

Ministry of Education and Science of Ukraine
Sumy National Agrarian University
Faculty of Economics and Management
Department of Finance, Banking and Insurance

Syllabus of the educational component

Finance, money and credit

Specialty	073 «Management»
Educational program	«Management»
Level of Higher Education	First (Bachelor's)

Author:



 (surname, initials)

Ass. Prof., PhD, Ass. Prof. of Department of Finance, Banking and Insurance

 (academic degree and title, position)

Module syllabus agreed at the № from dated June 12, 2025 № 16
 Department of Finance, Banking
 and Insurance meeting Head of Department

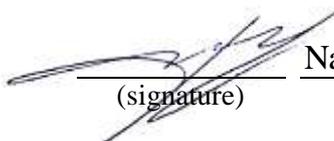
 (name of the department)

(signature)

 (last name, first name)

Approved by:

Guarantor of the educational program



 (signature)

Natalia STOYANETS

(last name, first name)

Dean of the Faculty

 (signature)

Svitlana LUKASH

(last name, first name)

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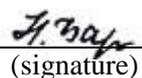


 (signature)

Viktoriya TKACHENKO

(last name, first name)

Representative of the Department of Education Quality Assurance, Licensing and Accreditation



 (signature)

Nadiya BARANIK

(last name, first name)

Registered in electronic data base:

 06.08.2025

(date)

1. GENERAL INFORMATION ABOUT THE EDUCATIONAL COMPONENT

1	Name EC	Finance, money and credit		
2	Faculty / Department	Faculty of Economics and Management / Department of Finance, Banking and Insurance		
3	Status EC	mandatory		
4	Program / specialty that includes EC	EC « Management » Specialty: 073 « Management » (2024 recruitment year)		
5	EC can be proposed for	6 level		
6	Semester and duration of study	4 semester, 1 - 15 weeks		
8	Number of credits	5		
9	Total hours and their distribution	Contact work (classes)		Independent work
		Lectures	Practical/seminar	
		44	30	76
10	Language	English		
11	Teacher / Educational Component Coordinator	Coordinator Rybina Larisa Oleksandrivna, Candidate of Economic Sciences, Associate Professor of the Department of Finance, Banking and Insurance		
11.1	Contact information	Department of Finance, Banking and Insurance, rooms 404e, 406ae, tel. +380951703905, E-mail:ribinalarisa@ukr.net, consultations 12.15 -13.00 every Tuesday		
12	General description of the educational component	The educational component is aimed at students of higher education mastering the theoretical principles of the regularities of the functioning of monetary and financial relations in the conditions of modern social reproduction, namely: regularities of monetary and financial circulation; principles and forms of organization of modern monetary and financial systems; features of domestic and foreign market models of money and credit; characteristics of the financial market, monetary circulation, banks and banking activities; functioning of specialized non-banking institutions; the essence of methods, principles and instruments of monetary and financial policy and the development of skills to independently search, analyze, structure and select the necessary information in the field of basic economic categories and laws of the functioning of money, credit and finance; acquiring skills to operate with regulatory documents of the NBU, the Ministry of Finance of Ukraine, analyze the main indicators of the financial system, money circulation and money supply, their structure and dynamics.		
13	Purpose of the educational component	Formation of a system of special knowledge and practical skills among higher education applicants necessary for the training of specialists in the economic field, mastering the theoretical foundations of the organization and functioning of the monetary and credit and financial systems, methods of analysis and assessment of the implementation of monetary and financial policy in Ukraine.		
14	Prerequisites for studying EC, connection with other educational components EP	The educational component is the basis for the OK Accounting No restrictions		

15	Academic Integrity Policy	The academic integrity policy is implemented in accordance with the "Code of Academic Integrity of Sumy National Agrarian University": http://docs.snau.edu.ua/documents/education/quality/kodeks_akadem_dobrochesnosti.pdf
16	Keywords	Money turnover, inflation, monetary policy, financial intermediation, credit, bank, currency system, finance, financial market, loan interest
16	Link to the course in Moodle	https://cdn.snau.edu.ua/moodle/course/view.php?id=5486

