Applied Learning

2026-28 Cohort; 2028 HKDSE

Item	Description
1. Course Title	Introduction to Fintech
2. Course Provider	School of Professional and Continuing Education, The University of Hong Kong
3. Area of Studies/ Course Cluster	Business, Management and Law/ Business Studies
4. Medium of Instruction	Chinese or English
5. Learning Outcomes	 Upon completion of the course, students should be able to: (i) demonstrate an understanding of the fintech landscape and fintech terminology; (ii) demonstrate a basic understanding of the major participants in the financial market, financial regulatory system and investor protection; (iii) apply financial concepts in personal finance; (iv) demonstrate problem-solving skills through coding in a finance context; (v) demonstrate a basic understanding of the work ethics and proper values in the finance industry; (vi) apply interpersonal skills and team building skills in group tasks; and (vii) enhance self-understanding and explore directions on further studies and career pursuits.

6. Curriculum Map – Organisation and Structure

1. Introduction to Finance (45 hours)

- Time value of money
- Global financial market
- > Financial market regulations
- Investor protection
- Personal finance
- Credit card and personal loan
- Insurance
- Savings and investment strategy

2. Fintech Fundamentals (45 hours)

- > Fintech ecosystem
- > Artificial intelligence
- Machine learning
- Cloud computing
- Digital banking
- Peer to peer lending
- Digital payment technologies
- Professional ethics and legal issues





3. Basic Coding for Fintech

(45 hours)

- Basic coding
- Variables
- Data structures
- Control structures
- Syntax
- Python basics
- Application of coding in finance
- > Ethics of coding

4. Blockchain and Cryptocurrency Fundamentals (45 hours)

- Blockchain and distributed ledger
- Cryptography
- Blockchain technology
- Crypto mining
- Basics of cryptocurrency
- Risks of cryptocurrency
- Non-fungible token (NFT)

7. The Context

- The information on possible further study and career pathways is provided to enhance students' understanding of the wider context of the specific Applied Learning course.
- The recognition of Applied Learning courses for admission to further studies and career opportunities is at the discretion of relevant institutions. Students who have successfully completed Applied Learning courses have to meet other entry requirements as specified by the institutions.

Possible further study and career pathways

Further studies

• e.g. courses related to fintech, accounting, business administration, banking, finance, information technology

Career development

e.g. digital banking product officer, banking customer service officer, fintech project assistant

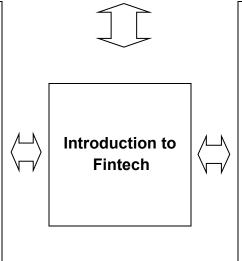
Complementarity with core subjects and other elective subjects

Enhancing and enriching, e.g.

 enhances students' learning in Business, Accounting and Financial Studies through enriching their knowledge in finance and the fintech ecosystem

Expanding horizons, e.g.

 students taking Chemistry can broaden their knowledge in business, personal finance and fintech



Relations with other Areas of Studies/ courses of Applied Learning

e.g.

Engineering and Production

 students taking courses in Information Engineering can apply digital skills in business contexts

Foundation knowledge developed in junior secondary education

The course is built upon the foundation knowledge students acquired in, e.g.

- Chinese Language Education and English Language Education communication skills (verbal and written)
- Mathematics Education calculation and data handling
- Technology Education information technology skills

8. Learning and Teaching

In this course, student-centred learning and teaching activities are designed to enable students to understand fundamental theories and concepts, develop their generic skills, and address their career aspirations in fintech.

Different modes of activities are employed to provide students with a systematic understanding about the context (e.g. lectures and discussion on the overview of fintech ecosystem, blockchain application, cryptocurrency and coding in fintech) and eye-opening opportunities to experience the complexity of the context (e.g. visits to local fintech organisations and seminars by fintech industry practitioners).

Students acquire an understanding of the requirements, fundamental knowledge and skills essential for further learning within the area through learning-by-practising opportunities in an authentic or near-authentic environment (e.g. practical exercises on simulated blockchain platform).

Students are given opportunities to consolidate their learning and demonstrate entrepreneurship and innovation (e.g. in the group project, students plan and implement cryptocurrency trading simulation using blockchain platform. In the process, students apply industry knowledge and skills acquired, demonstrate problem-solving skills, prepare written report and conduct group presentation. Students are expected to demonstrate the proper values and attitudes required in the industry).

9. Curriculum Pillars of Applied Learning

Through related contexts, students have different learning opportunities, for example:

(i) Career-related Competencies

- identify local and global development trend of the fintech sector;
- explain the functions of different job positions in the fintech sector;
- apply basic knowledge in finance for personal financial planning;
- integrate knowledge from various aspects including financial regulations, coding and blockchain applications; and
- demonstrate a basic understanding of industry competency requirements, e.g. the Enhanced Competency Framework on Fintech issued by the Hong Kong Monetary Authority.

(ii) Foundation Skills

- strengthen communication skills in both verbal and written forms through oral presentation and preparation of written reports;
- apply mathematical skills in analysis and interpretation of financial data; and
- enhance information technology skills through coding in finance contexts and information collection.

(iii) Thinking Skills

- investigate, analyse and evaluate financial issues from a variety of perspectives;
- develop analytical skills and critical thinking skills through discussions on fintech cases which will stimulate students' thinking and enhance competence required in the fintech industry; and
- develop problem-solving and decision-making skills through practical exercise and group projects which require information search, analysis and consolidation.

(iv) People Skills

- apply interpersonal skills and team building skills through group projects;
- enhance self-management skills through reflecting on project goals and setting schedules of tasks for completion; and
- discuss issues related to emotions and values of fintech practitioners.

(v) Values and Attitudes

- demonstrate a basic understanding of professional ethics and legal requirements in the fintech sector;
- demonstrate respect for intellectual property in fintech coding assignments; and
- develop self-confidence through successful completion of practical exercises under guidance of tutors.