

Curriculum

The BFS has three stages. Students must complete 60 ECTS (academic credits) at each stage to achieve the award of Bachelor of Financial Services. Students must complete each stage before progressing onto the next stage.

Stage 1

Students are required to complete 6 core modules outlined in the table below, plus 6 modules from any of the IOB programmes offered at level 7.

STAGE 1 – 60 ECTS	
CORE (all 5 ECTS) Complete 6 modules	Plus 6 modules from any of IOB level 7 offering
Regulation	
Investment	
Loans	
Life Assurance	
Pensions	
Financial Planning	

Stage 2

Students are required to complete 6 core modules and one optional module as follows:

STAGE 2 – 60 ECTS	
CORE (50 ECTS) Complete all 6 modules	OPTION (all 10 ECTS) Complete 1 module
Principles of Credit Risk (5 ECTS)	Digital Product Strategy
Customer Experience Management (5 ECTS)	Personal Debt Management & Personal Insolvency
Business Economics (10 ECTS)	
Finance & Investment Decisions (10 ECTS)	
Business Management (10 ECTS)	
Operational Risk Management Practices (10 ECTS)	

Stage 3

Students are required to complete 3 core modules and 30 ECTS using optional modules from either stream:

STAGE 3 – 60 ECTS		
CORE (30 ECTS) Complete all 3 modules (all 10 ECTS)	OPTION Complete 30 ECTS using modules from either stream	
	RISK STREAM	CREDIT STREAM
Banking in a Digital Age	Banking Risk Management Framework, Culture & Conduct Risk (5 ECTS)	SME Financing & Distressed Credit Analysis (10 ECTS)
Principles and Practice of Banking	Introduction to Economic and Regulatory Capital Requirements, Credit Risk and Pricing (5 ECTS)	SME Property Credit Assessment & Financing (10 ECTS)
SME Credit Risk assessment	Portfolio & Front-Line Pricing for Risk, Funding & Liquidity Risk (5 ECTS)	SME Agri Credit Assessment & Financing (10 ECTS)
		Personal & Micro SME Credit Application, Neg, Documentation & Financing Alternatives (10 ECTS)
		Corporate Credit Risk Assessment (10 ECTS)
		Corporate Banking Risk Management & Products (5 ECTS)