



**MINISTRY OF SCIENCE AND HIGHER EDUCATION
OF THE RUSSIAN FEDERATION**
Federal State Budgetary Educational Institution of Higher Education
"IRKUTSK STATE UNIVERSITY"
SAF, Baikal International Business School (Institute)
Strategic and Financial Management Department



APPROVED:
Vice-Rector for Education
A.I. Vokin
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Syllabus

Discipline Б1.О.11 Economic Culture and Fundamentals of Financial Literacy

Major: All fields of study

University Degree: Bachelor

Full-time, part-time, extramural (the program is implemented entirely via e-learning and distance educational technologies)

Recommended by Strategic and
Financial Management Department
Protocol № 7 of January 24, 2025

Department Chair N.B. Grosheva

Irkutsk 2025

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I. Goal and Objectives of the Discipline

Goals:

In the digital economy, the number of risks for each individual is increasing – mistakes, fraud, social engineering lead to millions of lost money, cognitive distortions force you to buy more than the product or service costs, failure to understand the basic economic principles and models leads to the bankruptcy of not only individuals, but also companies.

The goal of mastering the discipline "Economic Culture and Fundamentals of Financial Literacy":

- to form the competence of the UC-10 provided by the Federal State Educational Standard of Higher Education as a set of knowledge about making informed economic decisions.

Objectives:

- To acquaint students with the basic terms and definitions of the discipline
- To give an idea of the main macroeconomic institutions and instruments
- To introduce the activities and tools of the Central Bank of the Russian Federation
- To give an idea of inflation and the key rate
- To teach the estimation of the value of money in time
- To introduce the banking system of the Russian Federation, deposits and loans, banking instruments
- To discuss the main financial instruments for individuals
- To give an idea of working with a personal budget
- To study the rules of budgeting, assessing the effectiveness of financial decisions
- To give an idea of the basics of the stock market
- To provide an insight into insurance and hedging
- To introduce the basics of the tax system
- To learn the basics of starting your own business
- To consolidate theoretical skills in the process of solving practical problems and discussing real enterprises.

II. Place of the Discipline in the CPEP Structure

2.1. The academic discipline “Economic Culture and Fundamentals of Financial Literacy” belongs to the mandatory part of the program.

III. Requirements for the Discipline Learning Outcomes

The process of mastering the discipline is aimed at the formation of competencies UC-10 in accordance with the Federal State Educational Standard of Higher Education and CPEP HE at the level of education "bachelor's":

List of Planned Learning Outcomes for the Discipline, Mapped to Competency Achievement Indicators

Competency	Competency Achievement Indicator	Learning Outcomes
UC-10	CAI UC10.1 Applies the tools of economic culture in the analysis of current processes of the	Knowledge: - Basic Macroeconomic Terms and Tools

	economy and business	<p>Abilities: to be able to:</p> <ul style="list-style-type: none"> - Identify current and future economic indicators and trends; - To solve practical financial problems, analyze and interpret their conditions; - To evaluate the characteristics of various banking services, types of deposits, pros and cons of lending, insurance methods, profitability and risks when placing savings in securities; - To analyze and use information on the stock market, accounting and planning of personal income, taxation and tax deductions, alternative tools for ensuring old age, selection of financial products and services, security of financial transactions. <p>Skills:</p> <ul style="list-style-type: none"> - Tools for assessing the impact of inflation, key rate, exchange rates on the current state of the economy and the prospects of projects and companies
	<p>CAI UC10.2 Uses knowledge of the basics of financial literacy in the practice of personal finance</p>	<p>Knowledge:</p> <ul style="list-style-type: none"> - The role and capabilities of financial institutions in managing the budget and personal finances; - Opportunities to start your own business; - The specifics of the choice of strategy and the trajectory of rational financial behavior; - Investment opportunities in modern economic conditions; - The basics of tax literacy and social responsibility in budget and personal finance management; - Rules of competent and safe behavior when interacting with financial institutions (banks, stock market, tax service, insurance companies, foreign exchange market) <p>Abilities:</p> <ul style="list-style-type: none"> - To determine the difference between personal and industrial consumption; - To apply tools for investing resources taking into account

		<p>personal interests or business interests;</p> <ul style="list-style-type: none">- To calculate the amount of costs and income of the business on the example of a virtual enterprise, choose the most rational forms of using credit and borrowed resources;- To use management mechanisms to eliminate identified violations, shortcomings and risks <p>Skills:</p> <ul style="list-style-type: none">- Regulatory framework in terms of financial literacy;- Skills in identifying suspicious transactions;- The basics of calculations in spreadsheets.
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4. Contents and Discipline Structure

Discipline scope is 2 credits, 72 hrs. The result of the study is credit.

including 72 hrs which are implemented using e-learning and distance learning technologies.

