MINISTRY OF SCIENCE AND HIGHER EDUCATION OF THE RUSSIAN FEDERATION

FEDERAL STATE AUTONOMOUS EDUCATIONAL INSTITUTION OF HIGHER EDUCATION

"MOSCOW POLYTECHNIC UNIVERSITY"
(MOSCOW POLYTECHNIC UNIVERSITY)

Faculty of Economics and Management

APPROVED BY
FEU Dean
_______________ /A. V. Nazarenko/
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WORKING PROGRAM OF THE DISCIPLINE

«Financial literacy»

Direction of training/specialty
38.03.01 Economy

Profile/specialization
International business and foreign economic

Qualification
bachelor

Forms of study
full-time

Moscow, 2025

Developer(s):

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Agreed:

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Content

1. Objectives, tasks and planned learning outcomes for the discipline

The goalmastering the discipline "Fundamentals of financial literacy" is developing students' rational financial behavior, their responsible attitude to personal finances, increasing financial security and the effectiveness of protecting their interests as consumers of financial services.

Main**tasks**study of the discipline:

- to study theoretical and applied aspects of improving personal financial security and an increase in the level of material well-being;
- study of active economic behavior corresponding to personal financial capabilities;
- study of the principles of forming balanced personal budgets, allowing you to increase your financial independence and material well-being based on the optimal use of personal funds and internal reserves;
- get acquainted with the main financial instruments and services. Training in the discipline "Basics of financial literacy" is aimed at developing the following competencies in students:

Code and name of competencies	Indicators of Competence Achievement
UK-10. Capable of making informed economic decisions in various areas of life	IUK-10.1. Understands basic principles functioning macroeconomics And economic development, goals and types of state participation in the economy IUK-10.2. Represents main regularities functioning microeconomics and factors that ensure the rational use of resources and achievement effective results activities IUK-10.3. Applies methods of economic and financial planning to achieve personal financial goals, uses financial instruments for managing personal budget that are adequate to the set goals, optimizes own financial risks

2. The place of the discipline in the structure of the educational program

The discipline is a mandatory part of block B1 "Disciplines (modules)". Studying the discipline is based on the following disciplines, passing practical training:

- Economic theory;
- Information technologies in professional activities;
- Introduction to the profession.

The basic principles of the discipline should be used in the future studying the following disciplines (practices):

- Enterprise economics;
- Economic efficiency of projects in the digital economy;
- Analysis of financial and economic activities of the enterprise;
- Macroeconomic planning and forecasting; Business valuation;
-
- Finance, money circulation and credit.

3. Structure and content of the discipline

The total workload of the course is 4 credit units (144 hours).

3.1 Types of academic work and labor intensity

3.1.1. Full-time education

p/p	Type of academic work	Quantity hours	Semesters	
			2	-
1.	**Classroom lessons**	**72**	**72**	-
	including:			
1.1	Lectures	36	36	-
1.2	Seminars/practical classes	36	36	-
1.3	Laboratory exercises	-	-	-
2.	**Independent work**	**72**	**72**	-
	including:			
2.1	Preparation for practical classes (study of lecture material)	36	36	-
2.2	Preparing for testing	18	18	-
2.3	Solving problems on your own	18	18	-
	Interim assessment			
	credit/differential credit/exam		**Exam**	-
	Total	**144**	**144**	-

3.2 Thematic plan for studying the discipline

(by form of education)

3.2.1. Full-time education

p/p	Sections/Topics of the Discipline	Labor intensity, hour					
		Total	Classroom work				Independent Job
			Lectures	Practical classes	Laboratory classes	Practical Preparation	
1.	Income and expenses	16	4	4	-	-	8
2.	Financial planning and budgeting	16	4	4	-	-	8
3.	Personal savings	16	4	4	-	-	8
4.	Lending	16	4	4	-	-	8
5.	Investment	16	4	4	-	-	8
6.	Insurance	16	4	4	-	-	8
7.	Risks and financial security	16	4	4	-	-	8
8.	Taxes	16	4	4	-	-	8
9.	Pension provision	16	4	4	-	-	8
	Total	**144**	**36**	**36**	**-**	**-**	**72**

3.3 Contents of the discipline

Topic 1. Income and expenses

The concept of personal income and expenses. Sources of personal income (wages, pensions, social benefits, etc.). Fixed and variable income. Main expense items. The nature of money and its role in the economy. Signs of authenticity of money.

