



## Teaching Guide

Identifying Data					2024/25
Subject (*)	Taxation of Financial Transactions		Code	611G01041	
Study programme	Grao en Economía				
Descriptors					
Cycle	Period	Year	Type	Credits	
Graduate	2nd four-month period	Fourth	Optional	6	
Language	Spanish				
Teaching method	Face-to-face				
Prerequisites					
Department	Economía				
Coordinador	Dosío López, Manuel Jesús	E-mail	manuel.dosio@udc.es		
Lecturers	Dosío López, Manuel Jesús	E-mail	manuel.dosio@udc.es		
Web					
General description	The main objective of this subject is that the student is able to analyze the incidence of tax figures that form the Spanish tax system in different types of financial operations, skill that will allow you to make an optimal tax advice between different investment alternatives, face to your future professional development. This subject begins with a first introductory theme that delimits the financial operations and the taxes that are going to tax them. The rest of the agenda is devoted to a detailed analysis of the assessment of the operations carried out with each one of the types of financial assets.				

## Study programme competences / results

Code	Study programme competences / results
A1	CE1- Contribuír á boa xestión da asignación de recursos tanto no ámbito privado como no público.
A2	CE2-Identificar e anticipar problemas económicos relevantes en relación coa asignación de recursos en xeral, tanto no ámbito privado como no público.
A3	CE3-Aportar racionalidade á análise e á descripción de calquera aspecto da realidade económica.
A4	CE4-Avaliar consecuencias e distintas alternativas de acción e seleccionar as mellores, dados os obxectivos.
A5	CE5-Emitir informes de asesoramento sobre situación concretas da economía (internacional, nacional ou rexional) ou de sectores da mesma.
A6	CE6-Redactar proxectos de xestión económica a nivel internacional, nacional ou rexional. Integrarse na xestión empresarial.
A7	CE7-Identificar as fontes de información económica relevante e o seu contido.
A8	CE8-Entender as institucións económicas como resultado e aplicación de representacións teóricas ou formais acerca de cómo funciona a economía.
A9	CE9-Derivar dos datos información relevante imposible de recoñecer por non profesionais.
A10	CE10-Usar habitualmente a tecnoloxía da información e as comunicación en todo a seu desempeño profesional.
A12	CE12-Aplicar á análise dos problemas criterios profesionais baseados no manexo de instrumentos técnicos.
B1	CB1 - Que os estudantes demostren posuir e comprender coñecementos nun área de estudo que parte da base da educación secundaria xeral, e que soe encontrar nun nivel que, aínda que se apoia en libros de texto avanzados, inclúe tamén algúns aspectos que implican coñecementos procedentes da vangarda do seu campo de estudo.
B2	CB2 - Que os estudantes saiban aplicar os seus coñecementos ó seu traballo ou vocación dun xeito profesional e posúan as competencias que se demostran por medio da elaboración e defensa de argumentos e a resolución de problemas dentro da su entorna de traballo.
B3	CB3 - Que os estudantes teñan a capacidade de reunir e interpretar datos relevantes (normalmente dentro da su área de estudo) para emitir xuízos que inclúan unha reflexión sobre temas relevantes de índole social, científica ou ética
B4	CB4 - Que os estudantes poidan transmitir información, ideas, problemas e solucións a un público tanto especializado como non especializado
B5	CB5 - Que os estudantes desenvolvesen aquelas habilidades de aprendizaxe necesarias para emprender estudos posteriores cun alto grao de autonomía
B6	CG1- Que os estudantes formados se convertan en profesionais capaces de analizar, reflexionar e intervir sobre os diferentes elementos que constitúen un sistema económico



B7	CG2 - Que os estudantes coñezan o funcionamento e as consecuencias dos sistemas económicos, as distintas alternativas de asignación de recursos, acumulación de riqueza e distribución da renda e estean en condicións de contribuír ao seu bo funcionamento e mellora
B8	CG3 -Que os estudantes sexan capaces de identificar e anticipar os problemas económicos relevantes, identificar alternativas de resolución, seleccionar as máis axeitadas e avaliar os resultados aos que conduce.
B9	CG4 -Que os estudantes respecten os dereitos fundamentais e de igualdade de oportunidades, non discriminación e accesibilidade universal das persoas con minusvalidez.
C1	CT1-Expresarse correctamente, tanto de forma oral coma escrita, nas linguas oficiais da comunidade autónoma.
C2	Dominar a expresión e a comprensión de forma oral e escrita dun idioma estranxeiro.
C3	Utilizar as ferramentas básicas das tecnoloxías da información e as comunicacións (TIC) necesarias para o exercicio da súa profesión e para a aprendizaxe ao longo da súa vida.
C4	CT2-Desenvolverse para o exercicio dunha cidadanía aberta, culta, crítica, comprometida, democrática e solidaria, capaz de analizar a realidade, diagnosticar problemas, formular e implantar solucións baseadas no coñecemento e orientadas ao ben común.
C5	CT3-Entender a importancia da cultura emprendedora e coñecer os medios ao alcance das persoas emprendedoras.
C6	CT4-Valorar criticamente o coñecemento, a tecnoloxía e a información dispoñible para resolver os problemas cos que deben enfrontarse.
C7	CT5-Asumir como profesional e cidadán a importancia da aprendizaxe ao longo da vida.
C8	CT6-Valorar a importancia que ten a investigación, a innovación e o desenvolvemento tecnolóxico no avance socioeconómico e cultural da sociedade.

