following the launch of Cross-boundary Wealth Management Connect 2.0 in February last year, the number of Mainland accounts investing in **Hong Kong's wealth products has increased from 25,000 to 110,000.**
 - We will further enhance the preferential tax regimes for funds, single-family offices and **carried interest to attract more funds to establish a presence in Hong Kong.**
 - The SFC will actively promote the inclusion of real estate investment trusts (REITs) under mutual market access to **increase the liquidity of REITs in the Mainland and Hong Kong.**

16th Oct 2024 《The Chief Executive's 2024 Policy Address》

- ▶ **Further Enhance Our Status as an International Asset and Wealth Management Centre**
 - There are 2 700 single-family offices in Hong Kong, and the industry has predicted that **Hong Kong will become the world's largest cross-boundary wealth management centre by 2028.** We will **make every effort to attract more global capital to be managed in Hong Kong,** including facilitating the opening of new distribution channels for private equity funds through HKEX's listing.

25th Oct 2023 《The Chief Executive's 2023 Policy Address》

- ▶ **Support Asset and Wealth Management Businesses,** ... Establishing a New Comprehensive Fund Platform.
- ▶ Announce the details of the new "Capital Investment Entrant Scheme" to **enhance the development momentum of the asset and wealth management, financial, and related professional service sectors in Hong Kong.**

Oct 2022 《The Chief Executive's 2022 Policy Address》

- ▶ Provide Tax Concessions for Eligible Family-owned Investment Holding Vehicles Managed by **Single-family Offices** in Hong Kong

Oct 2021 《The Chief Executive's 2021 Policy Address》

- ▶ Enhance Hong Kong's status as an **international asset and wealth management centre**



Bachelor of Arts (Honours) in Personal Finance (Year-1 Admissions & Senior Year Admissions)

What is wealth management?

- Wealth management refers to designing a **comprehensive financial plan** centered around the client.
- By providing clients with a range of financial services such as cash, credit, insurance, and investment portfolios, wealth management involves managing the client's assets, liabilities, and liquidity to meet their financial needs at different stages of life. The goals include assisting clients to reduce risks and achieve wealth growth.
- The scope of wealth management includes: cash savings and management, debt management, personal risk management, insurance planning, investment portfolio management, retirement planning, and estate arrangement.





Bachelor of Arts (Honours) in Personal Finance (Year-1 Admissions & Senior Year Admissions)

Establishing the Programme at a Right Time

- Three years ago, EdUHK successfully launched the **first master's degree programme in personal finance in Hong Kong**, accumulating relevant academic experience and achieving good development.
- Combining the national and local needs, as well as the existing foundation of EdUHK, we are **pioneering the establishment of Hong Kong's first Bachelor of Arts (Honours) in Personal Finance programme, supplying talents in financial planning and wealth management in Hong Kong.**
- This programme hopes to realize the huge potential of personal finance and private wealth management, with the goal of nurturing talents who possess a solid foundation with comprehensive **financial knowledge**, as well as **skills in financial planning and communication.**





Bachelor of Arts (Honours) in Personal Finance (Year-1 Admissions & Senior Year Admissions)

Programme Features

- This programme is the first undergraduate personal finance programme in Hong Kong to focus specifically on "individuals and households".
- **Traditional** finance programmes mainly concentrate on corporations and financial market investments with the goal of maximizing profits. This programme, however, emphasizes the **financial well-being of individuals and households, with a focus on achieving personal and family financial goals.**



Bachelor of Arts (Honours) in Personal Finance (Year-1 Admissions & Senior Year Admissions)