Topic 2. Financial planning and budget

Structure of personal budget. Principles compilation personal budget. Forecasting budget expenditures. Control of personal budget expenditures and its methods. Methods of optimizing expenditures. Budget surplus and deficit.

Topic 3. Personal savings

Personal financial plan. Personal financial goals and strategy for achieving them. Banks. Main types of banking services: types of deposits, lending, settlement and cash transactions. Deposit insurance system, debit card, credit card. Interest rates on savings deposits. Interest capitalization.

Topic 4. Lending

The concept of credit. Bank credit and its main types. Basic principles of credit (urgency, payment and repayment). Mortgage credit, its specifics. Car credit. Lending conditions. Cost of credit. Interest rates on bank credit, microloan. Typical mistakes when using credit.

Topic 5. Investing

The essence of investing. Differences between investing and saving. Savings and investment products: similarities and differences. Investment risks: assessment and accounting. The role of securities as a source of income. Stock market, financial risk, investment portfolio, bond, share, dividend, par value, stock exchange.

Topic 6. Insurance

The essence of insurance. Types of insurance. Typical mistakes in insurance. Insurance event, insurance premium, insurance payment, insurance contract, insurance company. Civil liability insurance, compulsory insurance, personal insurance, life insurance, OSAGO, CASCO.

Topic 7. Risks and financial security

Plastic card fraud. Credit fraud. Financial pyramids. How to avoid fraud. Consumer rights of financial services. How the Central Bank of the Russian Federation protects the rights of consumers of financial services. Methods for reducing financial risks.

Topic 8. Taxes

Taxes, types of taxes: personal income tax, property, transport and land taxes). Taxable object, tax base, tax period, tax resident, tax rate. Tax declaration. Tax deduction.

Topic 9. Pension provision

Mandatory pension provision, voluntary pension insurance, insurance experience, non-state pension funds, alternative types of pension savings.

3.4 Topics of seminars/practical and laboratory classes

3.4.1. Seminars/practical classes Topic 1.
Determining the signs of authenticity of money. Topic
2. Calculating a personal budget.
Topic 3. Calculation of interest on bank deposits.
Topic 4. Calculation of simple and compound interest on bank loans.
Topic 5. Calculation of dividends on securities.
Topic 6. Calculation of insurance payment and insurance compensation. Topic
7. Calculation of personal inflation.
Topic 8. Calculation of tax deduction.
Topic 9. Calculating pension savings using a pension calculator

3.4.2. Laboratory exercises

Laboratory classes for this discipline are not provided for in the curriculum.

3.5 Topics of course projects (course papers)

The curriculum does not provide for a course project (course work) for this discipline.

4. Educational, methodological and informational support

4.1 Regulatory documents and GOSTs

Regulatory documents and GOSTs are not used when studying the discipline.