Form of Summative Assessment: credit

4.1 Discipline Contents, Structured by Topics, with Indicated Types of Classes and Allocated Academic Hours

№	Discipline Section/ Theme	Semester	Total Hrs	Types of Educational Activities, Including Self-Study, Practical Sessions, and Workload (in hrs)		Formative Assessment Formats; Summative Assessment Formats (by semesters)
				Teacher Contact Hrs	Self-Study	
				Lectures		
1	Basics of financial literacy.	3	7	2	5	Online test
2	Banks and banking system, instruments Interest rates on deposits and loans	3	6	1	5	Online test
3	Inflation: Formation and Assessment of Impact	3	6	1	5	Online test
4	Stock Market: The Basics	3	6	1	5	Online test
5	Personal Finance: What It Is	3	8	3	5	Online test
6	Introduction to Personal Financial Planning	3	7	2	5	Online test
7	Small Data: Risk Assessment	3	6	1	5	Online test
8	Estimating the Value of Money in Time	3	6	1	5	Online test
9	Insurance & Hedging	3	6	1	5	Online test
10	Own business. Tax system.	3	6	1	5	Online test
11	Basics of planning in MS EXCEL	3	8	2	6	Online test
Total hrs			72	16	56	Credit in the distance learning system

4.2. Plan for Out-of-Class Student Self-Study of the Discipline

Semester	Section, Themes	Self-Study			Assessment Tool	Self-Study Educational and Methodological Support
		Type of Self-Study	Deadlines	Load (hr.)		
3	Basics of financial literacy.	Study of materials in the course. Short tests. Testing	Week 1 and 2 of the semester	5	Test	Course in the Educa system
	Banks and banking system, instruments Interest rates on deposits and loans		Weeks 3 and 4	5	Test	Course in the Educa system
	Inflation: Formation and Assessment of Impact		Week 5	5	Test	Course in the Educa system
	Stock Market: The Basics		Week 6	5	Test	Course in the Educa system
	Personal Finance: What It Is		Weeks 7 - 9	5	Test	Course in the Educa system
	Introduction to Personal Financial Planning		Weeks 10 and 11	5	Test	Course in the Educa system
	Small Data: Risk Assessment		Week 12	5	Test	Course in the Educa system
	Estimating the Value of Money in Time		Week 13	5	Test	Course in the Educa system
	Insurance & Hedging		Week 14	5	Test	Course in the Educa system
	Own business. Tax system.		Week 15	5	Test	Course in the Educa system
	Basics of planning in MS EXCEL		Week 16	6	Test	Course in the Educa system
Total self-study load (hr)			56			
Self-study load using e-learning and distance learning technologies (hr)			56			

4.3. Learning Content

Sections, Themes	Content of the educational material and the forms of organization of students' activities
1	2
Topic 1. Fundamentals of Financial Literacy	<p>Content of the educational material</p> <p>The essence of financial literacy of the population. Goals and objectives of financial literacy. World experience of countries in solving problems of improving the level of financial literacy of the population</p> <p>Including practical sessions Video materials, test solution</p> <p>Including student self-study Study of the proposed material</p>
Topic 2. Banks and the banking system, instruments. Interest rates on deposits and loans	<p>Content of the educational material</p> <p>Banking system of Russia, commercial banks, Central Bank, Deposit Insurance System (DIS), debit card, pin code, overdraft, current account, savings deposit, interest rate, interest capitalization, currency, bank loan, effective interest rate on credit, microcredit, types of loans for individuals, mortgage, loan refinancing, savings certificates, mutual investment funds (UIFs), credit card.</p> <p>Including practical sessions Video materials, test solution</p> <p>Including student self-study Study of the proposed material</p>
Subject. Inflation: Formation and Assessment of Impact	<p>Content of the educational material</p> <p>The concept of inflation, assessment of the level of inflation, depreciation of money. Calculation of loan and investment impairment. Mechanisms for managing inflation at the macroeconomic level</p> <p>Including practical sessions Video materials, test solution</p> <p>Including student self-study Study of the proposed material</p>
Topic 4. Stock Market: The	<p>Content of the educational material</p> <p>What are securities and what are they? Professional participants of the</p>

Basics	securities market. Citizens in the securities market. Stock valuation
	Including practical sessions Video materials, test solution
	Including student self-study Study of the proposed material
Topic 5, 6 Personal Finance: What It Is	Content of the educational material
	Fundamentals of Personal Finance. Sources of formation. Savings and investments. Personal taxes. Self-employment. Personal budget. Long-term planning
	Including practical sessions Video materials, test solution
Topic 7 Small data – risk assessment	Content of the educational material
	What is small and big data. Legislation. What data we share and where.
	Including practical sessions Video materials, test solution
Topic 8 Estimating the value of money over time	Content of the educational material
	Depreciation of money. Accounts receivable and payable. "Invisible" losses.
	Including practical sessions Video materials, test solution
Topic 9. Insurance: what and how to insure in order not to get into trouble	Content of the educational material
	Insured event, insurance premium, insurance payment, property insurance, insurance contract, civil liability insurance, compulsory insurance, voluntary insurance, OSAGO, CASCO, franchise, personal insurance, compulsory medical insurance (CMI), compulsory medical insurance policy, voluntary medical insurance, life insurance, insurance company.
	Including practical sessions