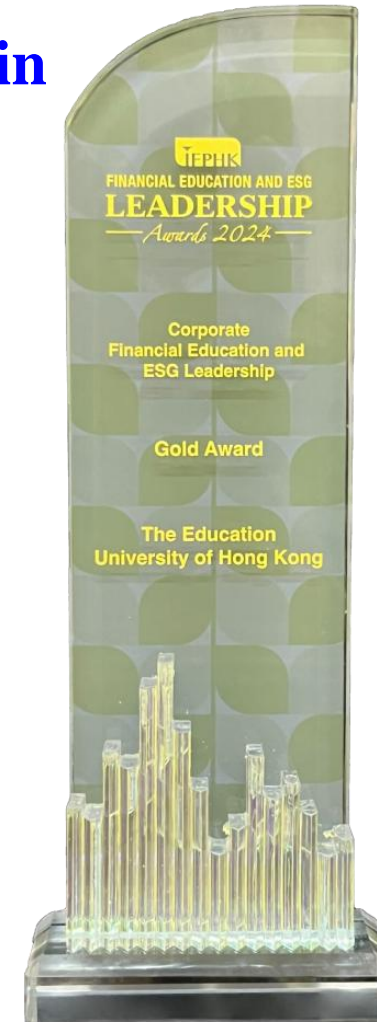
Programme Features

- The programme content includes **knowledge and skills in financial planning and wealth management**, such as cash and savings, debt management, risk management, insurance planning, investment portfolio management, retirement planning, and estate arrangement, to **meet the financial planning needs of clients from different socio-economic backgrounds at various life stages**.
- Graduates will need to **possess proficient financial communication skills**, so the programme also covers **subjects related to finance advisory, financial counselling and education**.
- The subjects covered in this programme are very broad, such as **FinTech, green and sustainable finance, ESG (environmental, social, and governance) investments, risk management, finance advisory, professional ethics and decision making**.



Bachelor of Arts (Honours) in Personal Finance (Year-1 Admissions & Senior Year Admissions)

The teaching team focuses on teaching and research in the area of personal finance.



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Students' achievements in Personal Finance



Financial professionals sharing industrial insights on campus



Financial Planning



Securities



Asset Management and Family Office



Quantitative Investing



Hedge Fund



Banking and Wealth Management



ESG & Finance



ESG Investing and Green Finance



Finance Studies & Policy Application



Decentralized Finance



Climate Finance



Family Business & Governance

Extracurricular Activity



Bachelor of Arts (Honours) in Personal Finance (Year-1 Admissions & Senior Year Admissions)

Major Courses (Partial) (for First-year Entry)

- Introduction to Economics
- Global Business Environment and Financial Markets
- Financial Accounting
- Banking and Credit
- Quantitative Analysis in Finance
- **Budgeting and Taxation**
- **Household Finance and Wealth Management**
- **Ethics and Decision Making in Finance**
- Investment Analysis and Portfolio Management for Personal Needs
- **Lifelong and Retirement Financial Planning**
- **Financial Intervention and Counselling**
- Internship
- **Psychology of Money and Financial Decision Making**
- **Risk Management for Investment**
- **Financial Technology**
- **Sustainable Finance and ESG Investment**

Bachelor of Arts (Honours) in Personal Finance (Year-1 Admissions & Senior Year Admissions)

Major Courses (Partial) (for Senior-year Entry)

- **Household Finance and Wealth Management**
- **Ethics and Decision Making in Finance**
- Investment Analysis and Portfolio Management for Personal Needs
- **Lifelong and Retirement Financial Planning**
- **Financial Intervention and Counselling**
- Internship
- **Risk Management for Investment**
- **Financial Technology**
- **Sustainable Finance and ESG Investment**

Bachelor of Arts (Honours) in Personal Finance (Year-1 Admissions & Senior Year Admissions)



Financial Services

<https://www.talentlist.gov.hk/en/iso5.html>

Professionals in compliance in asset and wealth management

Management professionals in asset and wealth management

Financial professionals in Environmental, Social and Governance (ESG)

Specialist insurance professionals

Actuaries

Professionals in Fintech

Bachelor of Arts (Honours) in Personal Finance (Year-1 Admissions & Senior Year Admissions)



