

MINISTRY OF EDUCATION AND SCIENCE OF RUSSIA
FEDERAL STATE BUDGETARY EDUCATIONAL INSTITUTION OF HIGHER EDUCATION
"BASHKIR STATE UNIVERSITY"

FACULTY OF MATHEMATICS AND INFORMATION TECHNOLOGY

Approved by:
at a meeting of the department
finance and taxation
Protocol No. 6 dated December 21, 2021

Head.  Galimova G.A.

Agreed:
Chairman of the Faculty Training and
Methodological Committee

Efimov A.M.

DISCIPLINE WORK PROGRAM

Fundamentals of Financial Literacy

Mandatory part
bachelor degree

Direction of preparation
01.03.02 Applied Mathematics and Computer Science

Profile of preparation:
"Application Programming and Data Analysis"

Qualification
Bachelor

Developer (compiler) Ph.D., Associate Professor	 /Bulatova A.I.
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To receive:2021 г.

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Compiled by A.I. Bulatova

The working program of the discipline was approved at a meeting of the Department of Finance and Taxation, Protocol of February 03, 2021 No. 4

Additions and changes made to the work program of the discipline (updating literature, software, professional databases and information systems necessary for the implementation of the program) were approved at a meeting of the Department of Finance and Taxation, Protocol No. 6 of December 24, 2021.

Head of the department



Galimova G.A.

Additions and changes made to the work program of the discipline were approved at a meeting of the Department of _____,

Protocol No. ____ dated " ____ " _____ 20 _

Head of Department _____/ _____/

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Protocol No. ____ dated " ____ " _____ 20 _

Head of Department _____/ _____/

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1. List of planned results of training in the discipline, correlated with the planned results of mastering the educational program

As a result of mastering the educational program, the student must master the following results of training in the discipline:

Competency Category (Group) (in the presence of general professional competencies)	Competency to be formed (with code)	Code and name of competence achievement indicator	Discipline Training Outcomes
Economic culture, including financial literacy	UC-9. Able to make informed economic decisions in different areas of life	IUC-9.1. Knows: the main economic decisions in various areas of life	Knows: <ul style="list-style-type: none"> - composition and structure of personal and family budget income and expenses; - know the factors affecting the planning and management of personal finances; - bank products (lending, deposits, settlements); payment systems; - procedure of interaction with the state in matters of taxation; - social and pension security; - own economic and financial risks; - methods of ensuring financial security; - ways to protect the rights of the consumer of financial services.
		IUC-9.2. Knows how: to make informed economic decisions in various areas of life.	Be able to: <ul style="list-style-type: none"> - apply personal finance management tools and technologies; - apply methods of personal finance planning; - perform calculations related to selection of rational financial instruments; - apply the provisions of regulatory legal acts; - select investment instruments; - identify risks inherent in financial instruments; - apply risk mitigation methods and tools; - apply ways to protect the rights of the consumer of financial services.

		IUC-9.3. Owns: skills of making informed economic decisions in various areas of life	He has the skills to draw up a personal financial plan using various financial instruments of various types, as well as assess and manage economic and financial risks.
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2. The purpose and place of discipline in the structure of the educational program

The discipline "Fundamentals of Financial Literacy" refers to the mandatory part of the B1.O.07.02 in the direction of the 01.03.02 "Applied Mathematics and Informatics" of the undergraduate profile "Applied Programming and Data Analysis."

The discipline is studied in the 8th semester of the 4th year.

The purpose of the study of the discipline "Fundamentals of Financial Literacy" is to form competencies among future specialists in the application of personal economic and financial planning methods to achieve financial goals, the use of tools for managing personal finances, and controlling their own economic and financial risks.

3. Content of the working program (scope of discipline, types of training sessions, educational and methodological support of independent work of students)

The content of the working program is presented in Appendix 1.

4. Discipline Valuation Fund

4.1. List of competencies indicating the stages of their formation in the process of mastering the educational program. Description of indicators and criteria for assessing competencies at various stages of their formation, description of assessment scales

UC-9. Able to make informed economic decisions in different areas of life

Code and name of competence achievement indicator	Discipline Training Outcomes	Criteria for Evaluating Training Outcomes	
		«Credited»	«Not credited»
IUC-9.1. Knows: the main economic decisions in various areas of life	Knows: - composition and structure of personal and family budget income and expenses; - know the factors affecting the planning and management of personal finances; - bank products (lending, deposits, settlements); payment systems; - procedure of interaction with the state in matters of taxation; - social and pension security; - own economic and financial risks;	Demonstrates holistic knowledge of the theoretical and practical basis for identifying, managing and applying learning outcomes	Demonstrates the fragmentary knowledge of the theoretical and practical basis for identifying, managing and applying training results or their absence.

	<ul style="list-style-type: none"> - methods of ensuring financial security; - ways to protect the rights of the consumer of financial services. 		
IUC-9.2. Knows how: to make informed economic decisions in various areas of life.	<p>Be able to:</p> <ul style="list-style-type: none"> - apply personal finance management tools and technologies; - apply methods of personal finance planning; - perform calculations related to selection of rational financial instruments; - apply the provisions of regulatory legal acts; - select investment instruments; - identify risks inherent in financial instruments; - apply risk mitigation methods and tools; - apply ways to protect the rights of the consumer of financial services. 	Knows how to draw up a personal financial plan using various financial instruments of various nature	Demonstrates fragmentary skill in drawing up a financial personal plan or its complete absence, does not know how to use financial instruments of various nature
IUC-9.3. Owns: skills of making informed economic decisions in various areas of life	He has the skills to draw up a personal financial plan using various financial instruments of various types, as well as assess and manage economic and financial risks.	Possesses skills in assessing and managing economic and financial risks, identifies signs of financial fraud	Demonstrates fragmented skills in assessing and managing economic and financial risks, does not know how to identify signs of financial fraud

4.2. Standard control tasks or other materials necessary to assess the knowledge, skills, skills and experience of activities that characterize the stages of competencies formation in the process of mastering the educational program. Methodological materials defining the procedures for assessing knowledge, skills, skills and experience of activities characterizing the stages of competencies formation

Code and name of competence achievement indicator	Discipline Training Outcomes	Valuations
IUC-9.1. Knows: the main economic decisions in various areas of life	Knows: <ul style="list-style-type: none"> - composition and structure of personal and family budget income and expenses; - know the factors affecting the planning and management of personal finances; - bank products (lending, deposits, settlements); payment systems; - procedure of interaction with the state in matters of taxation; - social and pension security; - own economic and financial risks; - methods of ensuring financial security; - ways to protect the rights of the consumer of financial services. 	Presentation Workshops Tests
IUC-9.2. Knows how: to make informed economic decisions in various areas of life.	Be able to: <ul style="list-style-type: none"> - apply personal finance management tools and technologies; - apply methods of personal finance planning; - perform calculations related to selection of rational financial instruments; - apply the provisions of regulatory legal acts; - select investment instruments; - identify risks inherent in financial instruments; - apply risk mitigation methods and tools; - apply ways to protect the rights of the consumer of financial services. 	Search and analytical work; calculation tasks
IUC-9.3. Owns: skills of making informed economic decisions in various areas of life	He has the skills to draw up a personal financial plan using various financial instruments of various types, as well as assess and manage economic and financial risks.	Practical tasks; solving cases

Tasks for independent work on preparation for practical classes and conducting search and analytical work

Practical exercises are aimed at controlling the assimilation of knowledge gained by the student during theoretical training and independent work.

When performing tasks in practical classes, students can use official sources of information, lecture notes, educational literature, SPS Consultant Plus, Guarantor, etc.

For each practice, students must complete two tasks of independent work. Information will be sent in the personal accounts of BashSU, as well as duplicated to the general e-mail of the group.

Task 1: compiling a dictionary of terms on the relevant topic;

Task 2: any choice from the proposed drilldown and analytical tasks, or in accordance with the proposed topic, prepare a report with a presentation, or a scientific and practical article on the problem of interest.

Both tasks are mandatory for each student.

The dictionary of terms is compiled in the student's notebook, the notebooks will be collected at the end of the semester.

Search and analytical tasks are performed with a maximum of 4-5 pages of A4 format with a cover sheet and an indication of the list of used sources.

The report is carried out with a maximum of 10 pages of A4 format with a cover sheet and a list of used sources.

For all types of tasks, the student must submit his work to the teacher on the day of the practical lesson with the obligatory indication on the title page of his name, group number, job name (topic name, search and analysis task No.; report/abstract No.), attached to the list of used sources (at least 50% of sources must be in the last three years) on sheets of A4 format attached to each other.

In preparation for the report, various literary sources (monographs, magazines, newspapers, Internet resources, SPS Consultant Plus, etc.) are used, the studied material is summarized and their own opinion is presented. The selection of literature for each topic and problem is one of the most important parts of the student's independent work. The report is read by students in a practical lesson (preparation of a presentation is also recommended).

Practical classes are usually held after considering the relevant topic at a lecture in the form of an oral or written survey, the tasks proposed by the teacher are solved. Each discipline module ends with a milestone control in the form of testing.

The answers in the seminar sessions by the students are set out on their own, rather than read out from sources. The student must demonstrate knowledge of the main and additional material on the topic, as well as knowledge of terminology.

In preparation for the workshops, it is recommended to answer self-test questions.

In preparation for the seminar sessions, students should be guided by lecture notes on the course, basic and additional literature, other sources (for example, SPS ConsultantPlus, Guarantor). In addition, periodicals and media reports on course issues should be regularly read.

