

BUNIN YELETS STATE UNIVERSITY

"APPROVED"

Director of the Institute of Psychology
And Pedagogy _____ /T.D.Krasova/



THE WORK PROGRAMME OF THE DISCIPLINE B1.C.01.03 Economics and financial literacy

Direction of training: 44.03.01 Pedagogical Education

Profile: Primary education

Qualification (degree): bachelor

Mode of study: full-time

Institute of Psychology and Pedagogy

Department: Economics and Management named after N.G. Nechaev

	full-time form	full-time and part-time form	part-time form
Study course	2		
Term	4		

Lectures	18		
laboratory work			
Seminars	18		
including practical training			
Form of control	credit		
Control			
Other forms of work			
Independent work	36		

Total number of academic hours: 72

Labor intensity: 2 credits

Developer of the work programme: senior lecturer

Shelopugina N.A.

I. ORGANIZATIONAL AND METHODOLOGICAL SECTION

The purpose of studying the discipline: formation of a culture of economic thinking and basic competencies in the field of financial and economic literacy, necessary for the orientation and social adaptation of students to the changes taking place in the life of society; formation and development in students of skills in applying quantitative analysis methods, as well as skills for independent work with educational and scientific literature.

Objectives of studying the discipline:

- to form a system of ideas about economic culture and financial literacy;
- to study the tools and methods of forming economic culture and financial literacy;
- to master the mathematical apparatus used to solve financial problems;
- to acquire skills in applying the economic and mathematical apparatus to solve practical problems in the financial market.

The place of the discipline in the structure of the BPEP: implemented within the framework of the basic (compulsory part) part of block B.1. Disciplines (modules).

Planned learning outcomes for the course:

Code of competence	Indicators of competence achievement	Planned learning outcomes for the discipline
UC-1	To know: - methods of searching for information and working with it; - the essence of a systems approach	Knows: - methods of searching for economic information and ways of processing and analyzing it
	To be able to: - analyze a problem, identify stages of its solution, carry out actions to solve it; - find various options for solving a problem, evaluate their advantages and risks	Is able to: - analyze received information to solve professional problems; - assess economic risks and minimize them
	To possess: - skills of assessing the practical consequences of possible options for solving a problem; - skills of competent, logical, reasoned formulation of one's own judgments and assessments	Possesses: - skills of economic evaluation of the obtained solution options; - methods of economic argumentation of one's opinion and evaluation
UC-9	To know: - the conceptual apparatus of economic science and the basic principles of economic functioning; - the goals and mechanisms of the main types of social economic policy	Knows: - the basics of developing and making economic and financial decisions; - classifications and individual tools and methods for developing economic culture and financial literacy; - the system of basic categories and concepts, levels of economic culture and the main problems of forming a society
	To be able to: - use methods of economic and financial planning to achieve the set goal;	Is able to: - interact with participants in the educational process and social

	<ul style="list-style-type: none"> - use financial instruments to manage personal finances (personal budget) 	<p>partners, manage a team, tolerantly perceiving social, ethno-confessional and cultural differences;</p> <ul style="list-style-type: none"> - organize and evaluate the management process using innovative management technologies that correspond to the general and specific patterns of development of the managed system; - organize teamwork to solve problems of development of organizations carrying out educational activities, implementation of experimental work
	<p>To possess:</p> <ul style="list-style-type: none"> - the skills of using economic instruments to manage finances, taking into account economic and financial risks in various areas of life 	<p>Possesses:</p> <ul style="list-style-type: none"> - a system of concepts and basic categories of the discipline; - specific tools and methods for developing economic culture and financial literacy; - skills for independent development of economic and financial solutions
GPC-8	<p>To know:</p> <ul style="list-style-type: none"> - special, including subject and methodological scientific knowledge; - the basics of pedagogical activity of a subject teacher (according to the profile of the educational program) 	<p>Knows:</p> <ul style="list-style-type: none"> - conceptual apparatus of economic, organizational and management theory
	<p>To be able to:</p> <ul style="list-style-type: none"> - use modern technologies and methods of organizing class and extracurricular activities; - use traditional and modern forms and methods of educational work, including in the subject area 	<p>Is able to:</p> <ul style="list-style-type: none"> - offer a set of solutions to professional organizational and managerial tasks based on an understanding of modern realities
	<p>To possess:</p> <ul style="list-style-type: none"> - skills in organizing various types and forms of classes taking into account the specifics of the subject area; - actions in organizing various types of extracurricular activities: play, educational and research, artistic and productive, cultural and leisure 	<p>Possesses:</p> <ul style="list-style-type: none"> - knowledge of economic laws of society and on their basis easily navigates at all levels of financial literacy; - knowledge in the field of financial management, taxation at the enterprise level

