

MINISTRY OF SCIENCE AND HIGHER EDUCATION OF THE RUSSIAN FEDERATION

**Federal State Autonomous Educational Institution of Higher Education
«National Research Lobachevsky State University of Nizhny Novgorod»**

Институт экономики

УТВЕРЖДЕНО
решением Ученого совета ННГУ
протокол № 10 от 02.12.2024 г.

Working programme of the discipline

Finance

Higher education level

Bachelor degree

Area of study / speciality

38.03.01 - Economics

Focus /specialization of the study programme

World Economy

Mode of study

full-time

Nizhny Novgorod

Year of commencement of studies 2025

1. Место дисциплины в структуре ОПОП

Дисциплина Б1.О.27 Финансы относится к обязательной части образовательной программы.

2. Планируемые результаты обучения по дисциплине, соотнесенные с планируемыми результатами освоения образовательной программы (компетенциями и индикаторами достижения компетенций)

Формируемые компетенции (код, содержание компетенции)	Планируемые результаты обучения по дисциплине (модулю), в соответствии с индикатором достижения компетенции		Наименование оценочного средства	
	Индикатор достижения компетенции (код, содержание индикатора)	Результаты обучения по дисциплине	Для текущего контроля успеваемости	Для промежуточной аттестации
УК-10: Способен принимать обоснованные экономические решения в различных областях жизнедеятельности и	УК-10.1: Применяет знания об основных законах и закономерностях функционирования экономики; основы экономической теории, необходимых для решения профессиональных и социальных задач УК-10.3: Использует основные положения и методы экономических наук при решении социальных и профессиональных задач	УК-10.1: Знать базовые принципы функционирования экономики и экономического развития; цели, формы участия государства в экономике; источники финансово-экономической информации Уметь выбирать актуальные источники финансово-экономической информации, формировать на основе них исходные данные для решения практических задач Владеть навыками поиска, анализа, группировки, интерпретации финансово-экономической информации Know the basic principles of economic functioning and economic development; goals, forms of government participation in the economy; sources of financial and economic information Be able to select relevant sources of financial and economic information, and generate initial data based on them to solve practical problems. Possess the skills of searching, analyzing, grouping, interpreting financial and economic information	Доклад-презентация	Курсовая работа Экзамен: Контрольные вопросы

		<p>УК-10.3: <i>Знать базовые принципы функционирования экономики и экономического развития; цели, формы участия государства в экономике; источники финансово-экономической информации</i> <i>Уметь выбирать актуальные источники финансово-экономической информации, формировать на основе них исходные данные для решения практических задач</i> <i>Владеть навыками поиска, анализа, группировки, интерпретации финансово-экономической информации</i></p> <p><i>Know the basic principles of economic functioning and economic development; goals, forms of government participation in the economy; sources of financial and economic information</i> <i>Be able to select relevant sources of financial and economic information, and generate initial data based on them to solve practical problems.</i> <i>Possess the skills of searching, analyzing, grouping, interpreting financial and economic information</i></p>		
<p><i>ОПК-1: Способен применять знания (на промежуточном уровне) экономической теории при решении прикладных задач;</i></p>	<p><i>ОПК-1.1: Использует понятийный аппарат экономической науки для описания макроэкономических, микроэкономических и финансовых процессов</i></p>	<p>ОПК-1.1: <i>Знать основные понятия, принципы экономической науки для описания макроэкономических, микроэкономических и финансовых процессов</i> <i>Уметь использовать понятийный аппарат экономической науки при анализе сферы финансов</i></p> <p><i>Know the basic concepts and principles of economics for describing macroeconomic, microeconomic and financial</i></p>	<p><i>Доклад-презентация</i> <i>Тест</i></p>	<p><i>Курсовая работа</i> <i>Экзамен:</i> <i>Контрольные вопросы</i> <i>Тест</i></p>

		<p>processes</p> <p><i>Be able to use the conceptual framework of economics in the analysis of finance</i></p>		
<p>ОПК-3: Способен анализировать и содержательно объяснять природу экономических процессов на микро- и макроуровне;</p>	<p>ОПК-3.1: Анализирует социально - экономические процессы на микро, макро и глобальном уровнях</p>	<p>ОПК-3.1:</p> <p>Знать основные показатели, характеризующие сферу финансов</p> <p>Уметь описывать и оценивать динамику и анализировать экономические процессы в финансовой сфере</p> <p>Владеть методами расчета и анализа социально-экономических показателей финансовой сферы</p> <p><i>Know the main indicators characterizing the sphere of finance</i></p> <p><i>Be able to describe and evaluate the dynamics and analyze economic processes in the financial sector</i></p> <p><i>Master the methods of calculating and analyzing socio-economic indicators of the financial sector</i></p>	<p>Задачи</p>	<p>Курсовая работа</p> <p>Экзамен:</p> <p>Задачи</p>

3. Структура и содержание дисциплины

3.1 Трудоемкость дисциплины

	очная
Общая трудоемкость, з.е.	4
Часов по учебному плану	144
в том числе	
аудиторные занятия (контактная работа):	
- занятия лекционного типа	32
- занятия семинарского типа (практические занятия / лабораторные работы)	32
- КСР	3
самостоятельная работа	41
Промежуточная аттестация	36
	Экзамен

3.2. Содержание дисциплины

(структурированное по темам (разделам) с указанием отведенного на них количества академических часов и виды учебных занятий)

Наименование разделов и тем дисциплины	Всего (часы)	в том числе			
		Контактная работа (работа во взаимодействии с преподавателем), часы из них			Самостоятельная работа обучающегося, часы
		Занятия лекционного типа	Занятия семинарского типа (практические занятия/лабораторные работы), часы	Всего	
0 Ф 0	0 Ф 0	0 Ф 0	0 Ф 0	0 Ф 0	
Модуль 1. Введение в финансы/ Introduction Into Finances	35	12	10	22	13
Модуль 2. Финансы частного сектора/Private finance	42	12	14	26	16
Модуль 3. Государственные финансы/ Public finance	28	8	8	16	12
Аттестация	36				
КСР	3			3	
Итого	144	32	32	67	41

Contents of sections and topics of the discipline

Модуль 1. Введение в финансы/ Introduction Into Finances

Finances Defined. Money Evolution Revision. Money Functions. Monetary Mass Concept. Finances Definition. Finances And Credit Functions. Money Creation. Financial vs. Real Capital. Inflation Causes. Monetary and Non-monetary Inflation. Currency.

Модуль 2. Финансы частного сектора/Private finance

Financial Intermediaries. Financial System Structure. Banking system. Banking operations. Accounts. Central Banks vs. Commercial Banks. Banking System Models. Insurance Companies. Interest Rates. Household Finance. Corporate finance. Securities and Stock Exchange.

Модуль 3. Государственные финансы/ Public finance

Budgetary System Concept. Public Finances Elements. Budgetary System Models. Government Budget Structure. Taxes. Consolidated Budget of an Expanded Government. Extra-budgetary Funds.

4. Учебно-методическое обеспечение самостоятельной работы обучающихся

Самостоятельная работа обучающихся включает в себя подготовку к контрольным вопросам и заданиям для текущего контроля и промежуточной аттестации по итогам освоения дисциплины приведенным в п. 5.

Для обеспечения самостоятельной работы обучающихся используются:

Электронные курсы, созданные в системе электронного обучения ННГУ:

Finance / Финансы, <https://e-learning.unn.ru/course/view.php?id=5285>.