	Video materials, test solution
	Including student self-study Study of the proposed material
Topic 10. Own business. Tax system	Content of the educational material Features of registration of individual entrepreneurship. Legal entities. Stages of formation of a small enterprise. Stages of business development. Characteristics of the entrepreneur. Factors influencing the formation of an entrepreneur Taxes, personal income tax (PIT), object of taxation, tax base, tax period, tax resident, tax rate, property tax, land tax, transport tax, tax agent, taxpayer identification number (TIN), tax return, tax deductions, penalty.
	Including practical sessions Video materials, test solution
	Including student self-study Study of the proposed material
Topic 11. Basics of planning in MS Excel	Content of the educational material Financial models. Basic financial formulas. Calculating the profitability of buying an apartment
	Including practical sessions Video materials, test solution
	Including student self-study Study of the proposed material

4.3.1. List of Seminars, Practical Sessions and Laboratory Work

№	Theme Number	Seminars, Practical Sessions and Laboratory Work	Load (hr.)	Assessment Tools	Developed Competencies (Indicators)
			Total hrs		
1	2	3	4	6	7
1	Banks and the banking system	Analysis of loan offers of banks. Calculation of annuity payment. Determining the effective interest rate	10	Online test	CAI UC10.1,2

2	Inflation	Inflationary impairment of loans and pension insurance	10	Online test	CAI UC10.1,2
3	Estimating the Value of Money in Time	Evaluation of investment efficiency	10	Online test	CAI UC10.1,2
4	Own business. Tax system	Calculation of taxes under the simplified tax system	10	Online test	CAI UC10.1,2
5	Creating a financial model	Working in MS Excel	16	Online test	CAI UC10.1,2

4.4. Guidelines for Organizing Student Self-Study

Student self-study of all forms and types of education is one of the mandatory types of educational activities that ensure the implementation of the requirements of the Federal State Standard of Higher Education.

According to the requirements of regulatory documents, independent work of students is an obligatory component of the educational process, as it ensures the consolidation of the knowledge gained in lectures by acquiring the skills of comprehension and expansion of their content, skills for solving urgent problems of the formation of general cultural and professional competencies, research activities, preparation for seminars, laboratory work, passing tests and exams.

Student self-study is a set of classroom and extracurricular activities and works.

Student self-study within the framework of the educational process at the university solves the following tasks:

- consolidation and expansion of knowledge and skills acquired by students during classroom and extracurricular activities, turning them into stereotypes of mental and physical activity;
- acquisition of additional knowledge and skills in the disciplines of the curriculum;
- formation and development of knowledge and skills related to research activities;
- development of orientation and orientation towards the high-quality development of the educational program;
- development of self-organization skills;
- formation of independent thinking, the ability to self-development, self-improvement and self-realization;
- development of skills for effective independent professional theoretical, practical and educational and research activities.

Preparation for the lecture. The quality of mastering the content of a particular discipline directly depends on the extent to which the student himself, without external coercion, forms an attitude to receive new knowledge at lectures that supplements the existing knowledge in this discipline. The time to prepare students for a two-hour lecture according to the standards is at least 0.2 hours.

At ISU, the organization of student self-study is regulated by the Regulations on Student Self-Study, adopted by the Academic Council of ISU on June 22, 2012. Separate recommendations for student self-study: all the necessary materials are in the distance

course in the Educa system.

The course is designed for 16 weeks of study, the course has 16 blocks, each of them has a video lecture. It must be carefully watched. The materials contain presentations for the lecture and additional training materials. In the blocks you are offered tests. To study the materials of the next block, you need to do a test on the previous one.

Summative assessment in the form of a test takes place in the form of online testing. The final test is located in block 16, all questions of the final test are collected from intermediate tests. We recommend that you carefully study all intermediate tests. Retaking the final test is not allowed - in case of failure to pass, the course is not passed.

V. Educational, Methodological, and Information Support for the Discipline

The electronic information and educational environment of the university provides students with access to electronic educational publications and electronic educational resources specified in the work programs of disciplines (modules).

a) Required Reading:

1. Fritzler, A.V. Personal (personal) finance: a textbook for universities / A.V. Fitzler, E.A. Tarkhanova – Moscow: Yurayt Publishing House, 2021. – 154 p. – Immediate text. <https://urait.ru/viewer/personalnye-lichnye-finansy-478219#page/2> .- (EBS "Yurayt")
 2. Lopareva A.M. Business Planning: Textbook for Higher Educational Institutions / A.M. Lopareva – Moscow: Yurayt Publishing House, 2021. – 273 p. – Immediate text. <https://urait.ru/viewer/biznes-planirovanie-475874#page/2>.- (EBS "Yurayt")
- Alekhin B.I. Behavioral Finance: Textbook and Practicum for Higher Educational Institutions / B.I. Alekhin – Moscow: Yurayt Publishing House, 2021. – 182 p. – Immediate text. <https://urait.ru/viewer/povedencheskie-finansy-475455#page/2>.- (EBS "Yurayt")

Additional Resources:

1. Information and Legal Portal <http://konsultant.ru/>
2. Information and Legal Portal <http://www.garant.ru/>
3. Official website of the Ministry of Finance of the Russian Federation <https://www.minfin.ru/>
4. Official website of the Federal Tax Service of the Russian Federation <https://www.nalog.ru/>
5. Official website of the Pension Fund of Russia <http://www.pfrf.ru/>
6. Official website of the Social Insurance Fund <http://fss.ru/>
7. Official website of the Compulsory Health Insurance Fund <http://www.ffoms.ru/>
8. Official website of the Central Bank of the Russian Federation <http://www.cbr.ru/>

In accordance with clause 4.3.4. of the Federal State Educational Standard of Higher Education, students are provided with unlimited access (remote access) to electronic library systems during the entire period of study:

- EBS "Lan Publishing House". Lan Publishing House. Contract No 92 dated 12.11.2018 Act dated 14.11.2018

- EBS ECZ "Bibliotech". State Contract No 019 dated 22.02.2011 Bibliotech LLC. License Agreement No 31 dated 22.02.2011 Access address: <https://isu.bibliotech.ru/> Validity: from 22.11.2011 indefinitely.