II. CONTENT AND SCOPE OF THE DISCIPLINE
indicating the number of hours allocated for contact work of students
with the teacher (by type of classes) and for independent work

Full-time education

№	Name of sections and topics	Total	Classroom lessons			Indep. work
			Lec.	Sem.	Lab.work	
	Section 1. Economics of the organization	20	6	2		12
1	Topic 1. The company in modern conditions	6	2			4
2	Topic 2. Economic resources of the enterprise	8	2	2		4
3.	Topic 3. Economic mechanism of enterprise functioning	6	2			4
	Section 2. Economic culture and financial literacy	16	4	4		8
4.	Topic 4. Financial services, savings and investment instruments	8	2	2		4
5.	Topic 5. Basics of financial planning and security	8	2	2		4
	Section 3. Basics of Financial Interest Calculations	18	4	6		8
6.	Topic 6. The nature and types of interest rates. Accrual and discounting of simple loan interest	8	2	2		4
7.	Topic 7. Compound Interest Operations	10	2	4		4
	Section 4. Financial rents. Annuities.	18	4	6		8
8.	Topic 8. Streams with constant payments	8	2	2		4
9.	Topic 9. Planning and repayment of long-term debt	10	2	4		4
10.	<i>Credit test</i>					
11.	<i>Total for 4 semester</i>	<i>72</i>	<i>18</i>	<i>18</i>		<i>36</i>
12.	TOTAL:	72	18	18		36

Full-time and part-time education (not implemented)

Part-time education (not implemented)

III. EVALUATION MATERIALS FOR CONDUCTING CURRENT AND INTERIM CERTIFICATION OF STUDENTS IN THE DISCIPLINE

Current certification is conducted in the form of a test (performance of a concert program).

Standard version of the test

Option 1

1. Types of interest rates depending on the initial base:

- a) constant, compound,
- b) simple, variable;
- c) simple, compound;
- d) constant, variable.

2. The lower the interest rate, the better:

- a) the current value is higher;
- b) below the current value;
- c) it has no effect on the current value.

3. Interest is calculated on the same amount of capital with:

- a) compound interest;
- b) simple and compound interest;
- c) simple interest;
- d) all answers are correct.

4. For persons making a deposit for a period of less than one year:

- a) the simple interest scheme is more advantageous;
- b) the compound interest scheme is more advantageous;
- c) both schemes give the same result.

5. The interest rate is calculated:

- a) the ratio of income to the amount of capital;
- b) the ratio of capital to income;
- c) the ratio of income to the period of the transaction;
- d) the ratio of the period of the transaction to income.

6. The accrued amount of compound interest when using the discount rate is calculated:

- a) $S = \frac{P}{(1 - d_c)^n}$;
- b) $S = P(1 - d)^n$;
- c) $S = P/(1 + d)^n$
- d) $S = P(1 + ni)$.

7. Which of the formulas correctly determines the compound rate?

- a) $i_c = \sqrt[n]{\frac{S}{P}} - 1$
- б) $i_c = \sqrt[n]{\frac{P}{S}} - 1$
- В) $i_c = \sqrt{\frac{S}{P}} - 1$;
- Г) $i_c = 1 - \sqrt[n]{\frac{S}{P}}$

8. Fisher's formula determines:

- a) the real yield of a transaction taking into account inflation;
- b) the bank rate taking into account inflation;
- c) the rate of inflation;
- d) the equivalent compound rate.

9. With the decursive method of calculating interest:

- a) interest is calculated in the middle of each accrual interval;

- b) interest is calculated at the beginning of each accrual interval;
- c) interest is calculated at the end of each accrual interval.

10. With the anticipatory method of calculating interest

- a) the amount of interest money is determined based on the original amount
- b) the amount of interest money is determined based on the accrued amount;
- c) both answers are incorrect.

11. $I = Pin$ is the formula:

- a) accrual at the simple lending rate;
- b) discounting at the simple lending rate;
- c) accrual at the simple discount rate;
- d) discounting at the simple discount rate.