Professionals in compliance in asset and wealth management

Management professionals in asset and wealth management

Financial professionals in Environmental, Social and Governance

Specialist insurance professionals

Actuaries

Professionals in Fintech

Description of Tasks

- Experienced investment analysts and investment consultants with expertise in researching into a wide variety of investment opportunities, including exchange or over-the-counter traded investment products such as securities, derivatives (including those relating to commodities) and alternative investment, and putting together investment portfolios tailored to the needs of the clients (including funds and family offices). Their tasks are concerned with the development and retention of personal and corporate business and its administration with the objective of profit and quality services to customers.
- Experienced asset and wealth managers and private bankers with expertise in supervising day-to-day administration of investment portfolios for clients (including funds and family offices), selecting the investment products of the portfolios, implementing the investment policy and distribution policy as stated in the contract, calculating the value of portfolios, promoting various fund portfolios to customers, and planning for succession and wealth transfers.



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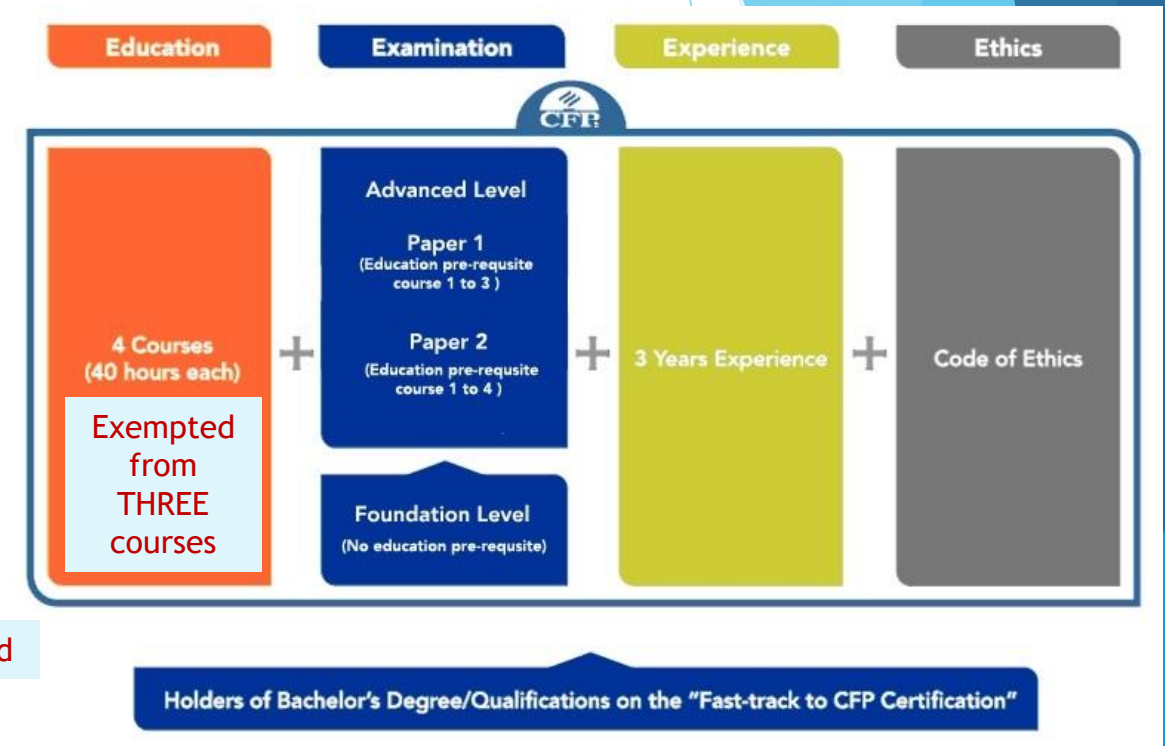
Professional Recognition: Certified Financial Planner (CFP)

Eligible BA(PF) students can enjoy exemptions from the following three courses of the CFP Certification Education Programme, streamlining their path towards obtaining the globally recognized CFP certification through 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

Exempted

Students and graduates of the programme will only need to complete Course 4 Financial Planning Practice, and pass three papers of exams to obtain the CFP Candidacy.



