



University  
of Basel

Faculty of  
Business and Economics

WWZ

## Personal Finance



Sparen



Investieren



Gewinnen

## Topic

Financial decisions accompany us throughout our lives: From education to small purchases and real estate purchases to retirement planning.

Financial competence is therefore indispensable for personal well-being.

One important topic is old-age provision. Risk-free investments have become unprofitable. A positive return on savings can only be achieved by selectively accepting risks. Demographic ageing has increased the risk of redistribution of pension fund money from younger to older employees and pensioners. This has consequences for all of us.

## Content

We therefore deal with questions such as:

- What influence do interest rates have on our assets?
- How can I save and invest?
- What investment options are there and which ones make sense for me? Shares, bonds, investment funds, ETFs or savings accounts?
- How can I take ESG criteria into account when investing?
  
- How does retirement planning work in Switzerland?
- What can I do to plan for my retirement?
- How does inflation affect my assets and debts?
  
- What types of mortgages are there?
- Can I afford them at all?
  
- What influence does risk have on an investment?
- How can I diversify my risk?
  
- How does the tax system work in Switzerland?
- What are marginal tax rates and effective tax rates?
- What role do taxes play in debt interest, investing money or withdrawing Pillar 3a funds?
  
- What psychological effects influence our behaviour when investing money?

Targets	The Personal Finance course enables you to competently weigh up and make financial decisions. We are independent of any sponsors and want you to be too.
Target audience	All those who want to make their financial decisions competently and independently.
Place/Time	<p>Course 1: (German)  27.10.23 13:30 - 19:00  28.10.23 08:45 - 17:30  Classroom event, University of Basel, Faculty of Economics,  Peter Merian-Weg 6, 4002 Basel.</p> <p>Course 2: (English)  10.11.23 13:30 - 19:00  11.11.23 08:45 - 17:30  Classroom event, University of Basel, Faculty of Economics,  Peter Merian-Weg 6, 4002 Basel.</p> <p>Course 3: (German)  18.10.23 - 22.11.23  Wednesdays 16:30 - 18:45  The course takes place online via Zoom.</p> <p>We offer individual courses for groups of 6 or more.</p>
Course costs	<p>CHF 950 (the course fees include the course and course materials).</p> <p>30% discount for persons under 26 years.</p>
Contact/Registration	<p>Dr. Jacqueline Henn  University of Basel  Faculty of Business and Economics/WWZ  Department of Finance  Peter Merian-Weg 6  P.O. Box  CH - 4002 Basel</p> <p>+41 61 207 33 29 / +41 61 207 33 16  fm-wwz@unibas.ch</p>



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