- EBS "National Digital Resource "Rukont". Central Design Bureau "Bibkom". Contract No 91 dated 12.11.2018 Act dated 14.11.2018.

- EBS "Ibuku.ru/ibooks.ru". Ibux LLC. Contract No 90 dated 12.11.2018 Act No 54 dated 14.11.2018

- Electronic library system "EBS Yurayt". LLC "Electronic Publishing House Yurayt".
Contract No 70 dated 04.10.2018

b) Databases, Search and Reference Systems, and Information Systems

- the course is provided with electronic materials in the "Educa" system
- The course contains presentations that students can view in the system using the PowerPoint program
- <http://elibrary.ru/> is the largest Russian information portal in the field of science, technology, medicine and education, containing abstracts and full texts of more than 14 million scientific articles and publications.

VI. Material and Technical Support for the Discipline

6.1. Educational and Laboratory Equipment

Name of Specialized Premises and Self-Study Premises	Equipment of Specialized Premises and Self-Study Premises	List of Licensed Software. Details of Supporting Document
Lecture hall for lecture-type classes	It is equipped with specialized (educational) furniture for 48 students and technical teaching aids that serve to present educational information to a large audience. The set of demonstration equipment includes: 1. PC HP Elite 8300 SFF i5 3470/4Gb/1Tb/DVDRV /kb/m/DOS/Solenoid Lock and Hood Sensor (RUS) 2. Monitor 20" ViewSonic VA2013Wm (16:9HD), 1600x900, 5ms, 300cd/m2, 1000:1 (16000:1DCR), 170/160, w/Spk, TCO-033. XGA Projector Epson EMP-1810 LCD (1024x768), 3500 lm, 500:1, 2.9 kg 4. Genius SP-S110 Active Speakers Black 5. Aten	BASIC SOFTWARE INSTALLATION KIT: Office 2007 Russian OpenLicensePack NoLevel AcademicEdition – agreement with SoftLine Trade Tr026664 dated 17.05.2007 Project Standard 2007, Access 2007 – Academic cooperation programs with Microsoft DreamSpark Premium Electronic Software Delivery. – Agreement with CJSC "SoftLine Trade" Tr000023480 dated 19.05.2015 Windows Operating Systems for Licensed OEM Pre-Installation Programs, Academic Cooperation Programs with Microsoft MSDN AA.- Agreement with CJSC "SoftLine Trade" Tr017431 dated 15.05.2008 Windows Operating Systems for Licensed OEM Pre-Installation Programs, Academic Cooperation Programs with Microsoft DreamSpark Premium Electronic Software Delivery. – agreement with CJSC "SoftLine Trade" Tr000031723 dated 05.08.2015 Anti-virus programs - Rights to computer programs drWeb Server Security complex protection 120PC (1 license per year) migration with additional purchase (LBW-BC-12M-120:119-C4) – agreement with CJSC "SoftLine Trade" 13982/MOS2957 dated 22.01.2016 Archivers WinRAR: 3.x: Standard License - for legal entities 100-199 licenses – agreement with CJSC "SoftLine Trade" No15422/IRK11 dated 05.02.2010 Network client part Rights to computer programs Windows Server CAL 2012 Russian OLP NL Akademic Edition Device CAL 120 licenses – agreement with CJSC