Valuations

Practical sessions

Practical exercises include the implementation of:

- seminar reports with presentation;
- search and analytical work;
- calculation tasks;
- practical tasks;
- case solutions.

Sample List of Issues to Prepare for Workshop Reports

Module 1. Personal Finance Management

Topic 1. Financial decisions and the specifics of their adoption.

- 1) Types of financial decision-making behaviours.
- 2) Behavioural model and decision-making methods.
- 3) Criteria for selecting decisions.
- 4) Financial mathematics in decision-making.

Topic 2. Income and expenses of the individual

- 1) Issues of choosing sources of income.
- 2) Factors affecting the incomes of the population.
- 3) Impact of the life cycle on the incomes of the population.
- 4) Population expenditure grouping.
- 5) Factors affecting spending preferences.
- 6) Behavioural settings in the formation of the composition of expenses.
- 7) The concept of personal and family budget.
- 8) Tax system of the Russian Federation and taxation of the population.

Topic 3. Financial planning

- 1) Why you need to keep a personal budget.
- 2) The concept and meaning of financial planning for the population.
- 3) Life cycle impact on personal budget planning.
- 4) Financial goals and how to achieve them.
- 5) Technology for financial planning of personal budget.

Module 2. Financial Markets and Financial Instruments

Topic 4. Financial Services and Instruments

- 1) Lending.
- 2) Conditions for attracting loans, their different types.
- 3) Credit and servicing settlements.
- 4) Legal basis for execution of contracts.
- 5) Insurance.
- 6) Risks and their nature, as the basis for the application of financial services.
- 7) Types of insurance.
- 8) Market entities insurance and regulation of their activities
- 9) Savings. Types of savings. Factors affecting savings.
- 10) Savings and investments.
- 11) Investing as the basis of passive income.
- 12) Specifics of the application of shares.
- 13) Specifics of the application of bonds.

Topic 5. Peculiarities of stock markets functioning

- 1) Stock market.
- 2) Exchange, peculiarities of organization of its activities.
- 3) Professional investor.
- 4) Restrictions on the entry of an individual into the market.
- 5) Investment technologies used by professional participants.

Topic 6. Pension and Social Security

- 1) The state pension system of the Russian Federation.
- 2) Basic old-age pension.
- 3) How to plan your retirement future.
- 4) How to save yourself for retirement. Non-state pension provision.
- 5) Social security in the Russian Federation.

Criteria for evaluation of reports

Criteria for evaluation	Number of points
The content corresponds to the topic. There is a good command of terminology. The answers to the report reflect a good knowledge of the topic. There is a presentation that reflects the content of the topic	5
The topic is revealed, but superficially. The logic of the conclusions is consistent. The Rapporteur does not give a full answer to the questions to the report	3-4
The logic of drawing conclusions is broken. Outdated information used. The speaker does not answer the questions. No presentation	1-2
The topic of the study does not correspond to the content. The job has not been completed.	0

Example of prospecting and analytical work

1. Using periodic literature, reflect the Bank of Russia's efforts to improve the payment system.
2. Compile a bibliographic review of articles devoted to the study of the topic, touching upon the problem of the emergence of payment crises and their impact on the economy. Write an annotation of one of them.
3. On the basis of articles published in periodicals, reveal the meaning of cash in the modern economy.
4. Using the periodic literature, prepare an overview of the main problems of cash and cashless payments in Russia. What are the prospects for the development of non-cash payments in the Russian Federation?
5. Study the nature of the monetary reforms applied over the past 10 years in Russia.
6. Compile a bibliographic review of articles that address the need, substance, functions and role of credit in a market economy. Annotate one of them.
7. Using ConsultantPlus's resources, review major credit laws and regulations and provide an analytical review.
8. Compile a bibliographic review of articles that address topical issues of functioning, development, improvement of the banking system. Annotate one of them.
9. Using the resources of the ConsultantPlus, study the main legislative and other legal acts governing the organizational, economic and legal foundations of the state's banking system, and compile an analytical review.

10. Search the Internet on the website of the Central Bank of the Russian Federation (www.cbr.ru) for information on the structure, resources, operations of the Bank of Russia, make an overview.

11. Use the Internet resources to compile an analytical overview of existing programs of lending to legal entities and individuals by commercial banks in the Republic of Bashkortostan.

12. Use the Internet resources to compile an analytical review of the proposals of commercial banks for opening deposits and deposits to legal entities and individuals in the Republic of Bashkortostan.

13. From the proposed names of credit institutions, select existing ones (licensed by the Bank of Russia). To do this, on the Bank of Russia website www.cbr.ru in the section "Information on credit institutions," "Directory on credit institutions" by the name of the proposed credit institution, find information about the license, place of registration of the parent organization

1. Joint Stock Company «Russian Commercial and Industrial Bank»
2. Open Joint Stock Company «Bank of Russian Credit»
3. «StarBank» Joint Stock Company
4. Joint-stock commercial bank «Investbank»
5. Roskomsnabbank Public Joint Stock Company
6. Svyaznoy Bank Joint Stock Company
7. Open Joint Stock Company «My Bank. Mortgage»
8. NPO «Interbank Credit Union»
9. Public Joint Stock Company «Regional Development Bank»
10. Public Joint Stock Company «UralSib»

Allocate credit institutions with revoked license

14. Find information about systemically important credit institutions. Provide an up-to-date list

15. Find and analyze information on how key rate decisions are made.

— To draw conclusions about what the key rate of the Central Bank of the Russian Federation affects

- How is the key rate solution prepared and communicated?
- Provide a calendar of decisions on the key rate by the end of 2022
- Bring the dynamics of the US Federal Reserve's discount rate from 2013 to 2021.
- Bring the dynamics of the key rate of Russia from 2013 to 2021. To compare

16. Find information on the average market values of interest rates in Russia as a whole "Information on deposits (deposits) of individuals and non-financial organizations in rubles, US dollars and euros," build a graph on any deposit for the selected period of time. Draw a conclusion about the maximum and minimum values.

Search and Analysis Evaluation Criteria

Evaluation criteria	Number of points
The task is complete: the task has been successfully completed; basic concepts are defined; the work was completed in full. Used sources of information (more than 50%) in the last 3 years. The work is executed in accordance with the requirements of	4
In general, the task has been completed: the purpose of the task has been achieved; questions disclosed; however, the work has minor inaccuracies.	2-3
The task is completed, but partially, not all questions are disclosed, there are gaps in the presented material that do not allow a full assessment of the student's competencies. Mostly outdated literature used	1
The topic of the study does not correspond to the content. Work failed	0

Example of calculation tasks

1. A deposit has been opened in a commercial bank in the amount of 100,000 rubles at 8% per annum with interest accrued at the end of the deposit term. In how many years can we accumulate 120,000 rubles?
2. The family has 250,000 rubles and wants to open a deposit in the bank for 2 years. They now choose between two deposits:
 - 1) On the deposit of Bank A, 12% per annum is accrued at the end of the deposit term.
 - 2) And under the terms of the deposit of Bank B, interest is charged to the account at the end of each year, but the interest on the deposit is 10% per annum.
3. Which deposit should you choose in terms of greater returns? How much can a family save in 2 years?
4. Calculate the return on the deposit in the amount of 70,000 rubles with a promised yield of 4% per annum (with monthly capitalization) for 2 years

Evaluation criterion

For each solved problem with conclusions 1 point

Example of practical tasks

1. Choosing the best securities for investment
Analysing sources of information on fundamental and technical analysis of securities Dohod.ru, smart-lab.ru, investing.com, divigram, etc.
2. We build an investment portfolio in accordance with the chosen strategy. We open an invest account or brokerage account.
3. How to find out the credit history through State Services? <https://govgosuslugi.ru/gosuslugi/kak-uznat-kreditnuyu-istoriyu-cherez-gosuslugi>
4. Fill out the income tax declaration form. Subject to the possibility of conducting a lesson in a computer classroom:
 - through the "Declaration" program
 - through the taxpayer's personal account<https://journal.open-broker.ru/taxes/zapolnyaem-deklaraciyu-dlya-polucheniya-vychet-nalechenie/>
https://www.nalog.ru/rn77/taxation/taxes/ndfl/nalog_vichet/primer_3ndfl/

Criteria for evaluating practical tasks

Evaluation criteria	Number of points
tasks were performed without errors the first time, job solutions were correctly selected; calculations are correctly performed, the student understands what they mean; complete answers to control questions; the report was drawn up neatly, conclusions were drawn.	5
the work does not fully answer open questions. There are small errors	3-4
problems were solved with errors, additional help from the teacher was required, methods for solving problems were incorrectly selected; calculations have not been performed; no answers were given to oral control questions; the report was drawn up carelessly, no conclusions were drawn.	1-2
Practical task failed	0

Case examples

Case 1: Family Budget

The Voronin family consists of a dad, a mom, a schoolgirl's daughter, a student's son and a grandmother. The family plans to purchase a new TV worth 630 cash units. How many months it will take a family to save for a TV if it is known that dad receives the wages of 600 monetary units per month. Mom's salary is 1.5 times less than dad's. The son is a student and receives a scholarship of 100 monetary units per month. The grandmother receives a pension of 150 monetary units per month. It is known that the grandmother rents out her apartment and receives a monthly income from this 100 monetary units. Every month the family spends 1/3 of all income on food. The family spends 3 times less on utility bills every month than on food. Family transportation costs account for 20% of all income. The family spends 2 times less on clothing every month than on food. Household expenses are 10 times less than utility bills.