CFP Certification Requirements



Bachelor of Arts (Honours) in Personal Finance (Year-1 Admissions & Senior Year Admissions)

- The Education University of Hong Kong (EdUHK) and The Institute of Financial Planners of Hong Kong (IFPHK) signed a Memorandum of Understanding (MoU) on July, which underscores the financial services sector's recognition and trust in EdUHK's academic quality assurance.
- IFPHK : 「 The upcoming Bachelor of Arts (Honours) in Personal Finance at the Education University of Hong Kong will further complement the talent pipeline for the financial planning industry 」 .



Bachelor of Arts (Honours) in Personal Finance (Year-1 Admissions & Senior Year Admissions)

Professional Recognition:

The Hong Kong Institute of Bankers (HKIB)

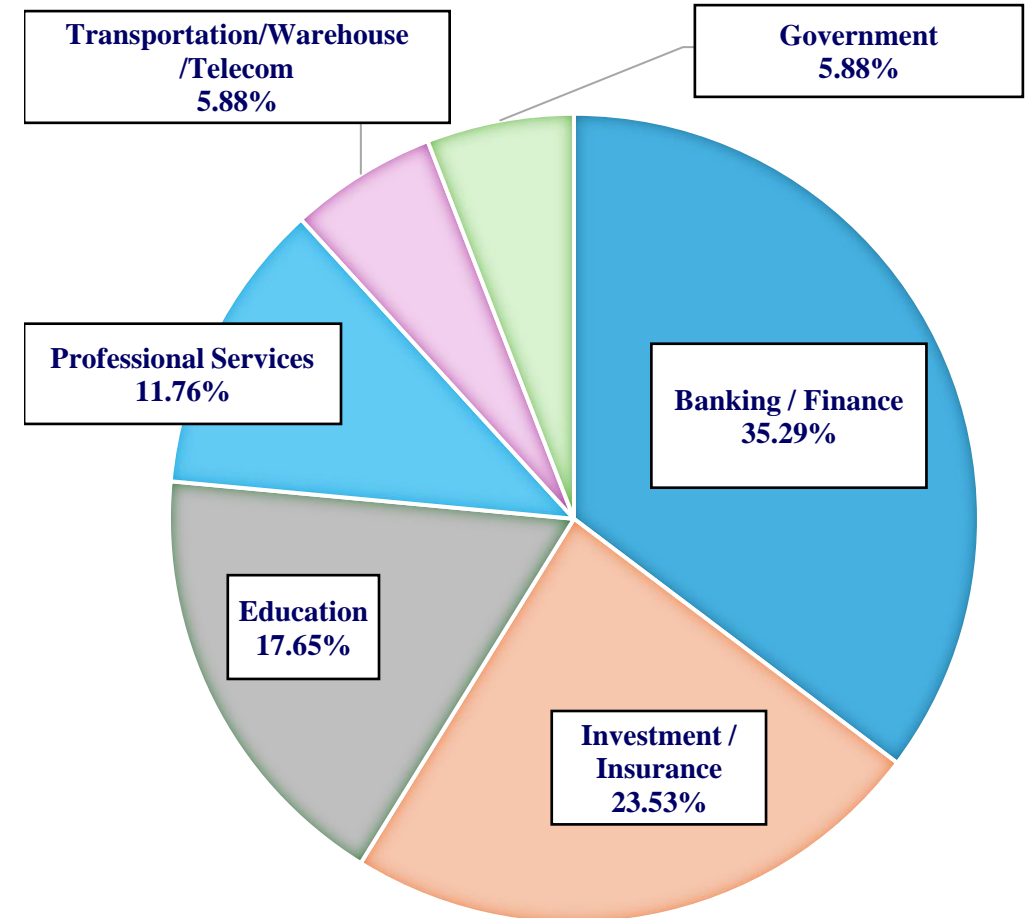
The Hong Kong Institute of Bankers (HKIB) has confirmed that eligible graduates of the Bachelor of Arts (Honours) in Personal Finance [BA(PF)] will be granted modular exemptions in the Certified Banker (CB) Stage I, and the Enhanced Competency Framework on Retail Wealth Management (ECF-RWM).