	<p>VS92A Video Splitter 2-port VGA</p> <p>It is equipped with educational and visual aids and electronic presentations that provide thematic illustrations on all topics specified in the work program of the discipline</p>	<p>"SoftLine Trade" 13512/MOS2957 dated 29.10.2015 Firewall, Proxy functionality - Right to use computer programs Traffic Inspector GOLD preferential – agreement with CJSC "SoftLine Trade" Tr044356 dated 27.08.2013 Right to use computer programs Extension of Traffic Inspector GOLD Special for 1 year – agreement with CJSC "SoftLine Trade" Tr000112196 dated 29.09.2016</p>
Room for seminar-type classes	<p>It is equipped with specialized (educational) furniture for 48 students and technical teaching aids that serve to present educational information to a large audience. The set of demonstration equipment includes:</p> <p>1. PC HP Elite 8300 SFF i5 3470/4Gb/1Tb/DVDRV /kb/m/DOS/Solenoid Lock and Hood Sensor (RUS) 2. Monitor 20" ViewSonic VA2013Wm (16:9HD), 1600x900, 5ms, 300cd/m2, 1000:1 (16000:1DCR), 170/160, w/Spk, TCO-033. XGA Projector Epson EMP-1810 LCD (1024x768), 3500 lm, 500:1, 2.9 kg 4. Genius SP-S110 Active Speakers Black 5. Aten VS92A Video Splitter 2-port VGA</p>	<p>BASIC SOFTWARE INSTALLATION KIT: Office 2007 Russian OpenLicensePack NoLevel AcademicEdition – agreement with SoftLine Trade Tr026664 dated 17.05.2007 Project Standard 2007, Access 2007 – Academic cooperation programs with Microsoft DreamSpark Premium Electronic Software Delivery. – Agreement with CJSC "SoftLine Trade" Tr000023480 dated 19.05.2015 Windows Operating Systems for Licensed OEM Pre-Installation Programs, Academic Cooperation Programs with Microsoft MSDN AA.- Agreement with CJSC "SoftLine Trade" Tr017431 dated 15.05.2008 Windows Operating Systems for Licensed OEM Pre-Installation Programs, Academic Cooperation Programs with Microsoft DreamSpark Premium Electronic Software Delivery. – agreement with CJSC "SoftLine Trade" Tr000031723 dated 05.08.2015 Anti-virus programs - Rights to computer programs drWeb Server Security complex protection 120PC (1 license per year) migration with additional purchase (LBW-BC-12M-120:119-C4) – agreement with CJSC "SoftLine Trade" 13982/MOS2957 dated 22.01.2016 Archivers WinRAR: 3.x: Standard License - for legal entities 100-199 licenses – agreement with CJSC "SoftLine Trade" No15422/IRK11 dated 05.02.2010 Network client part Rights to computer programs Windows Server CAL 2012 Russian OLP NL Akademic Edition Device CAL 120 licenses – agreement with CJSC "SoftLine Trade" 13512/MOS2957 dated 29.10.2015 Firewall, Proxy functionality - Right to use computer programs Traffic Inspector GOLD preferential – agreement with CJSC "SoftLine Trade" Tr044356 dated 27.08.2013 Right to use computer programs Extension of Traffic Inspector GOLD Special for 1 year – agreement with CJSC "SoftLine Trade" Tr000112196 dated 29.09.2016</p>
Hall for group and individual consultations, formative and	<p>It is equipped with specialized (educational) furniture for 11 students, 5</p>	<p>BASIC SOFTWARE INSTALLATION KIT: Office 2007 Russian OpenLicensePack NoLevel AcademicEdition – agreement with SoftLine Trade Tr026664 dated 17.05.2007 Project Standard 2007,</p>

<p>summative assessment</p>	<p>workplaces, equipped with computers with Internet connection and access to the EIOS of the Federal State Budgetary Educational Institution of Higher Education "ISU".</p> <p>1. 5 Workstations HP compad dc7800SFF Dual Core PE-2180, 4 Gb DDR2 PC6400, 160GB SATA 3.0 HDD2. LCD Monitor 17.0" ViewSonic "VA703m" 1280x1024, 8mc, TCO"03, Silver-Black (D-Sub, MM)3. Printer Hewlett-Packard LaserJet 3055 All-in-One Multifunction Device, one piece.</p>	<p>Access 2007 – Academic cooperation programs with Microsoft DreamSpark Premium Electronic Software Delivery. –Agreement with CJSC "SoftLine Trade" Tr000023480 dated 19.05.2015 Windows Operating Systems for Licensed OEM Pre-Installation Programs, Academic Cooperation Programs with Microsoft MSDN AA.- Agreement with CJSC "SoftLine Trade" Tr017431 dated 15.05.2008 Windows Operating Systems for Licensed OEM Pre-Installation Programs, Academic Cooperation Programs with Microsoft DreamSpark Premium Electronic Software Delivery. – agreement with CJSC "SoftLine Trade" Tr000031723 dated 05.08.2015Anti-virus programs - Rights to computer programs drWeb Server Security complex protection 120PC (1 license per year) migration with additional purchase(LBW-BC-12M-120:119-C4) – agreement with CJSC "SoftLine Trade" 13982/MOS2957 dated 22.01.2016Archivers WinRAR: 3.x: Standard License - for legal entities 100-199 licenses – agreement with CJSC "SoftLine Trade" No15422/IRK11 dated 05.02.2010Network client part Rights to computer programs Windows Server CAL 2012 Russian OLP NL Akademic Edition Device CAL 120 licenses – agreement with CJSC "SoftLine Trade" 13512/MOS2957 dated 29.10.2015Firewall, Proxy functionality - Right to use computer programs Traffic Inspector GOLD preferential – agreement with CJSC "SoftLine Trade" Tr044356 dated 27.08.2013Right to use computer programs Extension of Traffic Inspector GOLD Special for 1 year – agreement with CJSC "SoftLine Trade" Tr000112196 dated 29.09.2016</p>
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Room for self-study work	<p>It is equipped with specialized (educational) furniture for 10 students, equipped with computer equipment connected to the Internet and provided with access to the EIOS of ISU</p> <p>1. Think Centre M80 Series SFF system unit included: Intel® Core™ i3-540 Clarkdale 2.93GHz / 1333MHz / Dual Core™ / 4M / 73W / LGA 1156 / 32nm / 4GB PC3-10600 SDRAM x 2 /250 GB, 7200RPM SATA /DVD RW - 10pcs</p> <p>2. LCD Monitor - Monitor 20.0 ViewSonic "VA2013w" 1600x900, 5mc, TCO 03, Black (D-Sub) - 10pcs</p> <p>3. HP LaserJet 5000N, A3, 22ppm, 32 MB, 250&500 sheet feeder, JetDirect 615n prn svr</p> <p>4. HP LaserJet 5100th, A3, 22ppm, 32 MB, 250&500 sheet feeder, JetDirect 615n prn svr</p>	<p>BASIC SOFTWARE INSTALLATION KIT:Office 2007 Russian OpenLicensePack NoLevel AcademicEdition – agreement with SoftLine Trade Tr026664 dated 17.05.2007Project Standard 2007, Access 2007 – Academic cooperation programs with Microsoft DreamSpark Premium Electronic Software Delivery. –agreement with CJSC "SoftLine Trade" Tr000023480 dated 19.05.2015</p> <p>Windows operating systems under licensed OEM preinstallation programs, Academic cooperation programs with Microsoft MSDN AA.- agreement with SoftLine Trade CJSC Tr017431 dated 15.05.2008</p> <p>Windows operating systems under licensed OEM preinstallation programs, Academic cooperation programs with Microsoft DreamSpark Premium Electronic Software Delivery. – agreement with CJSC "SoftLine Trade" Tr000031723 dated 05.08.2015</p> <p>Anti-virus programs - Rights to computer programs drWeb Server Security complex protection 120PC (1 license per year) migration with additional purchase(LBW-BC-12M-120:119-C4) – agreement with CJSC "SoftLine Trade" 13982/MOS2957 dated 22.01.2016</p> <p>Archivers WinRAR: 3.x: Standard License - for legal entities 100-199 licenses – agreement with CJSC "SoftLine Trade" No15422/IRK11 dated 05.02.2010</p> <p>Network client part Rights to computer programs Windows Server CAL 2012 Russian OLP NL Akademic Edition Device CAL 120 licenses – agreement with CJSC "SoftLine Trade" 13512/MOS2957 dated 29.10.2015</p> <p>Firewall, Proxy functionality - Right to use Traffic Inspector GOLD computer programs preferential – agreement with CJSC "SoftLine Trade" Tr044356 dated 27.08.2013</p> <p>Right to use computer programs Extension of Traffic Inspector GOLD Special for 1 year – agreement with CJSC "SoftLine Trade" Tr000112196 dated 29.09.2016</p>
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6.2. Software