12. The accrual multiplier at the simple discount rate is determined by the formula:

- a) $k_y = 1/(1-d_c)^n$;
- b) $k_y = P(1-d)^n$;
- c) $k_y = 1/(1-nd)$
- d) $k_y = (1 + ni)$.

13. The inflation rate is 1.2% per month. Its annual rate will be:

- a) 15.4%; b) 14.4%; c) 13.2%.

14. A loan of 25,000 rubles is issued for 5 years at a simple interest rate of 21% per annum. The accrued amount will be:

- a) 64,844; b) 51,250; c) 26,250.

15. A large accrued sum is given by:

- a) simple interest,
- b) compound interest with interest accrued once at the end of the year;
- c) compound interest with interest accrued 6 times a year.

16. A flow of payments is:

- a) growth of invested capital by the amount of interest;
- b) payments and receipts distributed over time;
- c) permanent depreciation of money;
- d) payment at the end of the period.

17. A perpetual annuity is:

- a) an annuity subject to unconditional payment;
- b) an annuity with payment at the beginning of the period;
- c) an annuity with an infinite number of terms;
- d) an annuity with unequal terms.

18. An annuity is:

- a) a special case of a stream of payments, when the members of the stream are only positive values;
- b) a special case of a stream of payments, when the number of equal time intervals is limited;
- c) a special case of a stream of payments, when the members are equal and have the same direction, and the annuity periods are the same.

19. To evaluate a perpetual (eternal) annuity, it makes no sense to determine:

- a) the current value of the annuity;
- b) the accrued value of the annuity;
- c) the annuity term;

d) the interest rate.

20. According to the number of terms, rents are divided into:

- a) fixed and conditional;
- b) constant and variable;
- c) discrete and continuous;
- d) limited and perpetual.

21. According to the size of the terms, rents are divided into:

- a) fixed and conditional;
- b) constant and variable;
- c) discrete and continuous;
- d) limited and perpetual.

22. How are the present value and the accrued amount of rent related:

- a) $A(1+i)^n=S$ б) $A(1+i)^n=S$ в) $Ain=S$ г) $A=Si^n$

Option 2

1. What is a postnumerando annuity:

- a) an annuity formed by payments after some specified point in time;
- b) an annuity whose payments are received at the end of each period;
- c) an annuity whose payments are adjusted for inflation;
- d) an annuity whose payments are adjusted for the amount of tax.

2. What is a p-term annuity:

- a) an annuity with a term of p years;
- b) an annuity with an interest accrual period of p years;
- c) an annuity with p payments per year;
- d) an annuity with p interest accruals per year.

3. The fund pays a monthly stipend to a talented university student. Such a stipend is an annuity:

- a) postnumerando, discrete, monthly, constant, sure, limited;
- b) postnumerando, continuous, monthly, constant, sure, eternal;
- c) prenumerando, continuous, monthly, variable, sure, limited.

4. Choose from the proposed options a conditional annuity:

- a) a stipend to a student;
- b) a pension to a retiree;
- c) interest to a depositor.

5. Specify the coefficient of accrual of ordinary annual annuity with a single accrual of interest per year:

- a) $\frac{(1+i)^n - 1}{i}$; б) $\frac{1 - (1+i)^{-n}}{i}$; в) $\frac{(1+i)^n - 1}{(1+i)^{m/p}}$; г) $\frac{1 - (1+i)^{-n}}{(1+i)^{m/p}}$;

6. Specify the coefficient for reducing the ordinary annual annuity with a single accrual of interest per year:

- a) $\frac{(1+i)^n - 1}{i}$; б) $\frac{1 - (1+i)^{-n}}{i}$; в) $\frac{(1+i)^n - 1}{(1+i)^{m/p}}$; г) $\frac{1 - (1+i)^{-n}}{(1+i)^{m/p}}$;

7. How many years will it take for payments of 100 thousand rubles made at the end of each year to reach 1 million rubles if the interest rate is 15%?

- a) 6.5 years; b) 6 years; c) 5 years.

8. In consumer credit, the buyer of goods is:

- a) the borrower;
b) the lender;
c) the borrower or lender.