4.2 Main literature

1. Dmitrieva, I. E. Finance: a textbook / I. E. Dmitrieva, E. A. Yaroshenko. — Moscow: IP Ar Media, 2020. - 317 p. — ISBN 978-5-4497-0580-8. — Text: electronic // Digital educational resource IPR SMART: [website]. — URL: https://www.iprbookshop.ru/95599.html (access date: 02/14/2022).
2. Korobaynikova, E. V. Finance: a textbook / E. V. Korobaynikova, T. V. Zhirnova. - Samara: Samara State Technical University, EBS ASV, 2020. - 240 p. - Text: electronic // Digital educational resource IPR SMART: [site]. - URL: https://www.iprbookshop.ru/105087.html (date of access: 11.02.2022).
3. Neshitoy, A. S. Finance: a textbook for bachelors / A. S. Neshitoy. - 12th ed. - Moscow: Dashkov i K, 2020. - 352 p. - ISBN 978-5-394-03465-7. - Text: electronic // Digital educational resource IPR SMART: [site]. - URL: https://www.iprbookshop.ru/110913.html (date accessed: 12.02.2022).
4. Finance: a textbook / N. I. Aksenova, I. V. Baranova, Yu. A. Bezginova [and etc.]. - Novosibirsk: Novosibirsk State Technical University, 2021. - 215 p. - ISBN 978-5-7782-4588-4. - Text: electronic // Digital educational resource IPR SMART: [site]. - URL: https://www.iprbookshop.ru/126607.html (date accessed: 12.02.2022).

4.3 Further reading

1. Aleksandrova, A. A. Finance: a teaching aid for preparation for seminar classes / A. A. Aleksandrova. - Simferopol: University of Economics and Management, 2020. - 93 p. - Text: electronic // Digital educational resource IPR SMART: [site]. - URL: https://www.iprbookshop.ru/101404.html (date accessed: 02/29/2022).

2. Taskaeva, N. N. Finance: a teaching aid / N. N. Taskaeva. — Moscow: MISI-MGSU, EBS ASV, 2020. - 77 p. - ISBN 978-5-7264-2174-2. - Text: electronic // Digital educational resource IPR SMART: [site]. - URL: https://www.iprbookshop.ru/101888.html (date of access: 11.02.2022).

4.4 Electronic educational resources

The electronic educational resource for the discipline “Basics of financial literacy” is located in development.

4.5Additional electronic educational resources

1. Technological development. Innovations (key decisions; documents and events). Access mode http://government.ru/rugovclassifier/720/events/ (date of access: 10.02.2022).
2. Financial Culture (Central Bank of the Russian Federation). – Access mode:https://fincult.info/ (date accessed: 11.02.2022).

4.6 Licensed and freely distributed software security

1. Microsoft Office suite programs (Word, Excel, PowerPoint)

4.7 Modern professional databases and information reference systems

1. SPS "ConsultantPlus: Non-commercial Internet version". - URL: http://www.consultant.ru/online/ (date accessed: 16.02.2022). –Access mode: free.

5. Logistics

1. Lecture hall.
2. Auditorium for practical classes.
3. Computer class with Internet access.
4. Audience for group and individual consultations, ongoing monitoring and midterm assessment.
5. Audience for independent work.
6. Library, reading room.

6. Methodological recommendations

6.1 Methodological recommendations for the teacher on the organization training

This section of this work program is intended for beginning teachers and practicing specialists who do not have teaching experience.

The discipline "Basics of financial literacy" forms the competence of UK-10 in students. In the context of constructing educational systems on the principles of the competence approach, there has been a conceptual change in the role of the teacher, who, along with the traditional role of the knowledge carrier, performs the function of the organizer of the student's scientific research work, a consultant in the procedures for selecting, processing and interpreting information necessary for practical action and further development, which must be taken into account when conducting lectures and practical classes in the discipline "Basics of financial literacy".

Teaching theoretical (lecture) material on the discipline “Fundamentals of Financial Literacy” is carried out on the basis of interdisciplinary integration and clear interdisciplinary connections within the framework of the educational program and curriculum.

The detailed content of individual topics of the discipline “Fundamentals of Financial Literacy” is considered in paragraph 3.3 of the work program.

Sample versions of tasks and test assignments for current monitoring and a list of questions for the exam in the discipline are presented in the FOS for the discipline in paragraph 7 of this work program.

The list of primary and secondary literature, databases and information reference systems required during the teaching of the discipline “Fundamentals of Financial Literacy” is given in paragraph 4 of this work program.

6.2 Methodological instructions for students on mastering the discipline

Acquiring in-depth knowledge of the discipline is achieved through active independent work of students. It is advisable to use the allocated hours to get acquainted with educational and scientific literature on the problems of the discipline, and to analyze scientific concepts.