Monthly spending on theatres and films accounts for 10% of all revenues. The family also spends 4 times more on gifts to relatives and friends every month than on household needs.

What costs can be changed in the budget of the Voronin family, so that they could satisfy their need to purchase a TV twice as quickly?

Income	Expenses
Dad -	Nutrition -
Mom -	Housing and communal services -
Son -	Transport -
Grandma -	Clothing -
Apartment rental -	Household needs -
	Theatres, cinema -
	Gifts to relatives -
Total revenues	Total expenses

Case 2: The family has four people: mom, dad, student son and uncle. Monthly salary before taxes

Mother's is 25,520 rubles.,

Dad's - 27,340 rubles.

— son receives a scholarship of 550 rubles. per month,

— uncle's disability pension - 4620 rubles.

This month:

— dad received a bonus of 25,000 rubles, and

— mother won 16,800 rubles in the lottery.

— family received dividends in the amount of 24,700 rubles.

Calculate the net income of the family this month and the personal income tax paid by it.

Case 3:

Mike and Alex decided to invest their savings - 50 thousand rubles. each - in the stock market. They bought the shares on October 2, 2017.

The table shows their portfolios as of 02.10.2017:

Mike			Alex		
Share	Purchase price	Number of shares	Share	Purchase price	Number of shares
MTS	279,50	63	Aeroflot	184,75	90
Sberbank	193,00	100	Gazprom	121,90	150
Yandex	1906,50	7	Lukoil	3044,4	5
Total	17608,5+19300+13345,50 = 50254 RUR		Total	Total	

How much will Mike and Alex earn or lose if they sell their shares now? What advice can you give them regarding compiling a portfolio?

Case Evaluation Criteria

Evaluation criteria	Number of points
tasks were performed without errors the first time, job solutions were correctly selected; calculations are correctly performed, the student understands what they mean; complete answers to control questions; the report was drawn up neatly, conclusions were drawn.	5
the work does not fully answer open questions. There are small errors	3-4
problems were solved with errors, additional help from the teacher was required, methods for solving problems were incorrectly selected; calculations have not been performed; no answers were given to oral control questions; the report was drawn up carelessly, no conclusions were drawn.	1-2
Practical task failed	0

Sample of Test Jobs

1. Why do I need a personal financial plan?
 - 1) To pay less and save on everything
 - 2) To keep an eye on the ratio of income and expenses, spending money is reasonable
 - 3) So that everything is at once
 - 4) No correct answer

2. Please specify a valid statement.
 - 1) The higher the risk, the greater the return
 - 2) The higher the risk, the lower the yield
 - 3) The lower the risk, the greater the yield
 - 4) No true claims

3. Defective money is
 - 1) money, the nominal value of which corresponds to the value of the noble metal contained in them
 - 2) money made of gold
 - 3) money whose face value is higher than the real value
 - 4) no correct answer

4. Barter is...
 - 1) a document that gives its owner the right to receive the amount indicated in it from the bank
 - 2) sale and purchase agreement concluded between partners
 - 3) monetary unit of Kazakhstan
 - 4) in-kind exchange between business partners

5. Contributions to the Pension Fund of Russia are made by:
 - 1) employer
 - 2) employee
 - 3) all answers are correct
 - 4) no correct answer

6. All depositors of banks included in the deposit insurance system are entitled to receive compensation in the event of bankruptcy of the bank before:

- 1) 700,000 rubles
 - 2) 1,400,000 rubles
 - 3) 2,000,000 rubles
 - 4) in the amount of the contribution made
7. Expenses of the Sidorov family 20,000 rubles. per month. What size should the family's financial airbag be?
- 1) 20,000 rubles
 - 2) 60,000 rubles
 - 3) The more, the better
 - 4) You can do without it
8. Which of the annual deposits is more profitable for saving money?
- 1) 6.5% at the end of the deposit term
 - 2) 6.5% with capitalization every six months
 - 3) 6.5% with quarterly interest capitalization
 - 4) 6.5% with monthly interest capitalization
9. Term deposit
- 1) this is a deposit for a short shelf life
 - 2) this is a long-term deposit
 - 3) this is a demand deposit
 - 4) this is a deposit for a certain shelf life
10. A mortgage is
- 1) a loan for the acquisition of real estate
 - 2) a loan for the purchase of equipment
 - 3) real estate loan
 - 4) unsecured credit
11. For what is important to pay attention to when you take out a loan?
- 1) By the amount of interest rate
 - 2) On the terms of loan repayment ahead of schedule
 - 3) At the full cost of the loan
 - 4) All answers are correct
12. Imagine that you want to borrow 100,000 rubles. You were offered money either on a refund basis in a year 125,000 rubles, or on a refund basis in a year 100,000 rubles plus 20% of the debt amount. Which of the offers is cheaper?
- 1) Same
 - 2) First
 - 3) Second
 - 4) Neither the first nor the second
13. Consumer credit is:
- 1) loans to the public;
 - 2) credit to trading organizations for consumer goods;
 - 3) a loan for the creation of enterprises for the production of consumer goods.
 - 4) all answers are correct

14. In which of the listed cases will the size of monthly mortgage payments be the maximum?
- 1) Taken for a period of 5 years
 - 2) Taken for a period of 10 years
 - 3) Taken for a period of 15 years
 - 4) Term is irrelevant
15. The stock operations of a commercial bank are those of:
- 1) Regulation of equity
 - 2) Acquisition of own movable property
 - 3) Attracting free funds of the population
 - 4) Purchase and sale of financial market securities
16. Specify the correct approval when investing for a short period of time
- 1) stocks are less risky than bonds
 - 2) stocks are riskier than bonds
 - 3) the most risky are investments in government securities
 - 4) there are no correct answers
17. Inflation is
- 1) decrease in the overall level of prices for goods and services
 - 2) increase in the overall level of prices for goods and services
 - 3) lack of individual goods and services
 - 4) no correct answer
18. Special permission on the basis of which the credit institution has the right to carry out banking operations
- 1) license
 - 2) contract
 - 3) contract
 - 4) power of attorney
19. The Pyramid of Finance is:
- 1) A membership-based association of people created to achieve common economic and social goals related to meeting the material and other needs of members who have contributed to the fund created for this purpose.
 - 2) A way to provide income to the participants of the structure by constantly attracting funds from new participants.
 - 3) Financial and credit institution, the main activity of which is the attraction and placement of funds, as well as settlements.
 - 4) No correct answer
20. Which credit card activity can you be sure of the security of your credit card account?
- 1) Enter card data on Internet sites without a secure connection (https)
 - 2) Report your PIN to a bank employee by phone at his request
 - 3) Store the recorded PIN with your card
 - 4) None of the above
21. Interest Loan to Borrower:
- 1) deposit
 - 2) mortgage
 - 3) credit
 - 4) factoring

22. Imagine that in the next 5 years, the prices of goods and services that you usually buy will double. If your income doubles too, can you buy less, more or as many goods and services as you do today?
- 1) Less
 - 2) More
 - 3) As much as
 - 4) Purchasing power independent of income
23. Imagine that you want to borrow 100,000 rubles. You were offered money either on a refund basis in a year 125,000 rubles, or on a refund basis in a year 100,000 rubles plus 30% of the debt amount. Which of the offers is cheaper?
- 1) Same
 - 2) First
 - 3) Second
 - 4) Neither the first nor the second
24. What primarily takes into account the bank when issuing a mortgage loan?
- 1) previous place of residence of the borrower
 - 2) the income level of the borrower
 - 3) related relations of the borrower
 - 4) the sphere of employment of the borrower
25. What is best for a young family who periodically lack payday money?
- 1) a loan from a microfinance organization
 - 2) a loan in a pawnshop
 - 3) bank loan
 - 4) credit card
26. Check the correct statements. Preferred Share Holders:
- 1) Co-owners of the company
 - 2) Are creditors of the company
 - 3) All statements are correct
 - 4) No correct answers
27. Which securities have the least risk
- 1) preferred shares
 - 2) corporate bonds secured by collateral
 - 3) government securities
 - 4) municipal securities
28. What is inflation?
- 1) Currency fluctuations in the global market
 - 2) An increase in the number of money circulating in the country, causing their depreciation
 - 3) The situation of the financial crisis in the country
 - 4) The process of new companies coming to market
29. The Bank of Russia is...
- 1) the main bank of Moscow
 - 2) the second main bank of Russia after Sberbank
 - 3) a branch of the World Bank
 - 4) the main bank of the Russian Federation

30. The financial pyramid cannot:

- 1) Be based on the principles of network marketing, when the income of the participant (investor/depositor) is formed due to investments/investments of new participants attracted by him.
- 2) Work under the guise of microfinance organizations and credit and consumer cooperatives.
- 3) Offer services for refinancing and co-financing debts of individuals to banks and other credit institutions.
- 4) Be a structure of the Central Bank of the Russian Federation

Evaluation criteria:

Number of correct answers	Number of points
28-30	6
23-27	5
18-22	4
13-17	3
8-12	2
3-7	1
Less than 3. Test failed	0

Sample questions for the test

1. Types of behaviors when making financial decisions.
2. Behavioral model and decision-making methods.
3. Criteria for the selection of decisions.
4. Financial mathematics in decision-making.
5. Questions of the choice of sources of income.
6. Factors affecting the income of the population.
7. The impact of the life cycle on the incomes of the population.
8. Grouping of expenditures of the population.
9. Factors influencing spending preferences.
10. Behavioral attitudes in the formation of the composition of expenses.
11. The concept of personal and family budget.
12. The tax system of the Russian Federation and taxation of the population.
13. Why it is necessary to maintain a personal budget.
14. The concept and significance of financial planning for the population.
15. The impact of the life cycle on personal budget planning.
16. Financial goals and ways to achieve them.
17. Technology of financial planning of personal budget.
18. Lending.
19. Conditions for attracting loans of various types.
20. Calculations on lending and its servicing.
21. The legal basis for the execution of contracts.
22. Insurance.
23. Risks and their nature as the basis for the use of financial services.
24. Types of insurance.
25. Subjects of the insurance market and regulation of their activities
26. Savings. Types of savings. Factors affecting savings.
27. Savings and investments.
28. Investing as the basis of passive income.
29. Features of the use of shares.
30. Features of the use of bonds.
31. The stock market.
32. The Exchange, the specifics of the organization of its activities.