9. If the terms of the consumer credit agreement do not stipulate a down payment, then the amount of each payment R will be:

- a) $R = \frac{S}{n}$; б) $R = \frac{S}{mn}$;
в) $R = Smn$; г) $R = P(1+ni)$

10. When paying off a debt in installments, the following is used to calculate interest:

- a) the merchant's rule;
b) the equal payments method;
c) the actuarial method;
d) the "78" rule;
e) answers "a" and "c" are correct;
f) answers "b" and "d" are correct;
g) all answers are correct.

11. The following is used in calculating the repayment of a consumer loan:

- a) the merchant's rule;
b) the equal payments method;
c) the actuarial method;
d) the "78" rule;
e) answers "a" and "c" are correct;
f) answers "b" and "d" are correct;
g) all answers are correct.

12. If interest is accrued on the entire loan amount and is added to the principal debt at the time the loan is opened, then this method is called:

- a) one-time interest accrual;
b) constant interest accrual;
c) periodic interest accrual.

13. In a consumer loan, interest is charged:

- a) on the remaining principal debt;
b) not charged;
c) on the entire amount of the debt;
d) does not depend on the amount of the principal debt.

14. When using the "78" rule, the following is paid in equal installments:

- a) the amount of the principal debt;
b) the amount of monthly payments;
c) the amount of interest money;
d) the amount of the loan.

15. When using the "78" rule, compared to the equal payments method, the economic effect is:

- a) greater;
- b) less;
- c) the same.

16. The transaction outline must be:

- a) graphical;
- b) ideal;
- c) open;
- d) closed.

17. The outline of a financial transaction is:

- a) a graphical representation of financial investments;
- b) a graphical representation of financial flows in opposite directions;
- c) a graphical representation of financial returns.

18. A partial payment under the actuarial method is used, first of all, to pay off:

- a) interest;
- b) principal debt;
- c) at the discretion of the bank;
- d) at the discretion of the borrower.

19. The basis for calculating interest using the actuarial method is:

- a) the original amount of debt;
- b) the outstanding balance of debt;
- c) the amount of the partial payment.

20. The accumulation of the amount of debt on the external contour when using the "Merchant's Rule" occurs according to the formula:

- a) simple interest;
- b) compound interest;
- c) at the discretion of the bank.

21. For the same data, the actuarial method and the trader's rule generally give:

- a) the same results;
- b) different results;
- c) they cannot be applied to the same data.

22. Income in an accrual transaction with currency conversion arises

- a) from a change in the exchange rate;
- b) from an accrual of interest;
- c) from a change in the exchange rate and an accrual of interest.

Intermediate assessment of students is carried out in the form of a test using the following assessment materials: questions for the test.

Exam questions (2 semesters)

1. Structure of the national economy.
2. Enterprise and entrepreneurship in a market environment.
3. Production and organizational structure of the enterprise.

4. Infrastructure and economic potential of the enterprise.
5. Production planning and business plan of the enterprise.
6. Development of marketing and product strategy.
7. Fixed capital, property of the enterprise, its assessment.
8. Production program and capacity.
9. Working capital.
10. Labor market and labor relations at the enterprise.
11. Organization, standardization at the enterprise.
12. Innovation and investment policy at the enterprise.
13. Quality and competitiveness of products.
14. Production costs and cost price of products.
15. Evaluation of the effectiveness of economic activity and balance sheet preparation.
16. The nature and types of interest rates.
17. Accrual and discounting of simple loan interest.
18. Discounting and accounting at simple rates.
19. Accrual and discounting under compound interest schemes.
20. Compound discount rates.
21. Equivalence of interest rates of different types.
22. Accounting for inflation in financial and commercial calculations.
23. The concept and types of financial annuities.
24. Accrued amount of constant financial annuities.
25. Current values of constant discrete annuities.
26. Debt servicing expenses, or urgent payments.
27. Repayment of debt in equal amounts.
28. Repayment of debt in equal urgent payments.
29. Repayment of debt in variable urgent payments.
30. Repayment of debt in a lump sum.
31. Accrual and payment of interest in consumer credit.
32. Repayment of debt in installments.
33. Outline of a financial transaction.
34. Currency conversion and interest accrual.