Professional Qualifications	Modular Exemption Granted by HKIB
Certified Banker (Stage I)	Risk Management Fundamentals of Accounting Future Banking and ESG
Enhanced Competency Framework on Retail Wealth Management (ECF-RWM)	Module 2 Investment Planning

Bachelor of Arts (Honours) in Personal Finance (Year-1 Admissions & Senior Year Admissions)

Career Prospects for Graduates

- In June 2024, the Financial Times reported that Sergio Ermotti, the CEO of UBS Group, stated during a speech at a university in Switzerland that **Hong Kong's wealth management industry is growing at a rate of 7.6% per year** and has the opportunity to surpass Switzerland and become the leading global wealth management center by 2027 or earlier.
- It is expected that most graduates of the program will find diverse career options in the fields of **financial services, wealth management, and financial planning**, such as financial planners, asset/investment advisors, credit analysts, financial consultants, and education/training providers. They will play an important role as financial educators by providing services to clients.



Career Prospects

Data Source: Graduate employment survey for MA(Personal Finance Educaiton) 2023/24

Graduates Career Development

Banking & Securities



凱基證券(香港)

Investment & Insurance



Business Professional



大華會計師事務所



香港立信德豪會計師事務所



Portcullis Tax Services (HK)

Further Studies



Others



According to a survey of graduates from the Master of Arts in Personal Financial Education program at the Education University of Hong Kong. Career fields include accounting, auditing, taxation, business consulting, and others.



Bachelor of Arts (Honours) in Personal Finance (Year-1 Admissions & Senior Year Admissions)

Entrance Requirements for Year-1 Admissions

HKDSE students must have:

- Level 3 or above in English Language and Chinese Language;
- Level 2 or above in Mathematics (Compulsory Part);
- “Attained” level in Citizenship and Social Development; and
- Level 2 or above of two elective subjects.

HKDSE Subjects (Category A) with Heavier Subject Weighting for Score Calculation

BA in Personal Finance: N/A

The programme will also consider applicants with recognised qualifications other than HKDSE. Please visit www.apply.eduhk.hk/ug/nonjupas for details.

Bachelor of Arts (Honours) in Personal Finance (Year-1 Admissions & Senior Year Admissions)

General Entrance Requirements

For Senior Year Admissions



Associate Degree/Higher Diploma Final Year Students or Graduates

Join us & Apply now

Bachelor of Arts (Honours) in Personal Finance Programme



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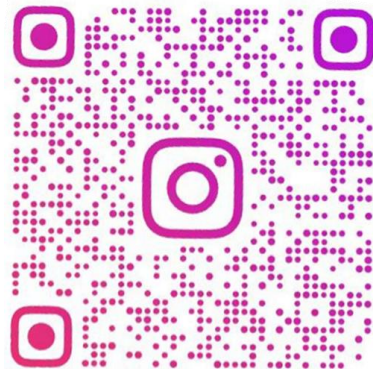
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Instagram:
@bapf.eduhk

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Enquiry (Programme)
(Ms. Lee)

ssps@eduhk.hk / (852) 2948 7707



Bachelor of Arts (Honours) in Personal Finance (Year-1 Admissions & Senior Year Admissions)

Notes:

1. 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.

Retrieved from: <https://www.apply.eduhk.hk/ug/programmes/bapf>

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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.



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