The discipline provides for various forms of monitoring the level of achievement by students of the stated indicators of mastery of competencies.

Forms of ongoing control – active work in practical classes, testing.

The form of intermediate control in the discipline is an exam, during which the level of achievement of the stated indicators of mastery of competencies by students is assessed.

Methodological guidelines for mastering the discipline.

Lecture classes are conducted in accordance with the content of this work program and represent a presentation of the theoretical foundations of the discipline.

Attendance at lectures is mandatory.

Taking notes on lecture material is permitted both in writing and on a computer.

Regular repetition of the material of lecture notes for each section in preparation for the current forms of certification in the discipline is one of the most important types of independent work of the student during the semester, necessary for high-quality preparation for the midterm certification in the discipline.

Conductingpractical classes in the discipline "Fundamentals of financial literacy" is carried out in the following forms:

- survey on materials discussed in lectures and studied independently recommended literature;
- analysis and discussion of issues on topics, problem solving.

Attendance at practical classes and active participation in them is mandatory.

Preparation for practical classes necessarily includes studying lecture notes and recommended literature for an adequate understanding of the conditions and method of completing the tasks planned by the teacher for a specific practical class.

Methodological guidelines for the implementation of various forms of extracurricular independent work

Study of primary and secondary literature on the discipline is conducted on a regular basis in the context of each topic to prepare for the midterm assessment on the discipline "Basics of Financial Literacy". The list of basic and additional literature on the discipline is given in paragraph 4 of this work program.

Guidelines for preparation for midterm assessment The midterm assessment in the discipline "Basics of Financial Literacy" is conducted in the form of an exam. An approximate list of questions for the exam in the discipline "Basics of Financial Literacy" and the criteria for assessing the student's response for the purposes of assessing the achievement of the stated indicators of competence formation are provided in the FOS for the discipline in paragraph 7 of this work program.

The student is admitted to the midterm assessment in the discipline regardless of the results of the current academic performance monitoring.

7. Evaluation Fund

7.1 Methods of monitoring and assessing learning outcomes

Code and name competencies	**Achievement indicators competencies**	**Control methods and assessments**
UK-10. Capable accept justified economic decisions in various areas life activity	IUK-10.1. Understands the basic principles of macroeconomics and economic development, the goals and types of state participation in the economy IUK-10.2. Represents main regularities functioning microeconomics And factors, providing rational use of resources and achievement of effective results of activities	Intermediate certification: exam Current control: survey and decision tasks on practical classes; testing

	IUK-10.3. Applies methods economic And financial planning to achieve personal financial goals, uses adequate delivered goals financial management tools personal budget, optimizes own financial risks	

7.2 Scale and criteria for assessing learning outcomes

7.2.1. Criteria for assessing the answer to the exam

(formation of competence UK-10, indicators IUK-10.1, IUK-10.2, IUK-10.3)

"5" (excellent):the student demonstrates excellent theoretical knowledge, practical skills, knows the terms, makes reasoned conclusions and generalizations, gives examples, demonstrates fluency in monologue speech and the ability to quickly respond to clarifying questions.

"4" (good):the student demonstrates good theoretical knowledge, practical skills, knows the terms, makes reasoned conclusions and generalizations, gives examples, demonstrates fluency in monologue speech, but at the same time makes minor mistakes that he quickly corrects independently or with minor correction from the teacher.

"3" (satisfactory):the student demonstrates satisfactory theoretical knowledge, demonstrates poorly developed skills in analyzing phenomena and processes, insufficient ability to make reasoned conclusions and give examples, demonstrates insufficient fluency in monologue speech, terms, logic and consistency of presentation, makes mistakes that can only be corrected with correction from the teacher.

"2" (unsatisfactory):the student demonstrates ignorance of theoretical fundamentals of the subject, lack of practical skills, cannot make reasoned conclusions and give examples, demonstrates poor command of monologue speech, does not know the terms, demonstrates a lack of logic and consistency in presentation, makes mistakes that cannot be corrected by the teacher, refuses to answer additional questions.