5. Assessment tools for ongoing monitoring of learning progress and interim certification in the discipline (module)

5.1 Model assignments required for assessment of learning outcomes during the ongoing monitoring of learning progress with the criteria for their assessment:

5.1.1 Model assignments (assessment tool - Report-presentation) to assess the development of the competency YK-10:

Flows of Finance and Ressources

Currency quote

Taxes and taxation system

Income and spending of the State budget

Budget deficit and public debt

Capital of Business Organization

Balance Sheets: types and role

5.1.2 Model assignments (assessment tool - Report-presentation) to assess the development of the competency OIK-1:

Finance: definition, history, functions and role in economy

Banks, types and functions

Banking system

Functions of Central Bank

Commercial bank: objectives and functions

Banking operations

Types of accounts

Currency: definition and types

International settlements

Financial markets: types, structure, participants

Money: types and functions

Inflation: types and negative impact on economy

Budget and budgetary system

Public Finances

Financial system

Assessment criteria (assessment tool — Report-presentation)

Grade	Assessment criteria
outstanding	<p>Студент демонстрирует полные и глубокие знания теоретического материала курса, уверенно применяет полученные знания на практике, приобрёл умение быстро ориентироваться в содержании материала, понимает и умеет логично и последовательно разъяснить смысл своего ответа, доказать необходимость использования тех или иных теоретических положений, аргументированно и корректно отстаивает свою позицию, во всех случаях способен предложить альтернативные варианты решения проблемы. The student demonstrates complete and in-depth knowledge of the theoretical course material, confidently applies the knowledge gained in practice, has acquired the ability to quickly navigate the content of the material, understands and is able to logically and consistently explain the meaning of his answer, prove the need to use certain theoretical provisions, reasonably and correctly defends his position, in all cases is able to offer alternative solutions. problems.</p>
excellent	<p>Студент демонстрирует полные и глубокие знания теоретического материала курса, уверенно применяет полученные знания на практике, приобрёл умение быстро ориентироваться в содержании материала, понимает и умеет логично и последовательно разъяснить смысл своего ответа, доказать необходимость использования тех или иных теоретических положений, аргументированно и корректно отстаивает свою позицию, в более чем 50% случаев способен предложить альтернативные варианты решения проблемы. The student demonstrates complete and in-depth knowledge of the theoretical course material, confidently applies the knowledge gained in practice, has acquired the ability to quickly navigate the content of the material, understands and is able to logically and consistently explain the meaning of his answer, prove the need to use certain theoretical provisions, reasonably and correctly defends his position, in more than 50% of cases is able to offer alternative solutions to the problem.</p>
very good	<p>Студент демонстрирует знание теоретического материала, но применение теоретических положений на практике вызывает несущественные затруднения, связанные с аргументацией своей позиции. Обучающийся в полной мере понимает суть проблемы. Основные требования к заданию выполнены. В более чем 50% случаев способен предложить альтернативные варианты решения проблемы The student demonstrates knowledge of the theoretical material, but the application of theoretical provisions in practice causes minor difficulties associated with the argumentation of his position. The student fully understands the essence of the problem. The basic requirements for the assignment have been met. In more than 50% of cases, he is able to offer alternative solutions to the problem.</p>
good	<p>Студент демонстрирует знание теоретического материала, но применение теоретических положений на практике вызывает некоторые затруднения, связанные с аргументацией своей позиции. Обучающийся в полной мере понимает суть проблемы. Основные требования к заданию выполнены. В принципе способен предложить альтернативные варианты решения проблемы. The student demonstrates knowledge of the theoretical material, but the application of theoretical provisions in practice causes some difficulties related to the argumentation of his position. The student fully understands the</p>

Grade	Assessment criteria
	essence of the problem. The basic requirements for the assignment have been met. In principle, he is able to offer alternative solutions to the problem.
satisfactory	Студент обладает знанием необходимого минимума теоретического материала, способен дать ответ не менее, чем на 50% поставленных заданий, но не способен аргументированно излагать свою позицию, не видит альтернативных вариантов разрешения проблемной ситуации, не может последовательно изложить суть решения. The student has knowledge of the required minimum of theoretical material, is able to answer at least 50% of the assigned tasks, but is unable to present his position in a reasoned manner, does not see alternative solutions to the problem situation, and cannot consistently state the essence of the solution.
unsatisfactory	Студент не обладает знанием требуемым объёмом знаний теоретического материала, способен дать ответ менее, чем на 50% поставленных заданий, не способен аргументированно излагать свою позицию, не видит альтернативных вариантов разрешения проблемной ситуации, не может последовательно изложить суть решения. The student does not have the knowledge of the required amount of theoretical material, is able to answer less than 50% of the tasks assigned, is unable to present his position in a reasoned manner, does not see alternative solutions to the problem situation, cannot consistently state the essence of the solution.
poor	Студент не обладает требуемым объёмом знаний теоретического материала и не может решить практическое задание The student does not have the required amount of knowledge of theoretical material and cannot solve a practical task.

5.1.3 Model assignments (assessment tool - Test) to assess the development of the competency ОПК-1:

1. When a person receives a salary, money acts as:

- a) Unit of Account
- b) medium of exchange/means of payment
- c) Store of Value

2. How we can call the amount of money that is paid when buying goods or services:

- a) price
- b) salary
- c) cost

3. What is the function of money when it is necessary to decide how much money you need to have to buy a product?

- a) Store of Value
- b) medium of exchange/means of payment
- c) Unit of Account

4. The amount of money supply primarily depends on:

- a) the price level and the velocity
- b) the level of inflation
- c) the level of income

5. Are the following statements about money correct?

1. money acts as a medium of exchange/means of payment when selling goods on credit
2. money serves as a Unit of Account of goods and services

- a) true 1
- b) true 2
- c) both options are true

6. A person puts money in the bank every month to go on vacation. What the function of money is realized in this case:

- a) Medium of Exchange
- b) Store of Value
- c) Unit of Account

7. Are the following statements about money correct:

1. Non-cash and virtual money are widely used in the modern world
2. money is a special commodity that is accepted in exchange for any goods and services

- a) true 1
- b) true 2
- c) both options are true

8. When money is transferred from hand to hand, what is their function?

- a) Medium of Exchange

b) Store of Value

c) Unit of Account

9. Banknotes are issued into circulation by:

a) central bank

b) international bank

c) private bank

D) The Government

E) The President

10. The amount of money required for circulation is determined by:

a) the law on money circulation

b) the law on banks

c) the law on taxes

Assessment criteria (assessment tool — Test)

Grade	Assessment criteria
outstanding	Студент демонстрирует полные и глубокие знания теоретического материала курса, уверенно применяет полученные знания на практике, приобрёл умение быстро ориентироваться в содержании материала, понимает и умеет логично и последовательно разъяснить смысл своего ответа, доказать необходимость использования тех или иных теоретических положений, аргументированно и корректно отстаивает свою позицию, во всех случаях способен предложить альтернативные варианты решения проблемы. The student demonstrates complete and in-depth knowledge of the theoretical course material, confidently applies the knowledge gained in practice, has acquired the ability to quickly navigate the content of the material, understands and is able to logically and consistently explain the meaning of his answer, prove the need to use certain theoretical provisions, reasonably and correctly defends his position, in all cases is able to offer alternative solutions. problems.
excellent	Студент демонстрирует полные и глубокие знания теоретического материала курса, уверенно применяет полученные знания на практике, приобрёл умение быстро ориентироваться в содержании материала, понимает и умеет логично и последовательно разъяснить смысл своего ответа, доказать необходимость использования тех или иных теоретических положений, аргументированно и корректно отстаивает свою позицию, в более чем 50% случаев способен предложить альтернативные варианты решения проблемы. The student demonstrates complete and in-depth knowledge of the theoretical course material, confidently applies the knowledge gained in practice, has acquired the ability to quickly navigate the content of the material, understands and is able to logically and consistently explain the meaning of his answer, prove the need to