The university is provided with the necessary set of licensed and freely distributed software, including domestic production.

The main software is MS Excel.

6.3. Technical and Electronic Learning Tools

The methodological concept of teaching provides for the use of technical and electronic means of teaching and monitoring students' knowledge: multimedia presentations, fragments of films.

VII. Educational Technologies

The course provides cases from the practice of domestic and foreign companies, markets and instruments. The course offers materials and calculations of real personal finance problems. Students are introduced to real cases from the practice of banks, on the example of which decisions need to be made.

VIII. Materials for Formative and Summative Assessment

Formative assessment is competencies, the components of which are controlled by UC-10. Based on the results of independent viewing of the lecture, studying materials on each topic, testing is carried out. The principle of testing passed/failed.

Assessment of learning outcomes in the discipline is carried out based on the results of formative and summative assessment.

1. Formative assessment.

Formative assessment in the semester is carried out in order to provide timely feedback, to correct learning, and to activate the independent work of students.

Formative assessment is carried out as:

- thematic control – based on the results of the study of certain topics;
- intermediate – control of a certain section or several sections, before starting to study the next part of the educational material.

Control of self-study is carried out throughout the training. Forms of control: practical tasks, test tasks.

2. Summative assessment.

The purpose of summative assessment is to check the basic knowledge of the discipline and practical skills obtained during the study of the discipline and the level of competence formation.

Summative assessment is designed to objectively confirm and evaluate the achieved learning results after completing the study of the discipline. Interim certification is carried out at the end of the semester in accordance with the CPEP and the calendar curriculum. The curriculum for this discipline provides for a test.

The credit does not take into account the cumulative (intermediate and final) results of learning in the discipline. As a result of the test, the student is given a grade of passed or "unsatisfactory". Assessment of the results of training in the discipline is carried out on the basis of test results.

Materials for Materials for Formative and Summative Assessment

No	Formats of Assessment Tools	Assessed Themes (Sections)	Competencies, the components of which are controlled by UC-10
1	Remote Testing	1-10	Knowledge: <ul style="list-style-type: none">- The basic macroeconomic terms and tools opportunities to start your own business;- The specifics of the choice of strategy and the trajectory of rational financial behavior;- Investment opportunities in modern economic conditions;- The basics of tax literacy and social responsibility

			<p>in budget and personal finance management;</p> <ul style="list-style-type: none"> - Rules of competent and safe behavior when interacting with financial institutions (banks, stock market, tax service, insurance companies, foreign exchange market) <p>Abilities:</p> <ul style="list-style-type: none"> - Be able to identify current and future economic indicators and trends; - To evaluate the characteristics of various banking services, types of deposits, pros and cons of lending, insurance methods, profitability and risks when placing savings in securities; - To analyze and use in practical activities information on the stock market, accounting and planning of personal income, taxation and tax deductions, alternative tools for ensuring old age, the choice of financial products and services, the security of financial transactions. <p>Skills:</p> <ul style="list-style-type: none"> - Tools for assessing the impact of inflation, key rate, exchange rates on the current state of the economy and the prospects of projects and companies
2	Developing a financial model in Excel	11	<p>Abilities:</p> <ul style="list-style-type: none"> - Be able to solve practical financial problems, analyze and interpret their conditions; <p>Skills:</p> <ul style="list-style-type: none"> - The basics of calculations in spreadsheets.