7.2.2. Criteria for assessing the student's work in practical classes (formation of competence UK-10, indicators IUK-10.1, IUK-10.2, IUK-10.3) **"5" (excellent):**all tasks provided for in the practical plan have been completed classes, the student answered all test questions clearly and without errors, and worked actively in practical classes.

"4" (good):all tasks provided for in the practical plan have been completed classes, the student answered all the test questions with corrective comments from the teacher and worked quite actively in practical classes.

"3" (satisfactory):all tasks provided for in the plan have been completed practical classes, with comments from the teacher; the student answered all test questions with comments.

"2" (unsatisfactory):the student did not complete it or completed it incorrectly practical tasks provided for in the practical lesson plan; the student answered the test questions with errors or did not answer the test questions.

7.2.3. Test results evaluation criteria

(formation of competence UK-10, indicators IUK-10.1, IUK-10.2, IUK-10.3)

The test is graded according to the percentage of correct answers given by the student to the test questions.

Standard scale of compliance of test results with the assigned score:

- "excellent" - over 85% correct answers; "good" - from
- 70.1% to 85% correct answers; "satisfactory" - from 55.1%
- to 70% correct answers; from 0 to 55% correct answers -
- "unsatisfactory"

"5" (excellent):the test taker demonstrates excellent theoretical knowledge, has terms and has the ability to quickly respond to test questions.

"4" (good):the test taker demonstrates good theoretical knowledge, has most terms and has the ability to quickly respond to test questions.

"3" (satisfactory):the test taker demonstrates satisfactory theoretical knowledge, has a command of basic terms and concepts.

"2" (unsatisfactory):the test taker lacks theoretical knowledge, He doesn't know the terminology and responds slowly to test questions.

7.3 Evaluation tools

7.3.1. Current control

(formation of competence UK-10, indicators IUK-10.1, IUK-10.2, IUK-10.3)

Examples of problems to be solved in practical classes:

1. The bank offers you two options for placing funds in the amount of 1 million rubles. a deposit at 7% per annum for 4 years: either with interest paid at the end of the term at a simple interest rate, or with annual compound interest, but with a premium card for which you need to pay 30 thousand rubles. Which deposit is more profitable if you do not need this bank card? How will the decision change if the deposit is placed: a) for 5 years; b) for 500 thousand rubles?

2. Mortgage loan for an apartment in the near Moscow region, taken for 25 years 15 years ago, is in the process of being repaid. Previously, it was partially repaid with a recalculation of the payment amount. Does it make sense to partially repay it early now?

3. The euro to US dollar exchange rate has fallen by 20%. By how much percent should the euro grow to reach its previous value?

4. The depositor has the opportunity to deposit 500 thousand rubles in the bank for 3 years. The choice is made between two banks. Determine which option is most beneficial for the depositor if the banks offer the following schemes. The first bank - 7.5% per annum with interest accrual and payment at the end of each year; the second bank - 7% per annum with monthly interest accrual and capitalization, as well as payment together with the entire amount at the end of the deposit term.

5. You have available funds in the amount of 25,000 rubles. You are planning place them in a bank for 1 year. Deposit rate: in rubles - 7.5% per annum, in foreign currency - 3%. Purchase/sale rate of US dollars in the bank: at the beginning of the investment term - 62.75 / 65.30 rubles; at the end of the term (expected) - 67.30 / 69.10 rubles. It is necessary to determine in which currency it is more profitable to keep funds.

6. Motor insurance with an insurance amount of 2 million rubles was purchased by the owner car A in insurance company B, while OSAGO insurance was purchased

owner A previously in insurance company B. The owner of car A, taking into account his little driving experience and short driving record, bought a motor insurance policy with an unconditional deductible of 100 thousand rubles from company B. A few days after signing the contract and paying the insurance premium, the owner of car A lost control and crashed into car G. The payment for damage to car G amounted to 650 thousand rubles, while the owner of car G was not injured. Car A was damaged in the amount of 350 thousand rubles.