Grade	Assessment criteria
	use certain theoretical provisions, reasonably and correctly defends his position, in more than 50% of cases is able to offer alternative solutions to the problem.
very good	<p>Студент демонстрирует знание теоретического материала, но применение теоретических положений на практике вызывает несущественные затруднения, связанные с аргументацией своей позиции. Обучающийся в полной мере понимает суть проблемы. Основные требования к заданию выполнены. В более чем 50% случаев способен предложить альтернативные варианты решения проблемы</p> <p>The student demonstrates knowledge of the theoretical material, but the application of theoretical provisions in practice causes minor difficulties associated with the argumentation of his position. The student fully understands the essence of the problem. The basic requirements for the assignment have been met. In more than 50% of cases, he is able to offer alternative solutions to the problem.</p>
good	<p>Студент демонстрирует знание теоретического материала, но применение теоретических положений на практике вызывает некоторые затруднения, связанные с аргументацией своей позиции. Обучающийся в полной мере понимает суть проблемы. Основные требования к заданию выполнены. В принципе способен предложить альтернативные варианты решения проблемы.</p> <p>The student demonstrates knowledge of the theoretical material, but the application of theoretical provisions in practice causes some difficulties related to the argumentation of his position. The student fully understands the essence of the problem. The basic requirements for the assignment have been met. In principle, he is able to offer alternative solutions to the problem.</p>
satisfactory	<p>Студент обладает знанием необходимого минимума теоретического материала, способен дать ответ не менее, чем на 50% поставленных заданий, но не способен аргументированно излагать свою позицию, не видит альтернативных вариантов разрешения проблемной ситуации, не может последовательно изложить суть решения.</p> <p>The student has knowledge of the required minimum of theoretical material, is able to answer at least 50% of the assigned tasks, but is unable to present his position in a reasoned manner, does not see alternative solutions to the problem situation, and cannot consistently state the essence of the solution.</p>
unsatisfactory	<p>Студент не обладает знанием требуемым объёмом знаний теоретического материала, способен дать ответ менее, чем на 50% поставленных заданий, не способен аргументированно излагать свою позицию, не видит альтернативных вариантов разрешения проблемной ситуации, не может последовательно изложить суть решения.</p> <p>The student does not have the knowledge of the required amount of theoretical material, is able to answer less than 50% of the tasks assigned, is unable to present his position in a reasoned manner, does not see alternative solutions to the problem situation, cannot consistently state the essence of the solution.</p>
poor	<p>Студент не обладает требуемым объёмом знаний теоретического материала и не может решить практическое задание</p> <p>The student does not have the required amount of knowledge of theoretical material and cannot solve a practical task.</p>

5.1.4 Model assignments (assessment tool - Tasks) to assess the development of the competency OIK-3:

Task 1

The amount of 5,000,000 rubles was placed in a bank account for 2 years at a rate of 20% per annum (compound interest is charged). The balance of the account after 2 years will be ... rubles.

Task 2

Vladimir placed 3,600 thousand rubles in the bank at 10% per annum. At the end of each of the first two years, he additionally deposited the same fixed amount of 240 thousand rubles to the account. By how many percent did the deposit amount increase by the end of the third year?

Task 3

A deposit of 10,000 was placed in the bank at a bank interest of 10%. A year later, the owner of the deposit withdrew 2000 rubles from the account, and a year later he again deposited 2000 rubles. How much money will he get in 4 years? How much would he have received if he hadn't touched the deposit?

Task 4

The twins Sasha and Pasha put 50,000 rubles in the bank for three years at 10% per annum, but a year later both Sasha and Pasha withdrew 10% and 20% of the available money from their accounts, respectively. A year later, each of them withdrew 20,000 rubles and 15,000 rubles from his account, respectively. Which of the brothers will have a large amount of money in the account by the end of the third year?

Task 5

Mark put 1 million rubles in the bank for 4 years. At the end of each year, interest rate is 10%. He decided at the end of each of the first three years to withdraw the same amount of money 72000 rubles. How much money will he get in 4 years?

Task 6

The amount of 100000 rubles was placed in the bank. at 10% per annum for 4 years with the right to add three times (at the end of each year) to the account a fixed amount of 50000rub. What amount will be on the account in 4 years?

- 1) interest is accrued once a year
- 2) interest is accrued quarterly
- 3) interest is accrued monthly

Task 7

The Bank offers its clients to open two deposits for a period of 1 year. "Dobro" deposit is at 12% per annum once a year. Deposit "Happiness" at 11% per annum, compound interest on the deposit every three months. Which of these deposits is more profitable?

Task 8

The Bank offers its clients to open three deposits for a period of 1 year. Dobro deposit is at 15% per annum, interest is accrued at the end of the deposit period. Deposit "Happiness" at 11% per annum, compound interest on the deposit every three months. Deposit "Luck" at 8% per annum, compound interest on the deposit every month. Which of these deposits is more profitable?

Task 9

Sasha and Masha deposited the same amount of 20,000 rubles at 10% per annum. A year later, immediately after interest accrual, Sasha withdrew 5000 rubles from his account, and a year later he deposited 5000 rubles again. Masha, on the contrary, a year later reported 5000 rubles to her account, and a year later, after interest accrual, she withdrew 5000 rubles from her account. Who in three years will receive a larger amount and by how many rubles?

Task 10

John, wishing to accumulate funds for the purchase of a car in 4 years, placed a deposit in the bank in the amount of 40 thousand rubles at 25% per annum. At the end of each of the first three years, the future owner of the car planned to deposit the same fixed amount of 40000rub to the account. Will he be able to save up for a car in 4 years if the car costs 300,000?

Task 11

How much money should be put on deposit in order to accumulate 1 million rubles in 5 years, if the compound interest rate is 10% per annum,

- 1) interest is accrued once a year
- 2) interest is accrued quarterly
- 3) interest is accrued monthly

Task 12

Studying at a university costs 200,000 rubles a year, if the interest rate is 10% per annum, and the interest is calculated annually, how much money should be put into the account at the birth of a child in order to receive the full amount of tuition for 4 years of bachelor's degree by the age of 18?

Task 13

You put 100,000 rubles on two deposits; the initial interest rate was 10% per annum. For deposit "A" for three years at the end of each year, the interest rate increases by 10% of the amount. And for the deposit "B" - increases by 11% during each of the first two years. Find the amount on each deposit after 5 years.

Inflation targets

Task 1. The volume of production increased by 8%, the money supply by 28%, the velocity of the money supply by 7%. How has the average price level changed?

Task 2. Real wages increased by 15% during the period, and the monetary average monthly salary changed as follows: at the end of the basic period it was \$ 600, at the end of the reporting period it was \$ 900. Determine how consumer prices have changed over this period?

Task 3. Determine the inflation rate in two months if prices rose by 10% in January and by another 20% in February.

Task 4. Prices are rising by 1.5% every month. What is the expected inflation rate for the year?

Task 5. Find the estimated price of bread in 2009, if its price in 2008 is 13 rubles, and the estimated inflation rate in 2008 is 0.08.

Task 6. The growth of prices for building materials was 1, 2 and 3% each month of the first quarter, respectively. In the second and third quarters, prices increased by 2.5% monthly, and in the fourth quarter there was an increase in prices every month by an average of 1%. It is necessary to determine the annual inflation rate.

Task 7. The monthly inflation rate during the year was 4.5%. It is necessary to determine the inflation rate for the year and the average monthly inflation rate.

Task 8. The organization received an annual profit of 600 thousand rubles. Determine the real value of the organization's net profit and losses as a result of inflation, if the average rate of inflation growth in each quarter was 5%.

Task 9. The deposit of 20,000 rubles was placed on January 1 with a monthly interest of 3%. It is required to find the expected income in six months, if the expected inflation rate is 0.75% per month.

Task 10. Let's assume that the standard set of consumer basket (g) consists of five products, there is data on prices. All data are presented in Table.

Product	Quantity	Prices of the basic year, USD per unit	Prices of the reporting year, USD per unit
g1	10	24	40
g2	8	126	240
g3	12	90	98
g4	3	50	36
g5	6	84	100

Task 11. There is a consumer basket: cabbage, potatoes, apples, lemons. The prices of products in the basket are: 10, 15, 60, 120 rubles, respectively. The number of these products in the basket: 8,6,4,1 kg. As of July 1, prices increased by: 20, 15, 10, 5%, respectively. Calculate:

1. The price index for this consumer basket.

2. Current prices for each product.

3. If the dynamics continue, what will be the annual price index for this consumer basket

Task 12. In the first quarter, monthly inflation is 7%, in the second quarter deflation is 7%, in the third quarter inflation is 10%, in the fourth quarter deflation is 10%. How will the price level change?