33. Professional investor.
34. Restrictions on entry into the market of an individual.
35. Investment technologies used by professional participants.
36. The State pension system of the Russian Federation.
37. Basic old-age pension.
38. How to plan your retirement future.
39. How to save for retirement. Non-state pension provision.
40. Social security in the Russian Federation.

Evaluation criteria:

The test takes place in the oral form of a survey on questions from the list. Students who have completed more than 80% of the work provided for the student's independent work, and with credited control works on modules, are allowed to take credit.

Criteria for evaluating the answers to the questions of the test:

- «Credited» is given to the student if the student has given complete, detailed answers to all theoretical questions, demonstrated knowledge of terminology, basic elements, the ability to apply theoretical knowledge when performing practical tasks. The student answers additional questions. There may be minor inaccuracies in the response.

- «Not credited» is given to the student if, when answering theoretical questions, the student has made significant mistakes in the interpretation of basic concepts, there are noticeable gaps in knowledge of basic methods or the answer to theoretical questions indicates a misunderstanding and extremely incomplete knowledge of basic concepts and methods. The student could not answer any additional questions.

4.3 Discipline Rating Plan

Direction 01.03.02 Applied Mathematics and Computer Science, profile Applied programming and data analysis
course 4, semester 8.

Types of educational activities of students	Score for a specific task	Number of assignments per semester	Scores	
			Min	Max
Module 1. Personal Finance Management				
Current control				
Seminar report with presentation cases	5	2	0	10
Settlement tasks	4	1	0	4
Border control				
Testing	6	1	0	6
Module 2. Financial markets and Financial instruments				
Current control				
Seminar report with presentation	5	1	0	5
Cases	5	2	0	10
Practical work	5	1	0	5
Search and analytical work	4	1	0	4
Border control				
Testing	6	1	0	6
Reward points				
1. Student Olympiad	5	1	0	5
2. Publication of articles	5	1	0	5
Attendance (points are deducted from the total amount of points scored)				
1. Attending lectures	-0,75	8	0	-6
2. Attending practical classes	-1,00	10	0	-10
Final control				
Credit test				
Total				60

5. Training, methodological and informational support of discipline

5.1. List of the main and additional educational literature necessary for mastering the discipline

Basic literature:

1. Financial literacy: textbook for universities / scientific ed. R. A. Kokorev. — Moscow : Moscow University Press, 2021. - 568 p. [Electronic resource]. Access mode: https://fincult.info/upload/iblock/a1e/Uchebnoe_posobie.pdf
2. Textbook on financial literacy. FSMC EF MSU. [Electronic resource]. Access mode: <https://finuch.ru/>

Additional literature and sources:

1. Berzon, N. Financial instruments for a private investor [Electronic resource]. Access mode: <https://www.youtube.com/watch?v=tTDNIYrWyw0>
2. Berzon, N. Financial markets and institutions. A cycle of video lectures. [electronic resource]. Access mode: <https://www.youtube.com/>
3. Bulatova, A.I. Money. Credit. Cans. Textbook – Ufa: RIC Bashgu, 2015. – 192 p. [Electronic resource]. Access mode: https://elib.bashedu.ru/dl/read/Bulatova_Dengi_Kredit_Banki.pdf
4. Investment tools for novice investors. Smirnova N. [Electronic resource]. Access mode: <https://www.youtube.com/watch?v=yx3l49S1Fto>
5. HSE Insurance Lecture Course. [electronic resource]. Access mode: https://www.youtube.com/watch?v=s_mcoO7dxSw
6. Risks in financial markets. [electronic resource]. Access mode: <https://smart-lab.ru/blog/629912.php?nomobile=1>
7. Stolyarov, A.I. Insurance services market. [electronic resource]. Access mode: <https://fmc.hse.ru/stolyarovvideo>
8. Insurance: textbook / [E. G. Knyazeva, L. I. Yuzvovich, E. A. Razumovskaya, Y. T. Akhvlediani, T. D. Odnikova, O. A. Boitush] ; under the general editorship of E. G. Knyazeva ; M-in science and higher education. Federation, Ural State Economy. un-T. – Yekaterinburg : Ural Publishing House. un-ta, 2019. – 242 p.
9. Insurance business. [electronic resource]. Access mode: <https://www.hse.ru/data/2011/03/02/1229175951/содержание%20УМП.pdf>
10. Teplova, T.V. Pension and social security of citizens in the Russian Federation. [electronic resource]. Access mode: <https://fmc.hse.ru/teplovavideo>
11. Chernopyatov, A.M. Taxes and taxation : textbook : [16+] / A.M. Chernopyatov. – Moscow ; Berlin : Direct-Media, 2019. - 346 p. – [Electronic resource]. Access mode: by subscription. – URL: <https://biblioclub.ru/index.php?page=book&id=498552>

5.2. List of the information resources and telecommunication network "Internet" and software required for mastering the discipline

1. <https://fingramota.econ.msu.ru/> - the official website of the FSMC. Faculty of Economics of Lomonosov Moscow State University
2. <https://vashifinancy.ru/> - the official website of the project of the Ministry of Finance of the Russian Federation to promote financial literacy and financial education "Your Finances"
3. <https://fincult.info/> - financial culture

4. <https://ash.gov.ru> - official website of the Accounting Chamber of the Russian Federation
5. <https://government.ru> – official website of the Government of the Russian Federation
6. <https://cbr.ru> official website of the Central bank of Russia
7. <https://Minfin.ru> – Official website of the Ministry of Finance of the Russian Federation
8. <https://nalog.ru> – official website of the Federal Tax Service of the Russian Federation
9. <https://rosfinnadzor.ru> – official website of the Federal Financial and Budgetary Supervision Service.
10. <https://rozkasna.ru> - official website of the Federal Treasury
11. <https://ffms.ru> – official website of the Federal Financial Markets Service
12. <https://gks.ru> - official website of the Federal State Statistics Service of the Russian Federation
13. <https://bashstat.ru> official website of Bashkortostan State Statistics.
14. <https://bashkortostan.ru> the official information portal of the state authorities of the Republic of Bashkortostan
15. <https://minecon@bashkortostan.ru> - official website of the Ministry of Economic Development of the Republic of Bashkortostan
16. <https://minfinrb.bashkortostan.ru> - official website of the Ministry of Finance of the Republic of Bashkortostan

List of software:

1. Windows 8 in Russian. Windows Professional 8 update in Russian. Contract No. 104 dated 17.06.2013. Licenses are perpetual.
2. Microsoft Office Standard 2013 in Russian. Contract No. 114 dated 12.11.2014. Licenses are perpetual.
3. Consultant plus. Contract No. 28826 dated 09.01.2019 The licenses are perpetual.
4. BASHGU centralized testing System (Moodle). GNU General Public License Version 3, June 29, 2007

Databases:

1.	Electronic library system "University Library online". Full-text database of educational and scientific electronic publications	Registration from the BASHGU network, further access from anywhere on the Internet. http://www.biblioclub.ru/
2.	Electronic library system "EB Bashgu". Own electronic library of educational and scientific electronic publications, which includes publications of teachers of BASHGU	Registration from the BASHGU network, further access from anywhere on the Internet. https://elib.bashedu.ru/
3.	Electronic library system of the publishing house "Lan". Full-text database of educational and scientific electronic publications	Registration from the BASHGU network, further access from anywhere on the Internet. http://e.lanbook.com/