Exercise

1. Determine what the amount of insurance payments will be for the damage incurred: a) from insurance company B to the owner of the damaged vehicle D;

b) from insurance company B to car owner A.

2. What amount will the owner of car A have to pay himself?
to the owner of the damaged vehicle G for material damage in excess of compensation from company B?

7. The average size of the old-age insurance pension in Russia as of January 1, 2021 was is equal to 15,744.6 rubles per month. Calculate what this pension could be in 2025 if the state indexes it annually in accordance with the inflation rate, and the Bank of Russia forecasts inflation at 6.2% in 2021, 4.9% in 2022 and at 4% in subsequent years.

Examples of test tasks:

1. Which of the situations seems most natural to you, all other things being equal? for a person who has saved up enough money to buy his first car:

a) buying a car next year is preferable to buying a car today; b) buying a car today is preferable to buying a car next year; c) buying a car today and next year are equivalent;
d) nothing definite can be said in this case.

2. Under what conditions is a person most likely to want to hold more liquid assets? means:

a) after the increase in interest rates; b) after the sale of the apartment;
c) before possible dismissal from work; d) before receiving a large inheritance.

3. Continue the sentence by choosing the correct statement: “The interest rate on credit is...»:

a) the share of the amount that the borrower must return to the lender;
b) the ratio of the amount returned to the size of the original debt (as a percentage);
c) the ratio of the original debt to the amount of the repaid sum (as a percentage);

d) a fee paid to the lender for using a loan, which is expressed as a percentage of the amount borrowed, usually calculated over one year.

4. Inflation targeting by the Bank of Russia implies: a) reducing inflation to a level no higher than the target;
b) ensuring that the growth of regulated tariffs does not exceed the inflation rate; c) establishing a target inflation rate and its constant monitoring; d) stabilizing price growth around the target level.

5. What do households typically do when they fear a rise in wages? inflation:

a) reduce savings;
b) reduce cash holdings and speed up purchases; c) sell stocks;
d) sell foreign currency.

6. Which of the following incomes should not be taken into account when drawing up a financial plan:

1) salary at the main place of work;
2) weekly payment under a temporary employment contract for the performance of scientific and research work (R&D);
3) 500 rubles found by chance on the street;
4) monthly payment under the R&D contract, which will begin in approximately six months, and which the boss spoke about, but the contract itself has not yet been signed;
5) the monthly payments you receive from renting out your garage.

7. Which of the listed expenses should be reduced in the event of a drop in income? First of all:

a) food expenses;
b) monthly payments to the bank for a consumer loan; c) monthly payments for housing and communal services; d) daily purchase of coffee in a cafe before work.

8. Which budget is better, all other things being equal: a) surplus;
b) scarce;
c) balanced;
d) any budget is good.

9. Which of the following does not apply to passive income:
a) interest income on a bank deposit;
b) coupon income from bonds; c) winnings in an intellectual game;
d) dividends received on ordinary shares.

10. Where in the Russian Federation, according to the law, can you buy cash foreign currency:

a) in authorized banks;
b) in authorized banks and shops; c) in authorized banks and hotels;
d) in any banks and foreign embassies.

11. Can a citizen of the Russian Federation open a foreign currency account in the Russian Federations:

a) yes, but only in a foreign bank;
b) yes, in any bank, but only if you have a ruble current account; c) yes, in an authorized Russian bank;
d) no.

12. Electronic funds in the client's electronic wallet are subject to the effect of the Federal Law "On Insurance of Deposits in Banks of the Russian Federation" in the event that:

a) the balance of the electronic wallet is not less than 15,000 rubles;

b) the electronic payment system to which the electronic wallet belongs is registered in the Russian Federation;

c) the owner of the electronic wallet is a resident of the Russian Federation;

d) electronic money does not fall under the scope of this Federal Law law.