Task 13. What should be the inflation rate for the current year, if the expected price index is 112.4, and in the previous year it was 117.5.

Task 14. Nominal GNP is equal to 3888 bln dollars, real GNP is 3600 bln dollars, the inflation rate for the year is...

Task 15. Nominal GDP increased by 12%, and real GDP by 7%. Find the inflation rate

Task 16. The inflation rate for two months is 44%. How many percent did prices increase on average every month?

Task 17. The house, bought in January 1987 for 10 thousand rubles, was sold in January 1990 for 150 thousand rubles. Inflation by year was: 1987 - 20%, 1988 - 40%, 1989 - 60%, 1990 - 200%. Did the seller make a profitable deal?

Task 18. The price of the Barbie doll increased from 1200 rubles in September (200 pieces were sold in total) to 1800 rubles in October, while the sales level decreased by 20%. Calculate the rate of inflation and the difference in profit, make a conclusion.

Task 19. The exchange rate of the US dollar to the British pound at the end of 2020 was 1.6 USD / British pound. Let's assume that in 2021 the inflation rate in the US will be 10%, and in the UK - 5%. Determine the exchange rate of the dollar to the pound sterling by the end of 2021, provided that the change in this rate will be entirely determined by the rate of inflation.

Task #1. Some household's savings are \$ 10,000. Which of two deposits will be more profitable:

	n	r	m	Mode of Computing
Deposit A	2	1.50%	1	Simple Interests
Deposit B	2	1.30%	1	Compound Interests

Abstract Example: What will be the annuity payments in future if the credit parameters are the following:

Debt (PVA)	\$ 1,000
n	3 years
r	5.0% annually

p (payments per year)	1

Task #2. Some household withdraws a credit to buy durable goods. The credit parameters are the following:

Debt (PVA)	\$ 15,000
n	5
r	2.0% annually
p (payments per year)	12

Abstract Example: What amount of money will be on your deposit in 3 years if the bank contract parameters are the following:

Principal	\$ 500.0
Maturity Period	3.00 years
Annual Interest Rate	0.50%
Type of Interests	simple

Abstract Example: What amount of money should we pay to a bank if the parameters of credit are the following:

Principal	\$ 500.0
Maturity Period	6 months
Annual Interest Rate	6.00%
Type of Interests	compound
Payment Schedule	monthly

	annuity
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Abstract Example: How much a startup would get by the end of the decade if they will earn 6% annually over their \$ 50,000 starting capital:

Present Value	\$ 50,000
Maturity Period	10.0
Annual Interest Rate	6.00%
Type of Interests	compound
Payment Schedule	-

Abstract Example: How much will we be obliged to pay to the creditor as interests for the 2nd year if the credit parameters are the following :

Principal	\$ 10,000
Maturity Period	3 years
Annual Interest Rate	3.50%
Type of Interests	compound
Payment Schedule	annually annuity

Abstract Example: A company profile is the following :

Total Revenue	\$ 100.0 M
Costs of Sales	\$ 75.0 M
Other Operational Expenses	\$ 5.0 M
Corporate Tax Rate	15.0%

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What will be the net income by the end of the year (other things equal)? What will be the net income by the end of the year if this firm will get a credit of \$ 50.0 M for 5 years at 2.5% annual interest rate at the beginning of the year (regular, constant annual payments)?

Abstract Example: deposit in a bank size is \$1,000; annual interest rate is 5.00%; interests are compounded quarterly; n=2 years; what will be the depositor benefit in 2 years?

Assessment criteria (assessment tool — Tasks)

Grade	Assessment criteria
outstanding	<p>Студент демонстрирует полные и глубокие знания теоретического материала курса, уверенно применяет полученные знания на практике, приобрёл умение быстро ориентироваться в содержании материала, понимает и умеет логично и последовательно разъяснить смысл своего ответа, доказать необходимость использования тех или иных теоретических положений, аргументированно и корректно отстаивает свою позицию, во всех случаях способен предложить альтернативные варианты решения проблемы. The student demonstrates complete and in-depth knowledge of the theoretical course material, confidently applies the knowledge gained in practice, has acquired the ability to quickly navigate the content of the material, understands and is able to logically and consistently explain the meaning of his answer, prove the need to use certain theoretical provisions, reasonably and correctly defends his position, in all cases is able to offer alternative solutions. problems.</p>
excellent	<p>Студент демонстрирует полные и глубокие знания теоретического материала курса, уверенно применяет полученные знания на практике, приобрёл умение быстро ориентироваться в содержании материала, понимает и умеет логично и последовательно разъяснить смысл своего ответа, доказать необходимость использования тех или иных теоретических положений, аргументированно и корректно отстаивает свою позицию, в более чем 50% случаев способен предложить альтернативные варианты решения проблемы. The student demonstrates complete and in-depth knowledge of the theoretical course material, confidently applies the knowledge gained in practice, has acquired the ability to quickly navigate the content of the material, understands and is able to logically and consistently explain the meaning of his answer, prove the need to use certain theoretical provisions, reasonably and correctly defends his position, in more than 50% of cases is able to offer alternative solutions to the problem.</p>
very good	<p>Студент демонстрирует знание теоретического материала, но применение теоретических положений на практике вызывает несущественные затруднения, связанные с аргументацией своей позиции. Обучающийся в полной мере понимает суть проблемы. Основные требования к заданию выполнены. В более чем 50% случаев способен предложить альтернативные варианты решения проблемы The student demonstrates knowledge of the theoretical material, but the application of theoretical</p>

Grade	Assessment criteria
	provisions in practice causes minor difficulties associated with the argumentation of his position. The student fully understands the essence of the problem. The basic requirements for the assignment have been met. In more than 50% of cases, he is able to offer alternative solutions to the problem.
good	Студент демонстрирует знание теоретического материала, но применение теоретических положений на практике вызывает некоторые затруднения, связанные с аргументацией своей позиции. Обучающийся в полной мере понимает суть проблемы. Основные требования к заданию выполнены. В принципе способен предложить альтернативные варианты решения проблемы. The student demonstrates knowledge of the theoretical material, but the application of theoretical provisions in practice causes some difficulties related to the argumentation of his position. The student fully understands the essence of the problem. The basic requirements for the assignment have been met. In principle, he is able to offer alternative solutions to the problem.
satisfactory	Студент обладает знанием необходимого минимума теоретического материала, способен дать ответ не менее, чем на 50% поставленных заданий, но не способен аргументированно излагать свою позицию, не видит альтернативных вариантов разрешения проблемной ситуации, не может последовательно изложить суть решения. The student has knowledge of the required minimum of theoretical material, is able to answer at least 50% of the assigned tasks, but is unable to present his position in a reasoned manner, does not see alternative solutions to the problem situation, and cannot consistently state the essence of the solution.
unsatisfactory	Студент не обладает знанием требуемым объёмом знаний теоретического материала, способен дать ответ менее, чем на 50% поставленных заданий, не способен аргументированно излагать свою позицию, не видит альтернативных вариантов разрешения проблемной ситуации, не может последовательно изложить суть решения. The student does not have the knowledge of the required amount of theoretical material, is able to answer less than 50% of the tasks assigned, is unable to present his position in a reasoned manner, does not see alternative solutions to the problem situation, cannot consistently state the essence of the solution.
poor	Студент не обладает требуемым объёмом знаний теоретического материала и не может решить практическое задание The student does not have the required amount of knowledge of theoretical material and cannot solve a practical task.