2. LEARNING OUTCOMES BY EDUCATIONAL COMPONENT AND THEIR RELATIONSHIP WITH PROGRAM LEARNING OUTCOMES

Learning outcomes for EC: After studying EC, the student is expected to be able to...	Program learning outcomes that the EC aims to achieve			How are the results of learning a discipline assessed?
	PLO 5	PLO 6	PLO 22	
PLO 1 understand and explain the essence of concepts and categories in the field of finance, money and credit; theoretical and practical foundations and problems of the financial system; principles and forms of organization of the modern monetary and credit system; the role of finance in ensuring sustainable economic development; purpose, functions and principles of monetary, currency and credit systems	x			Tests, reports with presentation,
PLO 2 be oriented in the features of the functioning of the components of the state's financial system and the practical use of patterns in the field of financial relations at the macro- and micro-levels; analyze the current situation in financial markets and monetary and financial policy, their impact on the sustainable development of the country's economy;	x			Reports with presentation, analytical research
PLO 3 demonstrate knowledge and practical skills and abilities to solve practical tasks in the monetary and financial and credit spheres		x	x	Practical tasks, cases
PLO 4 Substantiate the directions and methods of state influence on the regulation of financial and monetary and credit relations			x	Reports with presentation
PLO 5 collect the necessary statistical data, process them, analyze and make decisions using appropriate analytical tools		x		Analytical research, its presentation,

PLO5. Describe the content of the functional areas of the organization's activities

PLO substantiate management decisions..

PLO22. Demonstrate the ability to ensure legal justification, financial feasibility, customs and logistical support and safety of business operations of business entities in the agricultural and food markets.

3. CONTENT OF THE EDUCATIONAL COMPONENT (COURSE PROGRAM)

Topic. List of issues to be considered within the topic	Distribution within the overall time budget			Educational resources
	Classroom work		individual	
	Lectures	Practical / seminar		
Topic 1.1 The essence and forms of money 1 The origin of money. 2 The essence of money. 3 Forms, types of money and their evolution. Topic 1.2 The value and functions of money 4 The value of money. 5 Functions of money. 6 The role, place of money in a market economy	4	2	4	1-13, 32-39
Topic 2.1. Money circulation and its components 1. The concept of money circulation and its content. 2 The model of money circulation, money flows and the mechanism of their balancing. 3 The structure of money circulation Topic 2.2 The emission of money and the factors that determine it 4. The law of money circulation. Money supply and its structure 5 The velocity of money circulation and the factors that determine it. 6. Money issue	4	2	6	1-13, 32-39
Topic 3. Money (financial) market 1 The essence of the money (financial) market 2 The institutional model of the money (financial) market 3 Demand for money 4 Money supply 5 Equilibrium in the money (financial) market and interest.	2	2	4	1-13,29, 32-39
Topic 4. Monetary systems 1. The essence of the monetary system, its purpose and place in the economic system of the country. 2. Types of monetary systems and their evolution. 3 State regulation of the monetary sphere as the main purpose of the monetary system. 4. Bodies of regulation and control over monetary circulation 5 Formation of the monetary system of Ukraine	2	2	4	1-13,24,27,28, 32-39
Topic 5. Inflation and monetary reforms 1. Inflation: essence, forms of manifestation, causes and consequences. 2. Forms and methods of anti-inflationary policy. 3. The essence, purpose, classification of monetary reforms 4. Models of monetary reforms	2	2	4	1-13, 32-39
Topic 6.1 Currency relations 1 The concept of currency relations 2. Exchange rate and factors influencing it 3. The concept, types and procedure for currency transactions and international settlements Topic 6.2 Currency systems 4. The concept and structure of the currency system 5 Stages of development of the world currency system 6. Currency policy, currency regulation and currency control.	4	2	6	1-13, 32-39
Topic 7. The essence, necessity and functions of credit	2	2	4	1-13, 19