Learning outcomes			
Learning outcomes	Study programme competences / results		
	A	B	C
Identificar os impostos que afectan ás operacións con activos financeiros	A1	B1	C1
	A2	B2	C3
	A3	B3	C4
	A4	B4	C5
	A5	B5	C6
	A6	B6	C7
	A7	B7	C8
	A8	B8	
	A9	B9	
	A10		
	A12		
	Asesorar na elección de investimentos alternativos en función das implicacións fiscais dos distintos instrumentos financeiros. saber	A1	B1
A2		B2	C3
A3		B3	C4
A4		B4	C5
A5		B5	C6
A6		B6	C7
A7		B7	C8
A8		B8	
A9			
A10			
A12			



Ser capaz de interpretar a normativa fiscal e aplicala a distintos activos financeiros	A1 A2 A3 A4 A5 A6 A7 A8 A9 A10 A12	B1 B2 B3 B4 B5 B6 B7 B8 B9	C1 C3 C4 C5 C7
Identificar as fontes que permiten a permanente actualización da normativa tributaria	A7 A8 A9 A10 A12	B1 B2 B3 B4 B5 B6 B7 B8 B9	C3 C4 C7
Utilizar os recursos informáticos dispoñibles na Administración tributaria para calcular as obrigas tributarias derivadas das operacións de activos financeiros saber facer	A1 A10		C1 C3 C7 C8
Capacidade de expresión oral e escrita			C1 C2 C4 C5 C6

Contents	
Topic	Sub-topic
1. Basic concepts	1.1. Types of financial assets. 1.2. Taxes that affect operations with financial assets. 1.3. Wealth portfolio management.
2. Taxation of banking products and fixed income instruments.	2.1. Bank deposits and loans. 2.2. Obligations, bonds and other fixed income assets. 2.3. Public debt.
3. Taxation of equity instruments and financial derivatives.	3.1. Company Shares. 3.2. Collective investment institutions. 3.3. Derivative financial instruments.
4, Taxation of pension-savings products.	4.1. Plans and pension funds. 4.2. Social security mutual funds. 4.3. Private insurance

Planning				
Methodologies / tests	Competencies / Results	Teaching hours (in-person & virtual)	Student?s personal work hours	Total hours
Introductory activities	A2 A3 A4 A7 A9 A10 A12 B1 C1 C3 C6 C7	2	0	2



Guest lecture / keynote speech	A1 A2 A3 A4 A5 A6 A7 A8 A9 A10 A12 B2 B1 B3 B4 B5 B6 B7 B8 B9 C1 C2 C3 C4 C5 C6 C7 C8	15	30	45
ICT practicals	A1 A2 A3 A4 A5 A6 A7 A8 A9 A10 A12 B2 B1 B3 B4 B5 B6 B7 B8 B9 C1 C2 C3 C4 C5 C6 C7 C8	8	16	24
Problem solving	A1 A2 A3 A4 A5 A6 A7 A8 A9 A10 A12 B2 B1 B3 B4 B5 B6 B7 B8 B9 C1 C2 C3 C4 C5 C6 C7	17	51	68
Objective test	A1 A2 A3 A4 A5 A6 A7 A8 A9 A10 A12 B2 B1 B3 B4 B5 B6 B7 B8 B9 C1 C2 C3 C4 C5 C6 C7 C8	3	0	3
Personalized attention		8	0	8

(\*)The information in the planning table is for guidance only and does not take into account the heterogeneity of the students.

Methodologies	
Methodologies	Description
Introductory activities	Initial activities Session devoted to offering a global view of the incidence of taxes in force in Spain in the different types of assets and financial operations.
Guest lecture / keynote speech	The faculty exposes in the classroom the fundamental aspects of the themes of the program.
ICT practicals	Practical works that will be carried out using, mainly, the resources available on the web page of the AEAT (Spanish Fiscal Authority).
Problem solving	Resolution by students of exercises and practical cases of taxes in force in Spain that tax different types of financial operations.
Objective test	Written exam that will consist of a theoretical part and a practical part about the contents of the subject.

Personalized attention	
Methodologies	Description
Guest lecture / keynote speech ICT practicals	In each case, personalized attention will be offered both in the class sessions and in the tutoring schedule.