6. Material and technical base necessary for the implementation of the educational process in the discipline

Name of special* premises and premises for independent work	Equipment of special rooms and rooms for independent work
<p>1. Classroom for conducting lecture-type classes: auditorium No. 110 (premises, Karl Marx St., 3, building 4), auditorium No. 111 (premises, Karl Marx St., 3, building 4), auditorium No. 301 (humanitarian building), auditorium No. 305 (humanitarian building), auditorium No. 307 (humanitarian building), auditorium No. 308 (humanitarian building), auditorium No. 309 (humanitarian building).</p> <p>2. Classroom for seminar-type classes: laboratory of socio-economic modeling No. 107 (premises, Karl Marx str., 3, building 4), data analysis laboratory No. 108 (premises, Karl Marx str., 3, building 4), auditorium No. 110 (premises, Karl Marx str., 3, building 4), auditorium No. 111 (room, Karl Marx St., 3, building 4), auditorium No. 114 (room, Karl Marx St., 3, building 4), auditorium No. 122 (room, Karl Marx St., 3, building 4), auditorium No. 204 (room, Karl Marx St., 3, bldg.4), auditorium No. 207 (room, Karl Marx St., 3, bldg.4), auditorium No. 208 (room, Karl Marx St., 3, building 4), auditorium No. 209 (room, Karl Marx St., 3, building 4), auditorium No. 210 (room, Karl Marx St., 3, building 4), auditorium No. 212 (humanitarian building), auditorium No. 213 (room, Karl Marx St., 3, building 4), auditorium No. 218 (humanitarian building), auditorium No. 220 (room, Karl Marx St., 3, building 4), auditorium No. 221 (humanitarian building), auditorium No. 222 (room, Karl Marx str., 3, building 4), auditorium No. 301 (humanitarian building), auditorium No. 305 (humanitarian building), auditorium No. 307 (humanitarian building), auditorium No. 308 (humanitarian building), auditorium No. 309 (humanitarian building), , laboratory of research of processes in Economics and management No. 311a (humanitarian building), laboratory of information technologies in Economics and management No. 311b (humanitarian building).</p> <p>3. Classroom for group and individual consultations: socio-economic modeling Laboratory No. 107 (premises, Karl Marx str., 3, building 4), data analysis Laboratory No. 108 (premises, Karl Marx str., 3, building 4), auditorium No. 110 (premises, Karl Marx str. 3, bldg.4), auditorium No. 111 (room, Karl Marx St., 3, bldg.4), auditorium No. 114 (room, Karl Marx St., 3, bldg.4), auditorium No. 122 (room, Karl Marx St., 3, bldg.4), auditorium No. 204 (room, Karl Marx St., 3, bldg. 4), auditorium No. 207 (room, Karl Marx St., 3, bldg.4), auditorium No. 208 (room, Karl Marx St., 3, building 4), auditorium No. 209 (room, Karl Marx St., 3, building 4), auditorium No. 210 (room, Karl Marx St., 3, building 4), auditorium No. 212 (humanitarian building), auditorium No. 213 (premises, Karl Marx St., 3, building 4), auditorium No. 218 (humanitarian building), auditorium No. 220 (premises, Karl Marx St., 3, building 4), auditorium No. 221 (humanitarian building), auditorium No. 222 (premises, Karl Marx str., 3, building 4), auditorium No. 301 (humanitarian building), auditorium No. 305 (humanitarian building), auditorium No. 307 (humanitarian building), auditorium No. 308 (humanitarian building), auditorium No. 309 (humanitarian building), Laboratory of research of processes in Economics and management No. 311a (humanitarian building), laboratory of information technologies in Economics and management No. 311b (humanitarian building).</p> <p>4. Classroom for current control and intermediate certification: laboratory of socio-economic modeling No. 107 (premises, Karl Marx str., 3, building 4), data analysis laboratory No. 108 (premises, Karl Marx str., 3, building 4), auditorium No. 110 (premises, Karl Marx str. 3, bldg.4), auditorium No. 111 (room, Karl Marx St., 3, bldg.4), auditorium No. 114 (room, Karl Marx St., 3, bldg.4), auditorium No. 122 (room, Karl Marx St., 3, bldg.4), auditorium No. 204 (room, Karl Marx St., 3, building 4), auditorium No. 207 (room, Karl Marx St., 3, building 4), auditorium No. 208 (room, Karl Marx St., 3, building 4), auditorium No. 209 (room, Karl Marx St., 3, building 4), auditorium No. 210 (room, Karl Marx St., 3, building 4), auditorium No. 212 (humanitarian building), auditorium No. 213 (room, Karl Marx St., 3, building 4), auditorium No. 218 (humanitarian building), auditorium No. 220 (room, Karl Marx St., 3, building 4), auditorium No. 221 (humanitarian building), auditorium No. 222 (room, Karl Marx str., 3, building 4), auditorium No. 301 (humanitarian building), auditorium No. 305 (humanitarian building), auditorium No. 307 (humanitarian building), auditorium No. 308 (humanitarian building), auditorium No. 309 (humanitarian</p>	<p>Socio-economic modeling laboratory No. 107: educational furniture, blackboard, projection screen with lumien master control electrodiode, casio projector, personal computer PC klamas included – 18 pcs.</p> <p>Data analysis laboratory No. 108: educational furniture, blackboard, personal computer PC klamas included – 17 pcs.</p> <p>Auditorium No. 110: educational furniture, blackboard, LED TV.</p> <p>Auditorium No. 111: educational furniture, blackboard, LED TV.</p> <p>Auditorium No. 114: educational furniture, blackboard.</p> <p>Auditorium No. 115: educational furniture, speakers (2 pcs.), speakers, tochiba dvd player, sony radio (4 pcs.) (premises, karl marx str., 3, bldg.4)</p> <p>Classroom No.118: educational furniture, benq projector, speakers (2 pcs.), LG music center, magnetic marker flipchart on a tripod</p> <p>Auditorium No. 122: educational furniture, blackboard.</p> <p>Auditorium No. 204: educational furniture, blackboard, projection screen with lumien master control electrodiode, casio projector.</p> <p>Auditorium No. 207: educational furniture, blackboard, TV led tcl.</p> <p>Auditorium No. 208: educational furniture, blackboard, TV led tcl.</p> <p>Auditorium No. 209: educational furniture, blackboard.</p> <p>Auditorium No. 210: educational furniture, blackboard.</p> <p>Auditorium No. 212: educational furniture, blackboard, infocus projector.</p> <p>Auditorium No. 213: educational furniture, blackboard, projection screen with lumien master control electrodiode, casio projector.</p> <p>Auditorium No. 218: educational furniture, blackboard, infocus multimedia projector.</p> <p>Auditorium No. 220: educational furniture, blackboard.</p>

<p>building), , laboratory of research of processes in Economics and management No. 311a (humanitarian building), laboratory of information technologies in Economics and management No. 311b (humanitarian building).</p> <p>5. Classroom for course design (execution of term papers): Socio-economic Modeling Laboratory No. 107 (premises, Karl Marx str., 3, building 4), data analysis Laboratory No. 108 (premises, Karl Marx str., 3, building 4), auditorium No. 110 (premises, Karl Marx str., 3, building 4), auditorium No. 111 (room, Karl Marx St., 3, building 4), auditorium No. 114 (room, Karl Marx St., 3, building 4), auditorium No. 122 (room, Karl Marx St., 3, building 4), auditorium No. 204 (room, Karl Marx str., 3, building 4), auditorium No. 207 (premises, Karl Marx str., 3, building 4), auditorium No. 208 (room, Karl Marx St., 3, building 4), auditorium No. 209 (room, Karl Marx St., 3, building 4), auditorium No. 210 (room, Karl Marx St., 3, building 4), auditorium No. 212 (humanitarian building), auditorium No. 213 (premises, Karl Marx St., 3, building 4), auditorium No. 218 (humanitarian building), auditorium No. 220 (premises, Karl Marx St., 3, building 4), auditorium No. 221 (humanitarian building), auditorium No. 222 (premises, Karl Marx str., 3, building 4), auditorium No. 301 (humanitarian building), auditorium No. 305 (humanitarian building), auditorium No. 307 (humanitarian building), auditorium No. 308 (humanitarian building), auditorium No. 309 (humanitarian building), , laboratory of research of processes in economics and management No. 311a (humanitarian building), laboratory of information technologies in economics and management No. 311b (humanitarian building).</p> <p>6. Premises for independent work: auditorium No. 302 reading room (humanitarian building)</p> <p>7. Premises for storage and preventive maintenance of educational equipment: auditorium No. 115 (premises, Karl Marx str., 3, building 4), 118 (premises, Karl Marx str., 3, building 4)</p>	<p>Auditorium No. 221 educational furniture, blackboard.</p> <p>Auditorium No. 222 educational furniture, blackboard.</p> <p>Auditorium No. 301 educational furniture, a screen on a tripod, an aser projector.</p> <p>Auditorium No. 302 educational furniture, personal computer included HP, monoblock, personal computer included iru monoblock.</p> <p>Auditorium No. 305 educational furniture, blackboard, infocus projector.</p> <p>Auditorium No. 307 educational furniture, blackboard.</p> <p>Auditorium No. 308 educational furniture, blackboard.</p> <p>Auditorium No. 309 educational furniture, blackboard.</p> <p>Laboratory of research of processes in economics and management No. 311a educational furniture, blackboard, personal computer lenovo thinkcentre – 16 pcs.</p> <p>Laboratory of information technologies in Economics and Management No. 311B educational furniture, blackboard, personal computer included No. 1 iru corp 510 – 14 pcs.</p> <p>Auditorium No. 312 educational furniture, blackboard.</p>
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MINISTRY OF EDUCATION AND SCIENCE OF RUSSIA
FEDERAL STATE BUDGETARY EDUCATIONAL INSTITUTION OF HIGHER
EDUCATION "BASHKIR STATE UNIVERSITY"

FACULTY OF MATHEMATICS AND INFORMATION TECHNOLOGY

THE CONTENT OF THE WORK PROGRAM

discipline **Fundamentals of Financial Literacy** for the 8th semester
full-time education

Type of work	The scope of the discipline
The total labor intensity of the discipline (ZET / hours)	1/36
of study hours for contact work with the teacher:	18,2
Lectures	8
Practical/ seminar lectures	10
Laboratory	-
others (group, individual consultation and other types of educational activities involving the work of students with a teacher) (FCW)	0,2
Study hours for independent work of students (SW)	17,8
Study hours for preparation for the exam / test / differentiated test (Control)	-

Forms of control:

Credit 8th semester 4th year

№	Theme and content	The form of studying materials: lectures, practical classes, seminars, laboratory work, independent work and labor intensity (in hours)				Basic and additional literature recommended to students (numbers from the list)	Tasks for independent work of students	The form of ongoing monitoring of academic performance (colloquiums, control papers, computer tests, etc.)
		Lec	Pract	Lab	SW			
Module 1. Personal Finance Management								
1	Topic 1. Financial decisions and features of their adoption	1	1		2	Basic 1,2, add.5,7	Topics for preparation for seminars	Seminar report, case studies, calculation tasks
2	Topic 2. Income and expenses of an individual	1	1		2	Basic 1,2, add.3,4,6,8,12,13	Topics for preparation for seminars	Seminar report, case studies, calculation tasks
3	Topic 3. Financial planning	2	2		3	Basic. 1,2, add.5,7,12,13	Topics for preparation for seminars Preparation for testing, compilation of glossary module 1	Seminar report, case studies, calculation tasks
Module 2 Financial markets and financial instruments								
5	Topic 4. Financial services and instruments	2	2		4,8	Basic 1,2, add.3,4,5,6,8	Topics for preparation for seminars	Seminar report, search and analytical work, practical tasks, case studies
6	Topic 5. Features of the functioning of financial markets	1	2		3	Basic 1,2, add.3,4,5,6,7	Topics for preparation for seminars	Seminar report, search and analytical work, practical tasks, case studies
7	Topic 6. Pension and social security	1	2		3	Basic 1,2, add.7-13	Topics for preparation for seminars. Preparation for testing, compilation of a glossary for module 2	Seminar report, search and analytical work, practical tasks, case studies
	Total hours	8	10		17,8			

MINISTRY OF EDUCATION AND SCIENCE OF RUSSIA
FEDERAL STATE BUDGETARY EDUCATIONAL INSTITUTION OF HIGHER
EDUCATION "BASHKIR STATE UNIVERSITY"

FACULTY OF MATHEMATICS AND INFORMATION TECHNOLOGY

DEPARTMENT OF FINANCE AND TAXATION

Evaluation Funds Fund

by academic discipline

Fundamentals of Financial Literacy

bachelor's degree program

01.03.02 Applied Mathematics and Computer Science

Orientation (profile) of training

Application programming and data analysis

List of documents and materials

1. A list of competencies and indicators of achievement of competencies, indicating the planned learning outcomes related to them in the discipline. Description of criteria and scales for evaluating the results of training in the discipline.

2. Control tasks or other materials necessary for evaluating the results of training in the discipline. Methodological materials defining the procedures for evaluating the results of training in the discipline.

1. List of planned results of training in the discipline, correlated with the planned results of mastering the educational program

As a result of mastering the educational program, the student must master the following results of training in the discipline:

Competency Category (Group) (in the presence of general professional competencies)	Competency to be formed (with code)	Code and name of competence achievement indicator	Discipline Training Outcomes
Economic culture, including financial literacy	UC-9. Able to make informed economic decisions in different areas of life	IUC-9.1. Knows: the main economic decisions in various areas of life	Knows: <ul style="list-style-type: none"> - composition and structure of personal and family budget income and expenses; - know the factors affecting the planning and management of personal finances; - bank products (lending, deposits, settlements); payment systems; - procedure of interaction with the state in matters of taxation; - social and pension security; - own economic and financial risks; - methods of ensuring financial security; - ways to protect the rights of the consumer of financial services.
		IUC-9.2. Knows how: to make informed economic decisions in various areas of life.	Be able to: <ul style="list-style-type: none"> - apply personal finance management tools and technologies; - apply methods of personal finance planning; - perform calculations related to selection of rational financial instruments; - apply the provisions of regulatory legal acts; - select investment instruments; - identify risks inherent in financial instruments; - apply risk mitigation methods and tools;

			- apply ways to protect the rights of the consumer of financial services.
		IUC-9.3. Owns: skills of making informed economic decisions in various areas of life	He has the skills to draw up a personal financial plan using various financial instruments of various types, as well as assess and manage economic and financial risks.

2. Standard control tasks or other materials necessary to assess the knowledge, skills, skills and experience of activities that characterize the stages of competencies formation in the process of mastering the educational program. Methodological materials defining the procedures for assessing knowledge, skills, skills and experience of activities characterizing the stages of competencies formation

Code and name of competence achievement indicator	Discipline Training Outcomes	Valuations
IUC-9.1. Knows: the main economic decisions in various areas of life	Knows: <ul style="list-style-type: none"> - composition and structure of personal and family budget income and expenses; - know the factors affecting the planning and management of personal finances; - bank products (lending, deposits, settlements); payment systems; - procedure of interaction with the state in matters of taxation; - social and pension security; - own economic and financial risks; - methods of ensuring financial security; - ways to protect the rights of the consumer of financial services. 	Presentation Workshops Tests
IUC-9.2. Knows how: to make informed economic decisions in various areas of life.	Be able to: <ul style="list-style-type: none"> - apply personal finance management tools and technologies; - apply methods of personal finance planning; - perform calculations related to selection of rational financial instruments; - apply the provisions of regulatory legal acts; - select investment instruments; - identify risks inherent in financial instruments; - apply risk mitigation methods and 	Search and analytical work; calculation tasks

	tools; - apply ways to protect the rights of the consumer of financial services.	
IUC-9.3. Owns: skills of making informed economic decisions in various areas of life	He has the skills to draw up a personal financial plan using various financial instruments of various types, as well as assess and manage economic and financial risks.	Practical tasks; solving cases

Tasks for independent work on preparation for practical classes and conducting search and analytical work

Practical exercises are aimed at controlling the assimilation of knowledge gained by the student during theoretical training and independent work.

When performing tasks in practical classes, students can use official sources of information, lecture notes, educational literature, SPS Consultant Plus, Guarantor, etc.

For each practice, students must complete two tasks of independent work. Information will be sent in the personal accounts of BashSU, as well as duplicated to the general e-mail of the group.

Task 1: compiling a dictionary of terms on the relevant topic;

Task 2: any choice from the proposed drilldown and analytical tasks, or in accordance with the proposed topic, prepare a report with a presentation, or a scientific and practical article on the problem of interest.

Both tasks are mandatory for each student.

The dictionary of terms is compiled in the student's notebook, the notebooks will be collected at the end of the semester.

Search and analytical tasks are performed with a maximum of 4-5 pages of A4 format with a cover sheet and an indication of the list of used sources.

The report is carried out with a maximum of 10 pages of A4 format with a cover sheet and a list of used sources.

For all types of tasks, the student must submit his work to the teacher on the day of the practical lesson with the obligatory indication on the title page of his name, group number, job name (topic name, search and analysis task No.; report/abstract No.), attached to the list of used sources (at least 50% of sources must be in the last three years) on sheets of A4 format attached to each other.

In preparation for the report, various literary sources (monographs, magazines, newspapers, Internet resources, SPS Consultant Plus, etc.) are used, the studied material is summarized and their own opinion is presented. The selection of literature for each topic and problem is one of the most important parts of the student's independent work. The report is read by students in a practical lesson (preparation of a presentation is also recommended).

Practical classes are usually held after considering the relevant topic at a lecture in the form of an oral or written survey, the tasks proposed by the teacher are solved. Each discipline module ends with a milestone control in the form of testing.

The answers in the seminar sessions by the students are set out on their own, rather than read out from sources. The student must demonstrate knowledge of the main and additional material on the topic, as well as knowledge of terminology.

In preparation for the workshops, it is recommended to answer self-test questions.

In preparation for the seminar sessions, students should be guided by lecture notes on the course, basic and additional literature, other sources (for example, SPS ConsultantPlus, Guarantor). In addition, periodicals and media reports on course issues should be regularly read.

В процессе подготовки к семинарским занятиям рекомендуется ответить на контрольные вопросы для самопроверки.

Valuations

Practical sessions

Practical exercises include the implementation of:

- seminar reports with presentation;
- search and analytical work;
- calculation tasks;
- practical tasks;
- case solutions.

Sample List of Issues to Prepare for Workshop Reports

Module 1. Personal Finance Management

Topic 1. Financial decisions and the specifics of their adoption.

- 1) Types of financial decision-making behaviours.
- 2) Behavioural model and decision-making methods.
- 3) Criteria for selecting decisions.
- 4) Financial mathematics in decision-making.

Topic 2. Income and expenses of the individual

- 1) Issues of choosing sources of income.
- 2) Factors affecting the incomes of the population.
- 3) Impact of the life cycle on the incomes of the population.
- 4) Population expenditure grouping.
- 5) Factors affecting spending preferences.
- 6) Behavioural settings in the formation of the composition of expenses.
- 7) The concept of personal and family budget.
- 8) Tax system of the Russian Federation and taxation of the population.

Topic 3. Financial planning

- 1) Why you need to keep a personal budget.
- 2) The concept and meaning of financial planning for the population.
- 3) Life cycle impact on personal budget planning.
- 4) Financial goals and how to achieve them.
- 5) Technology for financial planning of personal budget.

Module 2. Financial Markets and Financial Instruments

Topic 4. Financial Services and Instruments

- 1) Lending.
- 2) Conditions for attracting loans, their different types.
- 3) Credit and servicing settlements.
- 4) Legal basis for execution of contracts.
- 5) Insurance.
- 6) Risks and their nature, as the basis for the application of financial services.
- 7) Types of insurance.
- 8) Market entities insurance and regulation of their activities
- 9) Savings. Types of savings. Factors affecting savings.
- 10) Savings and investments.
- 11) Investing as the basis of passive income.
- 12) Specifics of the application of shares.
- 13) Specifics of the application of bonds.