5.2. Description of scales for assessing learning outcomes in the discipline during interim certification

Шкала оценивания сформированности компетенций

Уровень сформированности компетенций	плохо	неудовлетворительно	удовлетворительно	хорошо	очень хорошо	отлично	превосходно
	не зачтено			зачтено			

(индикатор достижения)							
<u>Знания</u>	Отсутствие знаний теоретического материала. Невозможность оценить полноту знаний вследствие отказа обучающегося от ответа	Уровень знаний ниже минимальных требований. Имели место грубые ошибки	Минимально допустимый уровень знаний. Допущено много негрубых ошибок	Уровень знаний в объеме, соответствующем программе подготовки. Допущено несколько негрубых ошибок	Уровень знаний в объеме, соответствующем программе подготовки. Допущено несколько несущественных ошибок	Уровень знаний в объеме, соответствующем программе подготовки. Ошибок нет.	Уровень знаний в объеме, превышающем программу подготовки.
<u>Умения</u>	Отсутствие минимальных умений. Невозможность оценить наличие умений вследствие отказа обучающегося от ответа	При решении стандартных задач не продемонстрированы основные умения. Имели место грубые ошибки	Продемонстрированы основные умения. Решены типовые задачи с негрубыми ошибками. Выполнены все задания, но не в полном объеме	Продемонстрированы все основные умения. Решены все основные задачи с негрубыми ошибками. Выполнены все задания в полном объеме, но некоторые с недочетами	Продемонстрированы все основные умения. Решены все основные задачи. Выполнены все задания в полном объеме, но некоторые с недочетами.	Продемонстрированы все основные умения. Решены все основные задачи с отдельными несущественными недочетами, выполнены все задания в полном объеме	Продемонстрированы все основные умения. Решены все основные задачи. Выполнены все задания, в полном объеме без недочетов
<u>Навыки</u>	Отсутствие базовых навыков. Невозможность оценить наличие навыков вследствие отказа обучающегося от ответа	При решении стандартных задач не продемонстрированы базовые навыки. Имели место грубые ошибки	Имеется минимальный набор навыков для решения стандартных задач с некоторыми недочетами	Продемонстрированы базовые навыки при решении стандартных задач с некоторыми недочетами	Продемонстрированы базовые навыки при решении стандартных задач без ошибок и недочетов	Продемонстрированы навыки при решении нестандартных задач без ошибок и недочетов	Продемонстрирован творческий подход к решению нестандартных задач

Scale of assessment for interim certification

Grade		Assessment criteria
pass	outstanding	All the competencies (parts of competencies) to be developed within the discipline have been developed at a level no lower than "outstanding", the knowledge and skills for the relevant competencies have been demonstrated at a level higher than the one set out in the programme.
	excellent	All the competencies (parts of competencies) to be developed within the discipline have been developed at a level no lower than "excellent",
	very good	All the competencies (parts of competencies) to be developed within the discipline have been developed at a level no lower than "very good",

	good	All the competencies (parts of competencies) to be developed within the discipline have been developed at a level no lower than "good",
	satisfactory	All the competencies (parts of competencies) to be developed within the discipline have been developed at a level no lower than "satisfactory", with at least one competency developed at the "satisfactory" level.
fail	unsatisfactory	At least one competency has been developed at the "unsatisfactory" level.
	poor	At least one competency has been developed at the "poor" level.

5.3 Model control assignments or other materials required to assess learning outcomes during the interim certification with the criteria for their assessment:

5.3.1 Model assignments (assessment tool - Test) to assess the development of the competency ОПК-1

1. When a person receives a salary, money acts as:

- a) Unit of Account
- b) medium of exchange/means of payment
- c) Store of Value

2. How we can call the amount of money that is paid when buying goods or services:

- a) price
- b) salary
- c) cost

3. What is the function of money when it is necessary to decide how much money you need to have to buy a product?

- a) Store of Value
- b) medium of exchange/means of payment
- c) Unit of Account

4. The amount of money supply primarily depends on:

- a) the price level and the velocity
- b) the level of inflation
- c) the level of income

5. Are the following statements about money correct?

1. money acts as a medium of exchange/means of payment when selling goods on credit

2. money serves as a Unit of Account of goods and services

a) true 1

b) true 2

c) both options are true

6. A person puts money in the bank every month to go on vacation. What the function of money is realized in this case:

a) Medium of Exchange

b) Store of Value

c) Unit of Account

7. Are the following statements about money correct:

1. Non-cash and virtual money are widely used in the modern world

2. money is a special commodity that is accepted in exchange for any goods and services

a) true 1

b) true 2

c) both options are true

8. When money is transferred from hand to hand, what is their function?

a) Medium of Exchange

b) Store of Value

c) Unit of Account

9. Banknotes are issued into circulation by:

a) central bank

b) international bank

c) private bank

D) The Government

E) The President

10. The amount of money required for circulation is determined by:

- a) the law on money circulation
- b) the law on banks
- c) the law on taxes

Assessment criteria (assessment tool — Test)

Grade	Assessment criteria
outstanding	90% -100%
excellent	80% -90%
very good	70%-80%
good	60%-70%
satisfactory	40%-60%
unsatisfactory	10%-40%
poor	Менее 10%

5.3.2 Model assignments (assessment tool - Control questions) to assess the development of the competency УК-10

Flows of Finance and Ressources

Currency quote

Taxes and taxation system

Income and spending of the State budget

Budget deficit and public debt

Capital of Business Organization

Balance Sheets: types and role

5.3.3 Model assignments (assessment tool - Control questions) to assess the development of the competency ОПК-1

Finance: definition, history, functions and role in economy

Banks, types and functions

Banking system

Functions of Central Bank

Commercial bank: objectives and functions

Banking operations

Types of accounts

Currency: definition and types

International settlements

Financial markets: types, structure, participants

Money: types and functions

Inflation: types and negative impact on economy

Budget and budgetary system

Public Finances

Financial system

Sources of Finance

Assessment criteria (assessment tool — Control questions)

Grade	Assessment criteria
outstanding	Студент демонстрирует полные и глубокие знания теоретического материала курса, уверенно применяет полученные знания на практике, приобрёл умение быстро ориентироваться в содержании материала, понимает и умеет логично и последовательно разъяснить смысл своего ответа, доказать необходимость использования тех или иных теоретических положений, аргументированно и корректно отстаивает свою позицию, во всех случаях способен предложить альтернативные варианты решения проблемы. The student demonstrates complete and in-depth knowledge of the theoretical course material, confidently applies the knowledge gained in practice, has acquired the ability to quickly navigate the content of the material, understands and is able to logically and consistently explain the meaning of his answer, prove the need to use certain theoretical provisions, reasonably and correctly defends his position, in all cases is able to offer alternative solutions. problems.
excellent	Студент демонстрирует полные и глубокие знания теоретического материала курса, уверенно применяет полученные знания на практике, приобрёл умение быстро ориентироваться в содержании материала, понимает и умеет логично и последовательно разъяснить смысл своего ответа, доказать необходимость использования тех или иных теоретических положений, аргументированно и корректно отстаивает свою позицию, в более чем 50% случаев способен предложить альтернативные варианты решения проблемы. The student demonstrates complete and in-depth knowledge of the theoretical course material, confidently applies the knowledge gained in practice, has acquired the ability to quickly navigate the content of the material, understands and is able to logically and consistently explain the meaning of his answer, prove the need to