IV. LIST OF REFERENCES REQUIRED FOR MASTERING THE DISCIPLINE

4.1. Main literature

1. Economic Culture and Financial Literacy: Fundamentals of Economic Decisions: A Textbook for Bachelor's Degrees: [16+] / S. A. Garanina, I. G. Gorlovskaya, S. V. Degtyareva [et al.]; edited by I. G. Gorlovskaya, L. V. Zavyalova; Dostoevsky Omsk State University. - Omsk: Dostoevsky Omsk State University (OmSU), 2022. - 609 p.: ill. - Access mode: by subscription. - URL: <https://biblioclub.ru/index.php?page=book&id=698867> (date of access: 09/02/2024). - Bibliography in the book. - ISBN 978-5-7779-2552-7. - Text: electronic.

2. Likholetova, N. V. Economic culture and basics of financial literacy: textbook: [16+] / N. V. Likholetova, I. N. Oleynikova; Don State Agrarian University. - Taganrog: Don State Agrarian University, 2022. - 258 p.: ill., table. - Access mode: by subscription. - URL: <https://biblioclub.ru/index.php?page=book&id=701321> (date accessed: 02.09.2024). - Bibliography in the book. - ISBN 978-5-9201-0159-4. - Text: electronic.

4.2. Additional literature

1. Economic Culture and Financial Literacy: a textbook: [16+] / E. P. Sevastyanova, V. P. Goryachev, N. N. Kuzmina [et al.]; Siberian Federal University. - Krasnoyarsk: Siberian Federal University (SFU), 2022. - 176 p.: ill. - Access mode: by subscription. - URL:

<https://biblioclub.ru/index.php?page=book&id=705612> (date accessed: 09/02/2024). - Bibliography in the book. - ISBN 978-5-7638-4615-7. - Text: electronic.

2. Financial Literacy: textbook: [16+] / Yu. R. Tumanyan, O. A. Ishchenko-Padukova, A. N. Kozlov [et al.]; Southern Federal University. - Rostov-on-Don; Taganrog: Southern Federal University, 2020. - 212 p.: ill., table. - Access mode: by subscription. - URL:

<https://biblioclub.ru/index.php?page=book&id=612183> (date accessed: 02.09.2024). - Bibliography in the book. - ISBN 978-5-9275-3558-3. - Text: electronic.

V. LIST OF RESOURCES OF THE INFORMATION AND TELECOMMUNICATION NETWORK "INTERNET" REQUIRED FOR MASTERING THE DISCIPLINE

№	Link to information resource	Name of the development in electronic form	Availability
1.	http://edu.ru/	Russian Education: Federal Portal. Includes links to portals and websites of educational institutions; state educational standards; regulatory documents; a catalog of excursions and educational programs.	Free access
2.	http://window.edu.ru/	The information system "Single Window of Access to Educational Resources" provides free access to the catalog of educational Internet resources and a full-text electronic educational and methodological library for general and professional education	Free access
3.	https://www.gumer.info/	Gumer Library: Provides free access to 5,000 books and articles on the humanities	Free access
4.	http://fcior.edu.ru/	The Federal Center for Information and Educational Resources (FCIER) provides access to electronic educational resources and services for all levels and stages of education.	Free access

VI. MODERN PROFESSIONAL DATABASES AND INFORMATION REFERENCE SYSTEMS

1.	http://www.biblioclub.ru	Electronic library system (ELS) University library online	Registration via a university computer. Further individual unlimited access from any point where there is access to the Internet
2.	www.garant.ru	Information and legal portal	Free access
3.	www.elibrary.ru	Russian information portal in the field of science, technology, medicine and education	Free access

4.	www.consultant.ru	Russian computer reference and legal system	Free access
5.	www.urait.ru	Educational platform Urait. For universities and colleges	Registration via any university computer. Further, unlimited individual access is provided from any point where there is access to the Internet

VII. LICENSED AND FREELY DISTRIBUTED SOFTWARE

The following licensed and freely distributed software is used in the implementation of the academic discipline:

- Microsoft Windows;
- Microsoft Office;
- LibreOffice and others.

VIII. EQUIPMENT AND TECHNICAL TEACHING EQUIPMENT REQUIRED FOR THE IMPLEMENTATION OF THE EDUCATIONAL PROCESS IN THE DISCIPLINE

Classes are held in classrooms equipped with specialized furniture, including stationary or portable technical teaching aids (projector, screen, computer/laptop).

Independent work is conducted in rooms equipped with computer equipment with the ability to connect to the Internet and provide access to the electronic information and educational environment of the university.