Topic 5. Peculiarities of stock markets functioning

- 1) Stock market.
- 2) Exchange, peculiarities of organization of its activities.
- 3) Professional investor.
- 4) Restrictions on the entry of an individual into the market.
- 5) Investment technologies used by professional participants.

Topic 6. Pension and Social Security

- 1) The state pension system of the Russian Federation.
- 2) Basic old-age pension.
- 3) How to plan your retirement future.
- 4) How to save yourself for retirement. Non-state pension provision.
- 5) Social security in the Russian Federation.

Criteria for evaluation of reports

Criteria for evaluation	Number of points
The content corresponds to the topic. There is a good command of terminology. The answers to the report reflect a good knowledge of the topic. There is a presentation that reflects the content of the topic	5
The topic is revealed, but superficially. The logic of the conclusions is consistent. The Rapporteur does not give a full answer to the questions to the report	3-4
The logic of drawing conclusions is broken. Outdated information used. The speaker does not answer the questions. No presentation	1-2
The topic of the study does not correspond to the content. The job has not been completed.	0

Example of prospecting and analytical work

1. Using periodic literature, reflect the Bank of Russia's efforts to improve the payment system.
2. Compile a bibliographic review of articles devoted to the study of the topic, touching upon the problem of the emergence of payment crises and their impact on the economy. Write an annotation of one of them.
3. On the basis of articles published in periodicals, reveal the meaning of cash in the modern economy.
4. Using the periodic literature, prepare an overview of the main problems of cash and cashless payments in Russia. What are the prospects for the development of non-cash payments in the Russian Federation?
5. Study the nature of the monetary reforms applied over the past 10 years in Russia.
6. Compile a bibliographic review of articles that address the need, substance, functions and role of credit in a market economy. Annotate one of them.
7. Using ConsultantPlus's ATP resources, review major credit laws and regulations and provide an analytical review.
8. Compile a bibliographic review of articles that address topical issues of functioning, development, improvement of the banking system. Annotate one of them.
9. Using the resources of the ConsultantPlus SPS, study the main legislative and other legal acts governing the organizational, economic and legal foundations of the state's banking system, and compile an analytical review.

10. Search the Internet on the website of the Central Bank of the Russian Federation (www.cbr.ru) for information on the structure, resources, operations of the Bank of Russia, make an overview.

11. Use the Internet resources to compile an analytical overview of existing programs of lending to legal entities and individuals by commercial banks in the Republic of Bashkortostan.

12. Use the Internet resources to compile an analytical review of the proposals of commercial banks for opening deposits and deposits to legal entities and individuals in the Republic of Bashkortostan.

13. From the proposed names of credit institutions, select existing ones (licensed by the Bank of Russia). To do this, on the Bank of Russia website www.cbr.ru in the section "Information on credit institutions," "Directory on credit institutions" by the name of the proposed credit institution, find information about the license, place of registration of the parent organization

1. Joint Stock Company "Russian Commercial and Industrial Bank"
2. Open Joint Stock Company "Bank of Russian Credit"
3. StarBank Joint Stock Company
4. Joint-stock commercial bank "Investbank"
5. Roskomsnabbank Public Joint Stock Company
6. Svyaznoy Bank Joint Stock Company
7. Open Joint Stock Company "My Bank. Mortgage "
8. NPO Interbank Credit Union
9. Public Joint Stock Company "Regional Development Bank"
10. Public Joint Stock Company «UralSib»

Allocate credit institutions with revoked license

14. Find information about systemically important credit institutions. Provide an up-to-date list

15. Find and analyze information on how key rate decisions are made.

— To draw conclusions about what the key rate of the Central Bank of the Russian Federation affects

- How is the key rate solution prepared and communicated?
- Provide a calendar of decisions on the key rate by the end of 2022
- Bring the dynamics of the US Federal Reserve's discount rate from 2013 to 2021.
- Bring the dynamics of the key rate of Russia from 2013 to 2021. To compare

16. Find information on the average market values of interest rates in Russia as a whole "Information on deposits (deposits) of individuals and non-financial organizations in rubles, US dollars and euros," build a graph on any deposit for the selected period of time. Draw a conclusion about the maximum and minimum values.

Search and Analysis Evaluation Criteria

Evaluation criteria	Number of points
The task is complete: the task has been successfully completed; basic concepts are defined; the work was completed in full. Used sources of information (more than 50%) in the last 3 years. The work is executed in accordance with the requirements of	4
In general, the task has been completed: the purpose of the task has been achieved; questions disclosed; however, the work has minor inaccuracies.	2-3
The task is completed, but partially, not all questions are disclosed, there are gaps in the presented material that do not allow a full assessment of the student's competencies. Mostly outdated literature used	1
The topic of the study does not correspond to the content. Work failed	0

Example of calculation tasks

1. A deposit has been opened in a commercial bank in the amount of 100,000 rubles at 8% per annum with interest accrued at the end of the deposit term. In how many years can we accumulate 120,000 rubles?
2. The family has 250,000 rubles and wants to open a deposit in the bank for 2 years. They now choose between two deposits:
 - 1) On the deposit of Bank A, 12% per annum is accrued at the end of the deposit term.
 - 2) And under the terms of the deposit of Bank B, interest is charged to the account at the end of each year, but the interest on the deposit is 10% per annum.
3. Which deposit should you choose in terms of greater returns? How much can a family save in 2 years?
4. Calculate the return on the deposit in the amount of 70,000 rubles with a promised yield of 4% per annum (with monthly capitalization) for 2 years

Evaluation criterion

For each solved problem with conclusions 1 point

Example of practical tasks

1. Choosing the best securities for investment
Analysing sources of information on fundamental and technical analysis of securities Dohod.ru, smart-lab.ru, investing.com, divigram, etc.
2. We build an investment portfolio in accordance with the chosen strategy. We open an IIS or brokerage account.
3. How to find out the credit history through State Services? <https://govgosuslugi.ru/gosuslugi/kak-uznat-kreditnuyu-istoriyu-cherez-gosuslugi>
4. Fill out the income tax declaration form. Subject to the possibility of conducting a lesson in a computer classroom:
 - through the "Declaration" program
 - through the taxpayer's personal account<https://journal.open-broker.ru/taxes/zapolnyaem-deklaraciyu-dlya-polucheniya-vychet-nalechenie/>
https://www.nalog.ru/rn77/taxation/taxes/ndfl/nalog_vichet/primer_3ndfl/

Criteria for evaluating practical tasks

Evaluation criteria	Number of points
tasks were performed without errors the first time, job solutions were correctly selected; calculations are correctly performed, the student understands what they mean; complete answers to control questions; the report was drawn up neatly, conclusions were drawn.	5
the work does not fully answer open questions. There are small errors	3-4
problems were solved with errors, additional help from the teacher was required, methods for solving problems were incorrectly selected; calculations have not been performed; no answers were given to oral control questions; the report was drawn up carelessly, no conclusions were drawn.	1-2
Practical task failed	0

Case examples

Case 1: Family Budget

The Voronin family consists of a dad, a mom, a schoolgirl's daughter, a student's son and a grandmother. The family plans to purchase a new TV worth 630 cash units. How many months it will take a family to save for a TV if it is known that dad receives the wages of 600 monetary units per month. Mom's salary is 1.5 times less than dad's. The son is a student and receives a scholarship of 100 monetary units per month. The grandmother receives a pension of 150 monetary units per month. It is known that the grandmother rents out her apartment and receives a monthly income from this 100 monetary units. Every month the family spends 1/3 of all income on food. The family spends 3 times less on utility bills every month than on food. Family transportation costs account for 20% of all income. The family spends 2 times less on clothing every month than on food. Household expenses are 10 times less than utility bills.

Monthly spending on theatres and films accounts for 10% of all revenues. The family also spends 4 times more on gifts to relatives and friends every month than on household needs.

What costs can be changed in the budget of the Voronin family, so that they could satisfy their need to purchase a TV twice as quickly?

Income	Expenses
Dad -	Nutrition -
Mom -	HOUSING AND COMMUNAL SERVICES -
Son -	Transport -
Grandma -	Clothing -
Apartment rental -	Household needs -
	Theatres, cinema -
	Gifts to relatives -
Total revenues	Total expenses

Case 2: The family has four people: mom, dad, student son and uncle. Monthly salary before taxes

Mother's is 25,520 rubles.,

Dad's - 27,340 rubles.

— son receives a scholarship of 550 rubles. per month,

— uncle's disability pension - 4620 rubles.

This month:

— dad received a bonus of 25,000 rubles, and

— mother won 16,800 rubles in the lottery.

— family received dividends in the amount of 24,700 rubles.

Calculate the net income of the family this month and the personal income tax paid by it.

Case 3:

Mike and Alex decided to invest their savings - 50 thousand rubles. each - in the stock market. They bought the shares on October 2, 2017.

The table shows their portfolios as of 02.10.2017:

Mike			Alex		
Share	Purchase price	Number of shares	Share	Purchase price	Number of shares
MTS	279,50	63	Aeroflot	184,75	90
Sberbank	193,00	100	Gazprom	121,90	150
Yandex	1906,50	7	Lukoil	3044,4	5
Total	$17608,5 + 19300 + 13345,50 =$ 50254 RUR		Total	Total	

How much will Mike and Alex earn or lose if they sell their shares now? What advice can you give them regarding compiling a portfolio?