Assessment			
Methodologies	Competencies / Results	Description	Qualification
Problem solving	A1 A2 A3 A4 A5 A6 A7 A8 A9 A10 A12 B2 B1 B3 B4 B5 B6 B7 B8 B9 C1 C2 C3 C4 C5 C6 C7	Resolution of exercises and practical liquidation assumptions that the student must deliver to the teacher.	25



Objective test	A1 A2 A3 A4 A5 A6 A7 A8 A9 A10 A12 B2 B1 B3 B4 B5 B6 B7 B8 B9 C1 C2 C3 C4 C5 C6 C7 C8	It is a written examination that will consist of two parts: a theoretical part and a practical part of settlement of assumptions. The qualification of the test will be done on 10 points, which will be the result of the joint assessment of the two parties, being necessary to reach a minimum in each of them (2.5 points).	70
ICT practicals	A1 A2 A3 A4 A5 A6 A7 A8 A9 A10 A12 B2 B1 B3 B4 B5 B6 B7 B8 B9 C1 C2 C3 C4 C5 C6 C7 C8	Resolution of practical cases that the student must deliver	5

Assessment comments



Evaluation observations

A) EVALUATION REGULATIONS:

1. Assessment conditions: It is forbidden to access the exam room with any device that allows communication with the outside and / or information storage.

2. Identification of the student: The student must prove her personality in accordance with current regulations.

B) TYPES OF RATING:

1. Qualification of not presented: Corresponds to the student, when he only participates in evaluation activities that have a weighting of less than 20% on the final qualification, regardless of the qualification achieved.

2. Students with recognition of part-time dedication and academic waiver of attendance exemption: Except for the dates approved in the Faculty Board for the final objective test, for the remaining tests a specific calendar of compatible dates will be agreed at the beginning of the course with your dedication.

C) EVALUATION OPPORTUNITIES:

1. First opportunity: the evaluation criteria previously indicated in this section will be applied.

2. Second chance: In the call for a second chance, it is possible to recover the points of the continuous assessment (problem solving, short answer tests, interventions during classes) through additional questions to the final objective test. In addition, the evaluation criteria are the same for all evaluation opportunities, always respecting the regulations on the second opportunity (article 18, section 5).

3. Early call: In the early call, it is possible to recover the points of the continuous assessment (problem solving, short answer tests, and interventions during the lectures) by means of additional questions to the final objective test.

D) OTHER EVALUATION OBSERVATIONS:

The possibility of conducting partial exams on the subject is not excluded. The teacher as part of the teaching schedule, keeping their grade until the second opportunity, will announce these partial exams.

E) ACADEMIC FRAUD:

It carries the qualification of FAIL in the call in which the forbidden behavior is committed and with respect to the matter in which it was committed: the student will be qualified with "fail" (numerical grade 0) in the corresponding call of the academic year, whether the commission of the foul occurs on the first opportunity as on the second. To do this, her rating will be modified in the first opportunity report, if necessary.



## Sources of information

<b>Basic</b>	<ul style="list-style-type: none"><li>- Prado Domínguez, Antonio Javier (2020). Fiscalidad de los instrumentos financieros (IRPF). Materiales de clase</li><li>- UNICAJA/AFI (2020). Guía de la fiscalidad de los productos financieros (IRPF). <a href="https://azure.afi.es/ContentWeb/EmpresasUnicaja/guias/fiscalidad/franquicias/fiscalidad/productos/fi">https://azure.afi.es/ContentWeb/EmpresasUnicaja/guias/fiscalidad/franquicias/fiscalidad/productos/fi</a></li><li>- Domínguez Martínez, J (2011). Guía de la Fiscalidad de las Operaciones Financieras. Aranzadi</li></ul>
<b>Complementary</b>	

## Recommendations

### Subjects that it is recommended to have taken before

Financial Operations Analysis/611G01004

Spanish Public Finance: the Tax System /611G01031

### Subjects that are recommended to be taken simultaneously

### Subjects that continue the syllabus

### Other comments

It is recommended to follow the indications given in this Teaching Guide. Moreover:

1. The delivery of the documentary works carried out in this subject:
  - a. It will be requested in virtual format and / or computer support
  - b. It will be done through Moodle, in digital format without the need to print them
2. The importance of ethical principles related to sustainability values in personal and professional behavior must be taken into account
3. Work will be done to identify and modify sexist prejudices and attitudes and the environment will be influenced to modify them and promote values of respect and equality
4. The full integration of students who, for physical, sensory, psychological or sociocultural reasons, have trouble to an adequate, equal and profitable access to university life will be facilitated.

(\*)The teaching guide is the document in which the URV publishes the information about all its courses. It is a public document and cannot be modified. Only in exceptional cases can it be revised by the competent agent or duly revised so that it is in line with current legislation.