UNIVERSIDADE DA CORUÑA

Teaching Guide					
Identifying Data					2020/21
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	Hybrid				
Prerequisites					
Department	Economía				
Coordinador	Prado Dominguez, A. Javier		E-mail	ajavier.prado@udc.es	
Lecturers	Prado Dominguez, A. Javier		E-mail	ajavier.prado@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.				
Contingency plan	1. Modifications to the contents 2. Methodologies *Teaching methodologies that are maintained *Teaching methodologies that are modified 3. Mechanisms for personalized attention to students 4. Modifications in the evaluation *Evaluation observations: 5. Modifications to the bibliography or webgraphy				

Study programme competences	
Code	Study programme competences
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, ainda que se apoia en libros de texto avanzados, inclue 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 xuizos 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		
	A1 A2 A3 A4 A5 A6 A7 A8 A9 A10 A12	B1 B2 B3 B4 B5 B6 B7 B8 B9	C1 C3 C4 C5 C6 C7 C8

	A1 A2 A3 A4 A5 A6 A7 A8 A9 A10 A12	B1 B2 B3 B4 B5 B6 B7 B8	C1 C3 C4 C5 C6 C7 C8
	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
	A7 A8 A9 A10 A12	B1 B2 B3 B4 B5 B6 B7 B8 B9	C3 C4 C7
	A1 A10		C1 C3 C7 C8
			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	Ordinary class hours	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	nitial 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	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	s 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
The written exam will be held on the dates set by the center at the end of the second semester and in the month of July. This objective test will be rated on a maximum of 10 points. The obtained qualification will be weighted by 70% to form the global qualification of the subject.The delivery of exercises, assumptions of liquidation and practices through TIC will have to realize it the student in the dates that establish professed, but always within the period of the second semester. They will not be accepted outside of this term, but in the case of having presented them, their qualification will be maintained for the second opportunity of the month of July. In the month of July only the written exam will be enhanced, the presentation of the rest of the tests that must be done will not be accepted.The advanced call will consist of a single test with a weight of 100% of the final grade.Students with recognition of part-time dedication and academic exemption from attendance exemption: Except for the dates approved by the Faculty Board for the final objective test, for the other activities a specific calendar of dates compatible with the student dedication. As established in the framework agreement for the preparation of the teaching guides of the Faculty of Economics and Business:- Qualification of not presented. Corresponds to students, when only participating in evaluation activities that have a weight of less than 20% on the final grade, regardless of the grade achieved.

Sources of information	
Basic	- Prado Domínguez, Antonio Javier (2020). Fiscalidad de los instrumentos financieros (IRPF). Materiales de clase - UNICAJA/AFI (2020). Guia de la fiscalidad de los productos financieros (IRPF). https://azure.afi.es/ContentWeb/EmpresasUnicaja/guias/fiscalidad/franquicias/fiscalidad/productos/fi - Domínguez Martínez, J (2011). Guía de la Fiscalidad de las Operaciones Financieras. Aranzadi
Complementary	

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

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Subjects that continue the syllabus
Other comments

(*)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.