



# UNIVERSITÀ DEGLI STUDI DI PALERMO

DEPARTMENT	Giurisprudenza		
ACADEMIC YEAR	2018/2019		
BACHELOR'S DEGREE (BSC)	BUSINESS LEGAL CONSULTANT		
SUBJECT	CHANGING MARKET CONDITIONS, OVER INDEBTEDNESS AND CONTRACT RENEGOTIATION		
TYPE OF EDUCATIONAL ACTIVITY	A		
AMBIT	50036-privatistico		
CODE	18430		
SCIENTIFIC SECTOR(S)	IUS/01		
HEAD PROFESSOR(S)	MODICA LARA	Professore Ordinario	Univ. di PALERMO
OTHER PROFESSOR(S)			
CREDITS	6		
INDIVIDUAL STUDY (Hrs)	102		
COURSE ACTIVITY (Hrs)	48		
PROPAEDEUTICAL SUBJECTS			
MUTUALIZATION			
YEAR	3		
TERM (SEMESTER)	2° semester		
ATTENDANCE	Not mandatory		
EVALUATION	Out of 30		
TEACHER OFFICE HOURS	<b>MODICA LARA</b> Wednesday 15:00 - 17:00 Teams		

DOCENTE: Prof.ssa LARA MODICA

<b>PREREQUISITES</b>	Basic knowledge of the system of domestic private law ; basic knowledge in the field of the Sources of Law
<b>LEARNING OUTCOMES</b>	Knowledge and understanding Students must demonstrate a systematic understanding of rules and basic principles in the field of overindebtedness, and mastery of the skills associated with the field of study, Ability to apply knowledge and understanding Students must have the ability to identify and use data to formulate responses to well-defined concrete and abstract problems; Students must be able to apply their knowledge and understanding in a manner that indicates a professional approach to their work or vocation, and have competences typically demonstrated through devising and sustaining arguments and solving problems within their field of study. Making judgments Students must have critical awareness of the growing complexity of the bank contracts and be able to handle such a complexity; They must demonstrate ability to formulate judgements on the basis of limited information Ability to Communicate Students should achieve the ability to gather and interpret relevant data, to inform judgements that include reflection on relevant juridical issues; They should be capable of critical analysis, evaluation and synthesis of problems involved in occurring facts of a case at stage , and to communicate information, ideas, problems and solutions to both specialist and non-specialist audiences Capacity Learning Students will be provided with all the methodological tools adequate to master the aforementioned topics. Students should have the learning skills to allow them to continue to study in a manner that may be largely self-directed or autonomous., in Phd Courses, Master Course of second level, etc.
<b>ASSESSMENT METHODS</b>	Oral Final exam - Grades on a scale between 18 and 30 cum laude The exam consists of an interview aimed at ascertaining the level of knowledge of the topics in the syllabus, the level of command in the specialized language and the ability of the candidate to develop a reasoning aimed at the application of theoretical knowledge to specific cases in order to argue possible solutions. The interview consists of a minimum of three questions The evaluation will take place 'in conformity' to the following evaluation grid -Excellent 30 -30 cum laude: good knowledge of the topics, excellent property of language, excellent capacity of analysis ; the student is 'able to apply theoretical knowledge to real cases which are proposed to be analysed. He/she is also able to properly argue possible solution, including multiple alternatives - Very good 26-29: good knowledge of the topics, good property of language, good capacity' analytical; the student is able to apply theoretical knowledge to real cases which are proposed to be analysed. The student is able to adequately apply theoretical knowledge to real cases which are proposed to be analysed - Good 24-25: Basic knowledge of the main topics, good property of language, the student shows limited ability to apply theoretical knowledge to real cases which are proposed to be analysed -Satisfactory 21-23: the student does not show that complete command of the main teaching topics, although showing to know the basic knowledges; he/she shows satisfactory property of language albeit with a poor ability' to adequately apply theoretical knowledge to real cases which are proposed to be analysed - Sufficient 18-20: minimal knowledge of the main teaching and technical language issues, limited or no capacity to adequately apply theoretical knowledge to real cases which are proposed to be analysed - Insufficient outcome: the student does not have an acceptable knowledge of the contents of the various topics on the agenda
<b>EDUCATIONAL OBJECTIVES</b>	The course aims to provide students with a level of knowledge and methodological approach adequate to their qualifications as "european lawyer" within academic and professional contexts. Students will be provided with some theoretical tools and materials which are essential for the critical rethinking of the subject matter of this course. Special attention will be paid to leading cases. Students who complete this course should (a) understand the practical , economic and social context in which those rules operate. 2. The course is designed to satisfy certain requirements regarding the knowledge expected of applicants for admission to legal practice and is designed to contribute to the development of the following graduate attributes in particular: (a) the capacity to analyse, evaluate and synthesise information from a wide variety of sources and experiences; (b) an awareness of the incompleteness of law and the continuous state of development of legal principles; and (c) the development of critical thinking and problem solving skills.
<b>TEACHING METHODS</b>	Lectures throughout the semester, according to the provided unit
<b>SUGGESTED BIBLIOGRAPHY</b>	L. Modica, Profili giuridici del sovraindebitamento, Napoli, 2012

### SYLLABUS

Hrs	Frontal teaching
48	hs 6 - insolvency and financial liability - hs 6 - monetary obligations - hs 8 - bank contracts on t.u.b - hs 10 - Responsible lending - hs 6 - Over-indebtedness in foreign legal systems - hs 12 l. n. 3/2010