Grade	Assessment criteria
	use certain theoretical provisions, reasonably and correctly defends his position, in more than 50% of cases is able to offer alternative solutions to the problem.
very good	<p>Студент демонстрирует знание теоретического материала, но применение теоретических положений на практике вызывает несущественные затруднения, связанные с аргументацией своей позиции. Обучающийся в полной мере понимает суть проблемы. Основные требования к заданию выполнены. В более чем 50% случаев способен предложить альтернативные варианты решения проблемы</p> <p>The student demonstrates knowledge of the theoretical material, but the application of theoretical provisions in practice causes minor difficulties associated with the argumentation of his position. The student fully understands the essence of the problem. The basic requirements for the assignment have been met. In more than 50% of cases, he is able to offer alternative solutions to the problem.</p>
good	<p>Студент демонстрирует знание теоретического материала, но применение теоретических положений на практике вызывает некоторые затруднения, связанные с аргументацией своей позиции. Обучающийся в полной мере понимает суть проблемы. Основные требования к заданию выполнены. В принципе способен предложить альтернативные варианты решения проблемы.</p> <p>The student demonstrates knowledge of the theoretical material, but the application of theoretical provisions in practice causes some difficulties related to the argumentation of his position. The student fully understands the essence of the problem. The basic requirements for the assignment have been met. In principle, he is able to offer alternative solutions to the problem.</p>
satisfactory	<p>Студент обладает знанием необходимого минимума теоретического материала, способен дать ответ не менее, чем на 50% поставленных заданий, но не способен аргументированно излагать свою позицию, не видит альтернативных вариантов разрешения проблемной ситуации, не может последовательно изложить суть решения.</p> <p>The student has knowledge of the required minimum of theoretical material, is able to answer at least 50% of the assigned tasks, but is unable to present his position in a reasoned manner, does not see alternative solutions to the problem situation, and cannot consistently state the essence of the solution.</p>
unsatisfactory	<p>Студент не обладает знанием требуемым объёмом знаний теоретического материала, способен дать ответ менее, чем на 50% поставленных заданий, не способен аргументированно излагать свою позицию, не видит альтернативных вариантов разрешения проблемной ситуации, не может последовательно изложить суть решения.</p> <p>The student does not have the knowledge of the required amount of theoretical material, is able to answer less than 50% of the tasks assigned, is unable to present his position in a reasoned manner, does not see alternative solutions to the problem situation, cannot consistently state the essence of the solution.</p>
poor	<p>Студент не обладает требуемым объёмом знаний теоретического материала и не может решить практическое задание</p> <p>The student does not have the required amount of knowledge of theoretical material and cannot solve a practical task.</p>

5.3.4 Model assignments (assessment tool - Tasks) to assess the development of the competency ОПК-3

Task 1

The amount of 5,000,000 rubles was placed in a bank account for 2 years at a rate of 20% per annum (compound interest is charged). The balance of the account after 2 years will be ... rubles.

Task 2

Vladimir placed 3,600 thousand rubles in the bank at 10% per annum. At the end of each of the first two years, he additionally deposited the same fixed amount of 240 thousand rubles to the account. By how many percent did the deposit amount increase by the end of the third year?

Task 3

A deposit of 10,000 was placed in the bank at a bank interest of 10%. A year later, the owner of the deposit withdrew 2000 rubles from the account, and a year later he again deposited 2000 rubles. How much money will he get in 4 years? How much would he have received if he hadn't touched the deposit?

Task 4

The twins Sasha and Pasha put 50,000 rubles in the bank for three years at 10% per annum, but a year later both Sasha and Pasha withdrew 10% and 20% of the available money from their accounts, respectively. A year later, each of them withdrew 20,000 rubles and 15,000 rubles from his account, respectively. Which of the brothers will have a large amount of money in the account by the end of the third year?

Task 5

Mark put 1 million rubles in the bank for 4 years. At the end of each year, interest rate is 10%. He decided at the end of each of the first three years to withdraw the same amount of money 72000 rubles. How much money will he get in 4 years?

Task 6

The amount of 100000 rubles was placed in the bank. at 10% per annum for 4 years with the right to add three times (at the end of each year) to the account a fixed amount of 50000rub. What amount will be on the account in 4 years?

- 1) interest is accrued once a year
- 2) interest is accrued quarterly
- 3) interest is accrued monthly

Task 7

The Bank offers its clients to open two deposits for a period of 1 year. "Dobro" deposit is at 12% per annum once a year. Deposit "Happiness" at 11% per annum, compound interest on the deposit every three months. Which of these deposits is more profitable?

Task 8

The Bank offers its clients to open three deposits for a period of 1 year. Dobro deposit is at 15% per annum, interest is accrued at the end of the deposit period. Deposit "Happiness" at 11% per annum, compound interest on the deposit every three months. Deposit "Luck" at 8% per annum, compound interest on the deposit every month. Which of these deposits is more profitable?

Task 9

Sasha and Masha deposited the same amount of 20,000 rubles at 10% per annum. A year later, immediately after interest accrual, Sasha withdrew 5000 rubles from his account, and a year later he deposited 5000 rubles again. Masha, on the contrary, a year later reported 5000 rubles to her account, and a year later, after interest accrual, she withdrew 5000 rubles from her account. Who in three years will receive a larger amount and by how many rubles?

Task 10

John, wishing to accumulate funds for the purchase of a car in 4 years, placed a deposit in the bank in the amount of 40 thousand rubles at 25% per annum. At the end of each of the first three years, the future owner of the car planned to deposit the same fixed amount of 40000rub to the account. Will he be able to save up for a car in 4 years if the car costs 300,000?

Task 11

How much money should be put on deposit in order to accumulate 1 million rubles in 5 years, if the compound interest rate is 10% per annum,

- 1) interest is accrued once a year
- 2) interest is accrued quarterly
- 3) interest is accrued monthly

Task 12

Studying at a university costs 200,000 rubles a year, if the interest rate is 10% per annum, and the interest is calculated annually, how much money should be put into the account at the birth of a child in order to receive the full amount of tuition for 4 years of bachelor's degree by the age of 18?

Task 13

You put 100,000 rubles on two deposits; the initial interest rate was 10% per annum. For deposit "A" for three years at the end of each year, the interest rate increases by 10% of the amount. And for the deposit "B" - increases by 11% during each of the first two years. Find the amount on each deposit after 5 years.

Inflation targets

Task 1. The volume of production increased by 8%, the money supply by 28%, the velocity of the money supply by 7%. How has the average price level changed?

Task 2. Real wages increased by 15% during the period, and the monetary average monthly salary changed as follows: at the end of the basic period it was \$ 600, at the end of the reporting period it was \$ 900. Determine how consumer prices have changed over this period?

Task 3. Determine the inflation rate in two months if prices rose by 10% in January and by another 20% in February.

Task 4. Prices are rising by 1.5% every month. What is the expected inflation rate for the year?

Task 5. Find the estimated price of bread in 2009, if its price in 2008 is 13 rubles, and the estimated inflation rate in 2008 is 0.08.

Task 6. The growth of prices for building materials was 1, 2 and 3% each month of the first quarter, respectively. In the second and third quarters, prices increased by 2.5% monthly, and in the fourth quarter there was an increase in prices every month by an average of 1%. It is necessary to determine the annual inflation rate.

Task 7. The monthly inflation rate during the year was 4.5%. It is necessary to determine the inflation rate for the year and the average monthly inflation rate.

Task 8. The organization received an annual profit of 600 thousand rubles. Determine the real value of the organization's net profit and losses as a result of inflation, if the average rate of inflation growth in each quarter was 5%.

Task 9. The deposit of 20,000 rubles was placed on January 1 with a monthly interest of 3%. It is required to find the expected income in six months, if the expected inflation rate is 0.75% per month.

Task 10. Let's assume that the standard set of consumer basket (g) consists of five products, there is data on prices. All data are presented in Table.

Product	Quantity	Prices of the basic year, USD per unit	Prices of the reporting year, USD per unit
g1	10	24	40
g2	8	126	240
g3	12	90	98
g4	3	50	36
g5	6	84	100

Task 11. There is a consumer basket: cabbage, potatoes, apples, lemons. The prices of products in the basket are: 10, 15, 60, 120 rubles, respectively. The number of these products in the basket: 8,6,4,1 kg. As of July 1, prices increased by: 20, 15, 10, 5%, respectively. Calculate:

1. The price index for this consumer basket.
2. Current prices for each product.
3. If the dynamics continue, what will be the annual price index for this consumer basket

Task 12. In the first quarter, monthly inflation is 7%, in the second quarter deflation is 7%, in the third quarter inflation is 10%, in the fourth quarter deflation is 10%. How will the price level change?

Task 13. What should be the inflation rate for the current year, if the expected price index is 112.4, and in the previous year it was 117.5.

Task 14. Nominal GNP is equal to 3888 bln dollars, real GNP is 3600 bln dollars, the inflation rate for the year is...

Task 15. Nominal GDP increased by 12%, and real GDP by 7%. Find the inflation rate

Task 16. The inflation rate for two months is 44%. How many percent did prices increase on average every month?