13. Today you close a deposit opened a year ago (interest rate 5.6%) per annum without capitalization). According to Rosstat, the consumer price index (CPI) for the year was 106%. This means that by withdrawing money from your account, you can buy goods and services:

a) less than they could have bought with this money a year ago; b) more than they could have bought with this money a year ago;

c) the same amount as they could have bought for this money a year ago; d) there is not enough data to answer.

14. Which of the following is covered by the Russian banking insurance system? deposits:

a) current accounts of citizens in Russian banks;

b) savings of citizens in the form of precious metals in Russian banks; c) deposits of citizens in foreign banks abroad;

d) bearer savings certificates in Russian banks.

15. If a bank depositor has taken out a loan from this bank, then in the event of the revocation of the license bank this depositor:

a) may not repay the loan at all;

b) loses the right to insurance compensation for the deposit;

c) has the right to repay part of the loan using the deposit before receiving insurance compensation;

d) cannot repay part of the loan using the deposit before receiving insurance compensation.

7.3.2. Interim assessment

(formation of competence UK-10, indicators IUK-10.1, IUK-10.2, IUK-10.3) 1. What are impersonal metal accounts, their features? Main metal account parameters. What determines the profitability of a metal account?

2. What is human capital. How to apply your human capital. Decision making process.

3. Home accounting. Basic principles of drawing up personal financial statements plan.

4. Savings and inflation. What is a deposit and what is its essence.

5. What is a loan. The main characteristics of a loan.

6. Settlement and cash operations of the bank. List and describe the main ones RKO bank.

7. Forms of remote banking services.

8. What is insurance.

9. Insurance system of the Russian Federation.

10. Legal regulation of insurance activities in the Russian Federation.
11. Types of insurance.
12. How to use insurance in everyday life.
13. What are investments and investment strategy.
14. The investment process. Basic principles and rules of investment.
15. Investment risks.
16. What is a pension?
17. Pension system of the Russian Federation.
18. Personal pension system. Pension contributions.
19. The concept and essence of taxes. Tax system of the Russian Federation
20. Types of taxes.
21. How to use tax incentives and tax deductions.
22. Bank card fraud.
23. Credit fraud.
24. Frauds involving investment instruments.
25. Criminal liability for financial fraud.
26. What is money and how did it originate?
27. What is a family budget and why should it be planned?
28. Classification of deposits. List the types of deposits. Give a description. to everyone.
29. What is a deposit agreement? For what purpose is it concluded?
30. List the required documents required by an individual to conclude a deposit agreement.
31. Principles of lending to individuals.
32. Types of bank loans for individuals.
33. Banking services to individuals.
34. Currency transactions.
35. Currency exchange. Exchange rate.
36. Who and how sets the exchange rate.
37. Types of money transfers in the Russian Federation.
38. Bank card with overdraft.
39. Debit card.
40. Credit card.
41. Participants in the insurance process. From what age can an individual conclude an insurance contract.
42. Beneficiary in insurance - rights, obligations.
43. Subjects of insurance relations.
44. Objects of insurance relations.
45. Forms of insurance for individuals in the Russian Federation.
46. Types of insurance for individuals in the Russian Federation.
47. Actions of the parties to the insurance contract upon the occurrence of an insured event.
48. Types of investments.
49. Investment discounting method. Dividend.
50. Characteristics of the concepts of shares and bonds.
51. Coupon income - characteristics, calculation formula.
52. Real and nominal return on investment.

53. Types of pensions in the Russian Federation.

54. Pension Fund of the Russian Federation and its functions, non-state pension funds.

55. The system of taxes and fees in the Russian Federation.

56. Personal income tax. Transport tax.

57. Classification of taxes of the Russian Federation.

58. Common types of fraud in the Russian Federation.

59. Financial pyramids. The most famous financial pyramids in the Russian Federation.

60. Family budget, principles of compilation, main cost items. Risks and optimization methods.

61. Internet banking - characteristics, protection methods.

62. Insurance labor pension.

63. Compulsory pension insurance.