8.1. Tools Used for Formative Assessment

Assessment Materials – Testing

Example of a risk tolerance test

You want to explain to your friend the rules of risk-free behavior. You give him cases and you need to understand for yourself which answer is correct. So. You need to choose the most risk-free solution. These cases are provided by ISU partner VTB Bank.

1. You found yourself in a new city on an attraction - on a bridge 400 meters high. Tourists often jump from the bridge on a rope to experience the thrill and get beautiful photos and videos. It costs only 1000 rubles, now there is not a single tourist, only the organizer. But first, ask the organizer if there have been accidents, how far the ambulance is and whether there will be material compensation in case of injury or death
2. All your friends have decided to save money, but each in a different way. How you will do it: Only at home is the safest. Study the terms of deposits in banks, clearly determine how much you will save each month, and stick to your plan. The rest is in cryptocurrencies, online platforms - there the interest promises are crazy.

3. You saw a new phone model in the store – you really need it! It cost almost 100,000 P, but now there is a mega discount of 40% and you can apply for a loan. You: Buy on credit without hesitation. Let everyone be jealous. Calculate the overpayment, and ask if there is an "installment plan without interest". If there is, then buy. Read reviews, look for cheaper analogues or decide to save up so as not to overpay.

4. You got on a popular TV show and won 500,000 P, which can be spent on starting your own small business. The host offers to take a risk and open the box to exchange your money for an item from the box. There can be anything: from a postcard to 2,000,000 P. You: Choose money. After all, it is better to have 500,000 rubles that you already have than illusory millions. You take a risk and open the drawer. Even a postcard can be sold. Ask permission to call a friend and ask for advice.

5. You have been offered to buy a painting by a little-known artist. Some people close to art believe that this artist is very undervalued and his paintings can be sold for three times the price. You: Buy while the painting is worth very little. Maybe these people are right. You won't buy, you don't understand painting at all. You will try to understand a little about painting and then make a decision.

6. You are offered to invest and buy shares. More about possible gains than losses. It's good when there is a lot of money. More about losses than about income. Perhaps the same, but a little more about income.

7. You received a call from a Moscow number and were informed that you were invited as the first client to a new beauty salon in your city. The procedures are free, but you need to have a passport with you - to rewrite your data and you did not go for free for the second time. You: Of course you will, what if it's a really cool salon, and free procedures are great! I'll look at the reviews on the Internet, if there are no negative ones, then I'll go. Of course I won't go - you can't provide your passport data to anyone.

8. You received a message on VK from an old friend with a request to write a code from an SMS in a response message, which will now be sent to you - he buys goods at a discount in the store, and his phone is dead. You: No problem, it's an old friend! Call a friend and ask if it's him! I will never tell anyone incomprehensible codes - you never know.

9. You received a call at 8 800 6 453 112, introduced yourself as an employee of Sberbank, called by Name and Patronymic to inform that your campus card is blocked and you will not get access to the university. To unblock it, you need to go to Sberbank-online and do a few actions, the employee will advise you. You: Of course - since they know the name and patronymic, you need to do it! Drop the call and call Sberbank back at their official number. Look on the Internet if this number is in the list of suspicious numbers, if not, then continue communicating.

9. You received a call and were told that you are the winner of the lottery, as you bought goods in the network of online stores "Udachny Vybor". You did not buy goods there. They tell you that you are in the system, let's check your data. They call your name and patronymic and offer to say yes or no. Your actions If everything is correct, I will say "yes" and listen to what they offer I'll drop the call, see what kind of number it is, if it's marked as fraudulent, block it on my phone and report it to the support service of online stores

Example of a task for financial modeling:

Bank "XXX" offers you

- "cashback" program.

The condition of the program based on the annual expense on the card:

0-25000 – 0.5%

After spending in the amount of 25001 and up to 50000 – 1%

After spending 50001 and more – 1.5%

- Deposit at the rate of 15%

Annual inflation – 3%

	Amount	Cumulative Amount	KB
January	15000		
February	15000		
March	15000		
April	15000		
May	15000		
June	15000		
Jul	15000		
August	15000		
September	15000		
October	15000		
Nov	15000		
Dec	15000		
January	15000		
Total consumption		Total Design Bureau	
		Profitability	
		Annual Return	
Losses from inflation on deposit			

Example 2 for financial modeling.

You decided to build a small factory for the production of masks (the topic is in trend now). Equipment for the plant will be specially produced in the Czech Republic. The equipment costs 1,000,000 euros, payment procedure: 20% now, 40% in 4 months, the last amount in 8 months.