Task 17. The house, bought in January 1987 for 10 thousand rubles, was sold in January 1990 for 150 thousand rubles. Inflation by year was: 1987 - 20%, 1988 - 40%, 1989 - 60%, 1990 - 200%. Did the seller make a profitable deal?

Task 18. The price of the Barbie doll increased from 1200 rubles in September (200 pieces were sold in total) to 1800 rubles in October, while the sales level decreased by 20%. Calculate the rate of inflation and the difference in profit, make a conclusion.

Task 19. The exchange rate of the US dollar to the British pound at the end of 2020 was 1.6 USD / British pound. Let's assume that in 2021 the inflation rate in the US will be 10%, and in the UK - 5%. Determine the exchange rate of the dollar to the pound sterling by the end of 2021, provided that the change in this rate will be entirely determined by the rate of inflation.

Task #1. Some household's savings are \$ 10,000. Which of two deposits will be more profitable:

	n	r	m	Mode of Computing
Deposit A	2	1.50%	1	Simple Interests
Deposit B	2	1.30%	1	Compound Interests

Abstract Example: What will be the annuity payments in future if the credit parameters are the following:

Debt (PVA)	\$ 1,000
n	3 years
r	5.0% annually

p (payments per year)	1

Task #2. Some household withdraws a credit to buy durable goods. The credit parameters are the following:

Debt (PVA)	\$ 15,000
n	5
r	2.0% annually
p (payments per year)	12

Abstract Example: What amount of money will be on your deposit in 3 years if the bank contract parameters are the following:

Principal	\$ 500.0
Maturity Period	3.00 years
Annual Interest Rate	0.50%
Type of Interests	simple

Abstract Example: What amount of money should we pay to a bank if the parameters of credit are the following:

Principal	\$ 500.0
Maturity Period	6 months
Annual Interest Rate	6.00%
Type of Interests	compound
Payment Schedule	monthly

	annuity
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Abstract Example: How much a startup would get by the end of the decade if they will earn 6% annually over their \$ 50,000 starting capital:

Present Value	\$ 50,000
Maturity Period	10.0
Annual Interest Rate	6.00%
Type of Interests	compound
Payment Schedule	-

Abstract Example: How much will we be obliged to pay to the creditor as interests for the 2nd year if the credit parameters are the following :

Principal	\$ 10,000
Maturity Period	3 years
Annual Interest Rate	3.50%
Type of Interests	compound
Payment Schedule	annually annuity

Abstract Example: A company profile is the following :

Total Revenue	\$ 100.0 M
Costs of Sales	\$ 75.0 M
Other Operational Expenses	\$ 5.0 M
Corporate Tax Rate	15.0%

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What will be the net income by the end of the year (other things equal)? What will be the net income by the end of the year if this firm will get a credit of \$ 50.0 M for 5 years at 2.5% annual interest rate at the beginning of the year (regular, constant annual payments)?

Abstract Example: deposit in a bank size is \$1,000; annual interest rate is 5.00%; interests are compounded quarterly; n=2 years; what will be the depositor benefit in 2 years?

Assessment criteria (assessment tool — Tasks)

Grade	Assessment criteria
outstanding	<p>Студент демонстрирует полные и глубокие знания теоретического материала курса, уверенно применяет полученные знания на практике, приобрёл умение быстро ориентироваться в содержании материала, понимает и умеет логично и последовательно разъяснить смысл своего ответа, доказать необходимость использования тех или иных теоретических положений, аргументированно и корректно отстаивает свою позицию, во всех случаях способен предложить альтернативные варианты решения проблемы. The student demonstrates complete and in-depth knowledge of the theoretical course material, confidently applies the knowledge gained in practice, has acquired the ability to quickly navigate the content of the material, understands and is able to logically and consistently explain the meaning of his answer, prove the need to use certain theoretical provisions, reasonably and correctly defends his position, in all cases is able to offer alternative solutions. problems.</p>
excellent	<p>Студент демонстрирует полные и глубокие знания теоретического материала курса, уверенно применяет полученные знания на практике, приобрёл умение быстро ориентироваться в содержании материала, понимает и умеет логично и последовательно разъяснить смысл своего ответа, доказать необходимость использования тех или иных теоретических положений, аргументированно и корректно отстаивает свою позицию, в более чем 50% случаев способен предложить альтернативные варианты решения проблемы. The student demonstrates complete and in-depth knowledge of the theoretical course material, confidently applies the knowledge gained in practice, has acquired the ability to quickly navigate the content of the material, understands and is able to logically and consistently explain the meaning of his answer, prove the need to use certain theoretical provisions, reasonably and correctly defends his position, in more than 50% of cases is able to offer alternative solutions to the problem.</p>
very good	<p>Студент демонстрирует знание теоретического материала, но применение теоретических положений на практике вызывает несущественные затруднения, связанные с аргументацией своей позиции. Обучающийся в полной мере понимает суть проблемы. Основные требования к заданию выполнены. В более чем 50% случаев способен предложить альтернативные варианты решения проблемы The student demonstrates knowledge of the theoretical material, but the application of theoretical</p>

Grade	Assessment criteria
	provisions in practice causes minor difficulties associated with the argumentation of his position. The student fully understands the essence of the problem. The basic requirements for the assignment have been met. In more than 50% of cases, he is able to offer alternative solutions to the problem.
good	Студент демонстрирует знание теоретического материала, но применение теоретических положений на практике вызывает некоторые затруднения, связанные с аргументацией своей позиции. Обучающийся в полной мере понимает суть проблемы. Основные требования к заданию выполнены. В принципе способен предложить альтернативные варианты решения проблемы. The student demonstrates knowledge of the theoretical material, but the application of theoretical provisions in practice causes some difficulties related to the argumentation of his position. The student fully understands the essence of the problem. The basic requirements for the assignment have been met. In principle, he is able to offer alternative solutions to the problem.
satisfactory	Студент обладает знанием необходимого минимума теоретического материала, способен дать ответ не менее, чем на 50% поставленных заданий, но не способен аргументированно излагать свою позицию, не видит альтернативных вариантов разрешения проблемной ситуации, не может последовательно изложить суть решения. The student has knowledge of the required minimum of theoretical material, is able to answer at least 50% of the assigned tasks, but is unable to present his position in a reasoned manner, does not see alternative solutions to the problem situation, and cannot consistently state the essence of the solution.
unsatisfactory	Студент не обладает знанием требуемым объёмом знаний теоретического материала, способен дать ответ менее, чем на 50% поставленных заданий, не способен аргументированно излагать свою позицию, не видит альтернативных вариантов разрешения проблемной ситуации, не может последовательно изложить суть решения. The student does not have the knowledge of the required amount of theoretical material, is able to answer less than 50% of the tasks assigned, is unable to present his position in a reasoned manner, does not see alternative solutions to the problem situation, cannot consistently state the essence of the solution.
poor	Студент не обладает требуемым объёмом знаний теоретического материала и не может решить практическое задание The student does not have the required amount of knowledge of theoretical material and cannot solve a practical task.