Case Evaluation Criteria

Evaluation criteria	Number of points
tasks were performed without errors the first time, job solutions were correctly selected; calculations are correctly performed, the student understands what they mean; complete answers to control questions; the report was drawn up neatly, conclusions were drawn.	5
the work does not fully answer open questions. There are small errors	3-4
problems were solved with errors, additional help from the teacher was required, methods for solving problems were incorrectly selected; calculations have not been performed; no answers were given to oral control questions; the report was drawn up carelessly, no conclusions were drawn.	1-2
Practical task failed	0

Sample of Test Jobs

1. Why do I need a personal financial plan?
 - 1) To pay less and save on everything
 - 2) To keep an eye on the ratio of income and expenses, spending money is reasonable
 - 3) So that everything is at once
 - 4) No correct answer

2. Please specify a valid statement.
 - 1) The higher the risk, the greater the return
 - 2) The higher the risk, the lower the yield
 - 3) The lower the risk, the greater the yield
 - 4) No true claims

3. Defective money is
 - 1) money, the nominal value of which corresponds to the value of the noble metal contained in them
 - 2) money made of gold
 - 3) money whose face value is higher than the real value
 - 4) no correct answer

4. Barter is...
 - 1) a document that gives its owner the right to receive the amount indicated in it from the bank
 - 2) sale and purchase agreement concluded between partners
 - 3) monetary unit of Kazakhstan
 - 4) in-kind exchange between business partners

5. Contributions to the Pension Fund of Russia are made by:
 - 1) employer
 - 2) employee
 - 3) all answers are correct
 - 4) no correct answer

6. All depositors of banks included in the deposit insurance system are entitled to receive compensation in the event of bankruptcy of the bank before:

- 1) 700,000 rubles
 - 2) 1,400,000 rubles
 - 3) 2,000,000 rubles
 - 4) in the amount of the contribution made
7. Expenses of the Sidorov family 20,000 rubles. per month. What size should the family's financial airbag be?
- 1) 20,000 rubles
 - 2) 60,000 rubles
 - 3) The more, the better
 - 4) You can do without it
8. Which of the annual deposits is more profitable for saving money?
- 1) 6.5% at the end of the deposit term
 - 2) 6.5% with capitalization every six months
 - 3) 6.5% with quarterly interest capitalization
 - 4) 6.5% with monthly interest capitalization
9. Term deposit
- 1) this is a deposit for a short shelf life
 - 2) this is a long-term deposit
 - 3) this is a demand deposit
 - 4) this is a deposit for a certain shelf life
10. A mortgage is
- 1) a loan for the acquisition of real estate
 - 2) a loan for the purchase of equipment
 - 3) real estate loan
 - 4) unsecured credit
11. For what is important to pay attention to when you take out a loan?
- 1) By the amount of interest rate
 - 2) On the terms of loan repayment ahead of schedule
 - 3) At the full cost of the loan
 - 4) All answers are correct
12. Imagine that you want to borrow 100,000 rubles. You were offered money either on a refund basis in a year 125,000 rubles, or on a refund basis in a year 100,000 rubles plus 20% of the debt amount. Which of the offers is cheaper?
- 1) Same
 - 2) First
 - 3) Second
 - 4) Neither the first nor the second
13. Consumer credit is:
- 1) loans to the public;
 - 2) credit to trading organizations for consumer goods;
 - 3) a loan for the creation of enterprises for the production of consumer goods.
 - 4) all answers are correct

14. In which of the listed cases will the size of monthly mortgage payments be the maximum?
- 1) Taken for a period of 5 years
 - 2) Taken for a period of 10 years
 - 3) Taken for a period of 15 years
 - 4) Term is irrelevant
15. The stock operations of a commercial bank are those of:
- 1) Regulation of equity
 - 2) Acquisition of own movable property
 - 3) Attracting free funds of the population
 - 4) Purchase and sale of financial market securities
16. Specify the correct approval when investing for a short period of time
- 1) stocks are less risky than bonds
 - 2) stocks are riskier than bonds
 - 3) the most risky are investments in government securities
 - 4) there are no correct answers
17. Inflation is
- 1) decrease in the overall level of prices for goods and services
 - 2) increase in the overall level of prices for goods and services
 - 3) lack of individual goods and services
 - 4) no correct answer
18. Special permission on the basis of which the credit institution has the right to carry out banking operations
- 1) license
 - 2) contract
 - 3) contract
 - 4) power of attorney
19. The Pyramid of Finance is:
- 1) A membership-based association of people created to achieve common economic and social goals related to meeting the material and other needs of members who have contributed to the fund created for this purpose.
 - 2) A way to provide income to the participants of the structure by constantly attracting funds from new participants.
 - 3) Financial and credit institution, the main activity of which is the attraction and placement of funds, as well as settlements.
 - 4) No correct answer
20. Which credit card activity can you be sure of the security of your credit card account?
- 1) Enter card data on Internet sites without a secure connection (https)
 - 2) Report your PIN to a bank employee by phone at his request
 - 3) Store the recorded PIN with your card
 - 4) None of the above
21. Interest Loan to Borrower:
- 1) deposit
 - 2) mortgage
 - 3) credit
 - 4) factoring

22. Imagine that in the next 5 years, the prices of goods and services that you usually buy will double. If your income doubles too, can you buy less, more or as many goods and services as you do today?
- 1) Less
 - 2) More
 - 3) As much as
 - 4) Purchasing power independent of income
23. Imagine that you want to borrow 100,000 rubles. You were offered money either on a refund basis in a year 125,000 rubles, or on a refund basis in a year 100,000 rubles plus 30% of the debt amount. Which of the offers is cheaper?
- 1) Same
 - 2) First
 - 3) Second
 - 4) Neither the first nor the second
24. What primarily takes into account the bank when issuing a mortgage loan?
- 1) previous place of residence of the borrower
 - 2) the income level of the borrower
 - 3) related relations of the borrower
 - 4) the sphere of employment of the borrower
25. What is best for a young family who periodically lack payday money?
- 1) a loan from a microfinance organization
 - 2) a loan in a pawnshop
 - 3) bank loan
 - 4) credit card
26. Check the correct statements. Preferred Share Holders:
- 1) Co-owners of the company
 - 2) Are creditors of the company
 - 3) All statements are correct
 - 4) No correct answers
27. Which securities have the least risk
- 1) preferred shares
 - 2) corporate bonds secured by collateral
 - 3) government securities
 - 4) municipal securities
28. What is inflation?
- 1) Currency fluctuations in the global market
 - 2) An increase in the number of money circulating in the country, causing their depreciation
 - 3) The situation of the financial crisis in the country
 - 4) The process of new companies coming to market
29. The Bank of Russia is...
- 1) the main bank of Moscow
 - 2) the second main bank of Russia after Sberbank
 - 3) a branch of the World Bank
 - 4) the main bank of the Russian Federation

30. The financial pyramid cannot:

- 1) Be based on the principles of network marketing, when the income of the participant (investor/depositor) is formed due to investments/investments of new participants attracted by him.
- 2) Work under the guise of microfinance organizations and credit and consumer cooperatives.
- 3) Offer services for refinancing and co-financing debts of individuals to banks and other credit institutions.
- 4) Be a structure of the Central Bank of the Russian Federation

Evaluation criteria:

Number of correct answers	Number of points
28-30	6
23-27	5
18-22	4
13-17	3
8-12	2
3-7	1
Less than 3. Test failed	0

Sample questions for the test

1. Types of behaviors when making financial decisions.
2. Behavioral model and decision-making methods.
3. Criteria for the selection of decisions.
4. Financial mathematics in decision-making.
5. Questions of the choice of sources of income.
6. Factors affecting the income of the population.
7. The impact of the life cycle on the incomes of the population.
8. Grouping of expenditures of the population.
9. Factors influencing spending preferences.
10. Behavioral attitudes in the formation of the composition of expenses.
11. The concept of personal and family budget.
12. The tax system of the Russian Federation and taxation of the population.
13. Why it is necessary to maintain a personal budget.
14. The concept and significance of financial planning for the population.
15. The impact of the life cycle on personal budget planning.
16. Financial goals and ways to achieve them.
17. Technology of financial planning of personal budget.
18. Lending.
19. Conditions for attracting loans of various types.
20. Calculations on lending and its servicing.
21. The legal basis for the execution of contracts.
22. Insurance.
23. Risks and their nature as the basis for the use of financial services.
24. Types of insurance.
25. Subjects of the insurance market and regulation of their activities
26. Savings. Types of savings. Factors affecting savings.
27. Savings and investments.
28. Investing as the basis of passive income.
29. Features of the use of shares.
30. Features of the use of bonds.
31. The stock market.
32. The Exchange, the specifics of the organization of its activities.
33. Professional investor.

34. Restrictions on entry into the market of an individual.
35. Investment technologies used by professional participants.
36. The State pension system of the Russian Federation.
37. Basic old-age pension.
38. How to plan your retirement future.
39. How to save for retirement. Non-state pension provision.
40. Social security in the Russian Federation.

Evaluation criteria:

The test takes place in the oral form of a survey on questions from the list. Students who have completed more than 80% of the work provided for the student's independent work, and with credited control works on modules, are allowed to take credit.

Criteria for evaluating the answers to the questions of the test:

- «Credited» is given to the student if the student has given complete, detailed answers to all theoretical questions, demonstrated knowledge of terminology, basic elements, the ability to apply theoretical knowledge when performing practical tasks. The student answers additional questions. There may be minor inaccuracies in the response.

- «Not credited» is given to the student if, when answering theoretical questions, the student has made significant mistakes in the interpretation of basic concepts, there are noticeable gaps in knowledge of basic methods or the answer to theoretical questions indicates a misunderstanding and extremely incomplete knowledge of basic concepts and methods. The student could not answer any additional questions.