You have 100,000,000 rubles and alternatives (the exchange rate is now conditionally 90):

1. We are now changing it to 1 million euros, putting it on deposit as the payment dates (interest on the deposit in euros is 0.4% per annum, in rubles - 4% per annum).
2. We change as the payment is due. And here are the "forecasts"

	Rate - probability	Rate - probability
After 4 months	95% - 95	5% - 80
After 8 months	80% - 100	20% - 85

3. Calculate the baseline, optimistic, most likely, pessimistic scenario using the decision tree. Make a decision – what we are doing.

Tools Used for Summative Assessment in the Form of Testing

Task 1. Compare the minimum wage in the Russian Federation in the current financial year and in previous years. Are there any differences in the minimum wage in different regions of Russia (introduce the minimum wage, indicate Yes-No).

Task 2. Make a personal financial plan (or for the family), collect information about all sources of income based on the proposed data. Organize your expenses by the following items of expenditure: food, travel, communication services, clothing, education, beauty and health, gifts, entertainment. Form a balance of expenses and income for the month (enter numbers).

Task 3. Set financial goals for 3-5 years. What factors will determine the achievement of the financial goal. Identify which general and specific factors affect the achievement of your financial goals (rank factors).

Task 4. The savings bank accrues 20% per annum on a term deposit. The depositor has deposited 800 rubles into the account, what amount will be on this account in a year, if no transactions with the account are carried out? (enter digit)

Task 5. 24 thousand rubles were deposited into a bank account, the income on which is 15% per annum. (enter digit)

Task 6. 50 thousand rubles were deposited into a bank account, the income on which is 20% per annum. (enter digit)

Task 7. A certain amount was deposited into a bank account, the income on which is 20% per annum. How many thousands of rubles were deposited into this account, if a year later there were 60,500 rubles on the account (no transactions with the account were carried out)? (enter digit)

Task 8. A certain amount was deposited into a bank account, the income on which is 7% per annum. How many thousands of rubles were deposited into this account, if a year later there

were 44,940 rubles on the account (no transactions were carried out with the account)? (enter digit)

Task 9. The client took a loan of 12,000 rubles from the bank for a year at 16%. He must repay the loan by depositing the same amount of money into the bank every month in order to pay back the entire amount borrowed in a year, together with interest. How many rubles should he pay to the bank monthly? (enter digit)

Task 10. The client took a loan of 60,000 rubles from the bank for a year at 17% per annum. He must repay the loan by depositing the same amount of money in the bank every month, in order to pay back the entire amount borrowed in a year, together with interest. How many rubles should he pay to the bank monthly? (enter digit)

Task 11. A year later, after the interest was accrued, the owner of the deposit withdrew 2000 rubles from the account, and a year later he again deposited 2000 rubles. However, as a result of these actions, three years after the initial investment of the deposit, he received an amount less than planned (if there were no intermediate operations with the deposit). (enter digit)

Task 12. The net profit of Pioneer JSC was 1,000,000 rubles, and the shares of this company (4000 of them were issued) are sold on the market at a price of 2000 rubles per share. Calculate the return per share (enter a figure).

Task 13. A joint-stock company placed 50,000 shares with a par value of 100 rubles at its establishment, 10,000 authorized shares with a par value of 1000 rubles were recorded in the charter.(enter digit)

Task 14. A joint-stock company placed 50,000 shares with a par value of 100 rubles at its establishment, 10,000 authorized shares with a par value of 1000 rubles were recorded in the charter.(enter digit)

Task 15. The management of the enterprise has concluded a non-state pension insurance agreement with the NPF in order to provide an additional pension to 10 employees of this enterprise. Of these employees, four people are men (three at the age of 45, one at the age of 39) and six women (two at the age of 38, one at the age of 29 and three at the age of 40). what amount of money must be paid by the employer if the desired amount of pension is 10,000 rubles annually (post-numerando). The rate of return is 5% per annum. (enter digit)

Task 16. Personal income tax (PIT) in the Russian Federation is 13% of the accrued salary. How many rubles does an employee receive after paying personal income tax, if the accrued salary is 20,000 rubles? (enter digit)

Task 17. Income tax is 13% of the salary. Ivan Kuzmich's salary is 12,500 rubles. How many rubles will he receive after deducting income tax? (enter digit)

Task 18. Your dad's salary was 50000 rubles a month from January to June last year. Then he was promoted, and from July to December my dad received a salary of 65000 rubles a month. (enter digit)

Task 19. Income tax is 13% of the salary. After withholding income tax, Valentina Nikolaevna received 9570 rubles. How many rubles is Valentina Nikolaevna's salary?. (enter digit)

Task 20. List the advantages and disadvantages of bank deposits. What is bank deposit insurance. How is it carried out? (enter digit)

Task 21. Risk-free return 7%. Average market 10%. Company beta 0.7.

1. How much will the company's profitability change if the market profitability changes by 7%?
2. You are offered to buy a security of this company for 1200 rubles, promising to pay 1300 in a year. You agree/refuse (yes-no)

Test Evaluation Criteria

Requirements: Number of completed tasks in %	Evaluation
56 and above	"PASS"
From 55 and less	"Unsatisfactory"

Developers:

_____ Dean of SAF Grosheva N.B.
(signature) (position) (initials, surname)

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Head of the Department



N.B. Grosheva

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