Примерный перечень тем оценочного средства – Курсовая работа:

Course project in Finance

1. Monetary system: history of development and its impact on economy (case of ... (country on student's option))
2. National currency: history of development and role in economy (case of ... (country on student's option))

3. Foreign currency and its impact on economy (case of ... (country on student's option))
4. Exchange rate and its impact on economy (case of ... (country on student's option))
5. Taxes and their role in the budget' formation (case of ... (country on student's option))
6. Banking system and its role in economy (case of ... (country on student's option))
7. Credits: history of development and role in economy (case of ... (country on student's option))
8. Banking Accounts: history of development and role in economy (case of ... (country on student's option))
9. Household finance and its impact on economy (case of ... (country on student's option))
10. Corporate finance as an element of the financial system (case of ... (country on student's option))
11. Corporate finance: the main financial indexes and their role in estimation of companies' development (case of ... (country on student's option))
12. Public debt: types, structure, dynamics and its impact on economy (case of ... (country on student's option))
13. Budget expenditures and its role in economy (case of ... (country on student's option))
14. Insurance and its role in economy (case of ... (country on student's option))
15. Investments: types, structure, dynamics and its impact on economy (case of ... (country on student's option))
16. Foreign Investments and its impact on economy (case of ... (country on student's option))
17. Expenditures of the population (case of ... (country on student's option))
18. The country's tax system and its impact on economy (case of ... (country on student's option))
19. The state budget and its balance (case of ... (country on student's option))
20. Securities market and its impact on economy (case of ... (country on student's option))
21. Securities and its role in economy (case of ... (company and country on student's option))
22. Shares and their role in economy (case of ... (company and country on student's option))
23. Bonds and their role in economy (case of ... (company and country on student's option))
24. The international monetary system: the current state and ways out of the crisis
25. Financial crisis in economy: history of development and impact on economy (case of ... (country on student's option))
26. Development of the mortgage lending system (case of ... (country on student's option))
27. Financial Technology (Fintech) and its impact on economy (case of ... (country on student's option))
28. Mortgage crises and its impact on economy (case of ... (country on student's option))
29. Investment strategies in the stock market.
30. Finances of territories and municipalities (case of ... (country on student's option))
31. Cryptocurrencies and their impact on the economy

Assessment criteria (assessment tool — Term paper)

Grade	Assessment criteria
outstanding	the course project meets all the above requirements, is performed independently, is not plagiarism or compilation of primary sources, the author has his own position, suggestions and defends them in a reasoned manner. The project does not contain any serious contradictions or distortions (for example, incorrect statistical data). It is presented logically and consistently. One of the main characteristics of such a work is that it fully reveals the topic, includes all the necessary elements (chapters), optimally combines theoretical and practical material, deeply examines problems and contradictions, generalizations and conclusions are made. The

Grade	Assessment criteria
	disadvantage may be that the author does not have his own suggestions for improving the problem he has chosen, but refers to the positions of other economists with whom his views coincide.
excellent	the course project meets all the above requirements, is performed independently, is not plagiarism or compilation of primary sources, the author has his own position, suggestions and defends them in a reasoned manner. The project does not contain any serious contradictions or distortions (for example, incorrect statistical data). It is presented logically and consistently. One of the main characteristics of such a work is that it fully reveals the topic, includes all the necessary elements (chapters), optimally combines theoretical and practical material, deeply examines problems and contradictions, generalizations and conclusions are made. The disadvantage may be that the author does not have his own suggestions for improving the problem he has chosen, but refers to the positions of other economists with whom his views coincide.
very good	the project is written independently, the topic is disclosed, the material is presented logically. However, there are a number of shortcomings; for example, the content of one of the chapters (theoretical, descriptive, or problematic) is not fully disclosed. The disadvantage may be not quite proper design, somewhat inconsistent presentation of the material, insufficient illustrative material, or lack of up-to-date data. In this case, only minor deviations are allowed, which can be estimated within 10-15% of the project.
good	the project is written independently, the topic is disclosed, the material is presented logically. However, there are a number of shortcomings; for example, the content of one of the chapters (theoretical, descriptive, or problematic) is not fully disclosed. The disadvantage may be not quite proper design, somewhat inconsistent presentation of the material, insufficient illustrative material, or lack of up-to-date data. In this case, only minor deviations are allowed, which can be estimated within 10-15% of the project.
satisfactory	the topic as a whole is covered, although not fully enough, at least 5 primary sources are used, the project contains all the necessary elements, and is written relatively consistently and logically. Disadvantages: there are few primary sources or one of the chapters is poorly disclosed, there is no up-to-date factual material, the author did not manage to think through the structure of the work. At the same time, the project may have only one serious drawback, but in general it reveals the essence of the issue under study and contains the necessary conclusions.
unsatisfactory	the topic is not disclosed, the work has several serious shortcomings: either the material is presented haphazardly, or the student admits serious contradictions in the presentation, or the project contains serious factual or logical errors, stylistically and orthographically illiterate. Unsatisfactory project is a project that does not correspond in volume or structure, and also uses 4 or less primary sources. Unsatisfactory project is also evaluated if it is not written independently.
poor	the topic is not disclosed, the work has several serious shortcomings: either the material is presented haphazardly, or the student admits serious contradictions in the presentation, or the project contains serious factual or logical errors, stylistically and orthographically illiterate.

Grade	Assessment criteria
	Unsatisfactory project is a project that does not correspond in volume or structure, and also uses 4 or less primary sources. Unsatisfactory project is also evaluated if it is not written independently.

6. Учебно-методическое и информационное обеспечение дисциплины (модуля)

Основная литература:

1. Efimova Ludmila. Public Finance: International and Russian Approaches = *Общественные финансы: российский и зарубежный опыт* : tutorial / L. Efimova ; Lobachevsky State University of Nizhni Novgorod. - Nizhny Novgorod : UNN Publishing House, 2017. - 77 p. - Текст : электронный., <https://e-lib.unn.ru/MegaPro/UserEntry?Action=FindDocs&ids=823449&idb=0>.

Дополнительная литература:

1. Чудинов О. О. Corporate finance : учебное пособие / Чудинов О. О. - Красноярск : КрасГАУ, 2016. - 83 с. - Рекомендовано научно-методическим советом федерального государственного бюджетного образовательного учреждения высшего образования «Красноярский государственный аграрный университет» для внутривузовского использования в качестве учебного пособия для магистров, обучающихся по направлению подготовки 080200.68 (38.04.02) «Менеджмент». - Библиогр.: доступна в карточке книги, на сайте ЭБС Лань. - Книга из коллекции КрасГАУ - Языкознание и литературоведение., <https://e-lib.unn.ru/MegaPro/UserEntry?Action=FindDocs&ids=782115&idb=0>.
2. David Lingelbach. De Gruyter Handbook of Entrepreneurial Finance. - De Gruyter, 2022. - 1 online resource. - ISBN 9783110726312. - ISBN 9783110726756. - Текст : электронный., <https://e-lib.unn.ru/MegaPro/UserEntry?Action=FindDocs&ids=853678&idb=0>.

Программное обеспечение и Интернет-ресурсы (в соответствии с содержанием дисциплины):

1. Yahoo Finance – URL: <https://finance.yahoo.com>
2. The official web site of Federal State Statistics Service – URL: http://www.gks.ru/wps/wcm/connect/rosstat_main/rosstat/en/main/
3. The official web site of Government of Russian Federation – URL: <http://government.ru/en/>
4. The official web site of Organization for Economic Co-operation and Development (OECD) – URL: <http://www.oecd.org/>
5. The official web site of the Central Bank of Russian Federation – URL: <http://www.cbr.ru/eng/>
6. The official web site of the International Monetary Fund – URL: <http://www.imf.org/>
7. The official web site of the Ministry of Finance – URL: <http://old.minfin.ru/en/>
8. The official web site of the UNCTAD (United Nations Conference on Trade and Development) – URL: <http://www.unctad.org/>
9. The official web site of the World Trade Organization – URL: <http://www.wto.org/>
10. The official web site of World Bank – URL: <http://www.worldbank.org/>
11. European Bank for Reconstruction and Development – URL: <https://www.ebrd.com/home>

12. European Central Bank– URL: <https://www.ecb.europa.eu/home/html/index.en.html>

13. <https://sdw.ecb.europa.eu/> Eurostat (European Union Statistical Office) – URL: <https://ec.europa.eu/eurostat/web/main/data/database>

7. Материально-техническое обеспечение дисциплины (модуля)

Учебные аудитории для проведения учебных занятий, предусмотренных образовательной программой, оснащены мультимедийным оборудованием (проектор, экран), техническими средствами обучения, компьютерами.

Помещения для самостоятельной работы обучающихся оснащены компьютерной техникой с возможностью подключения к сети "Интернет" и обеспечены доступом в электронную информационно-образовательную среду.

Программа составлена в соответствии с требованиями ОС ННГУ по направлению подготовки/специальности 38.03.01 - Economics.

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Заведующий кафедрой: Горбунова Мария Лавровна, доктор экономических наук.

Программа одобрена на заседании методической комиссии от 12.11.24, протокол № 5.