1 The essence, general prerequisites and economic factors of the need for credit 2 Stages and patterns of credit movement 3. Principles of lending 4 Functions of credit, their essence, purpose and manifestations in economic practice 5 Economic limits of credit				20, 32-39
Topic 8 Forms and types of credit. Calculations of credit payments 1 Criteria for classifying credit. 2 Forms of credit. 3 Types of credit. 4 Lending to the agricultural sector on the basis of sustainable development. 5. Methods of calculating loan interest	2	2	6	1-12, 14,15,18, 19,20, 26,30, 31, 32-39
Topic 9.1 Credit system. 1 The concept of the credit system and its structure 2. The concept of the banking system, its goals, functions. 3. Principles of building the banking system. Topic 9.2 Commercial banks and non-bank financial and credit institutions 4 The essence, functions and types of banks 5 Economic standards for the activities of commercial banks 6. Non-bank financial and credit institutions and their role in the credit system	4	1	4	1-13,15-18,20, 30, 31, 32-39
Topic 10. Central banks 1 The origin and development of central banks. 2 The main purpose and legal status of the central bank. 3 The National Bank of Ukraine, its functions 4 The main areas of activity of the central bank	2	1	4	1-13,21 ,22, 32-39
Topic 11 History of finance and financial relations. Functions of finance. 1. Economic prerequisites for the emergence and development of finance 2. Specific features of finance, characteristic features and social purpose. 3. Functions of finance 4. Models of financial relations 5 The essence and sources of financial resources 6. Finance for sustainable development	2	2	4	4,11,14, 32-39
Topic 12 Financial mechanism and financial policy 1 The essence of the financial mechanism and its components 2 Organizational structure and legal regime of the financial mechanism 3. The essence, objectives and subjects of financial policy. 4. Components of financial policy and their relationship 5 Types of financial policy	2	2	4	4,11,14, 23, 32-39
Topic 13.1 Concept and structure of the financial system 1. Concept, structure of the financial system 2. Principles of building the financial system and its significance Topic 13.2 Features of the components of the financial system 2. State and local finances 3. Finance of business entities 4. Finance of households 5. Insurance market 6 International finance	4	2	6	4,11,14,25, 32-39
Topic 14.1 Tax system	4	2	6	4,11,14, 32-39

1 The essence, functions and role of taxes. 2 Classification and types of taxes 3 The essence and structure of the tax system Topic 14.2 Budget system and budget deficit 4 The economic nature, essence and functions of the state (local) budget 5 Budget structure and budget system 6 State control over the formation and use of budgets 7. Budget deficit for its financing				
Topic 15 Public debt 1. The concept of public debt, its structure. 2. Causes and consequences of the growth of public debt. 3. Sources of repayment of public debt. 4. Public debt management and its servicing.	2	2	4	4,11,14, 32-39
Topic 16 Financial and credit support for the agricultural sector on the basis of sustainable development 1 Features of financing the agricultural sector on the basis of sustainable development 2. Features of taxation in the agricultural sector 3. Features of lending to the agricultural sector	2	2	6	12,13, 14, 23, 32, 33, 34, 35, 36
<i>Разом</i>	44	30	76	

4 TEACHING AND LEARNING METHODS

ALO	Teaching methods (work that will be carried out by the teacher during classroom lessons, consultations)	Learning methods (what types of learning activities should the student perform independently)
LOD1	PLO 1 understand and explain the essence of concepts and categories in the field of finance, money and credit; theoretical and practical foundations and problems of the financial system; principles and forms of organization of the modern monetary and credit system; the role of finance in ensuring sustainable economic development; purpose, functions and principles of monetary, currency and credit systems	Working with lecture notes in the Moodle system, working with textbooks, other sources on the Internet, multiple choice tests, presentations
LOD 2	PLO 2 be oriented in the features of the functioning of the components of the state's financial system and the practical use of patterns in the field of financial relations at the macro- and micro-levels; analyze the current situation in financial markets and monetary and financial policy, their impact on the sustainable development of the country's economy;	Working with lecture notes in the Moodle system, working with textbooks, other sources on the Internet, using analytical research methods, research and preparation of presentations
LOD 3	PLO 3 demonstrate knowledge and practical skills and abilities to solve practical tasks in the monetary and financial and credit spheres	Working with lecture notes, methodological recommendations for practical classes and independent work in the Moodle system, working with textbooks, other sources on the Internet, case method, flipped classroom, completing calculation tasks, self-assessment
LOD 4	PLO 4 Substantiate the directions and methods of state influence on the regulation of financial and monetary and credit relations	Working with lecture notes, methodological recommendations for practical classes and independent work in the Moodle system, working with textbooks, other sources on the Internet, case method, flipped classroom, completing calculation tasks, self-assessment
LOD 5	PLO 5 collect the necessary statistical data,	Working with lecture notes, methodological

process them, analyze and make decisions using appropriate analytical tools	recommendations for practical classes and independent work in the Moodle system, working with textbooks, other sources on the Internet, case method, flipped classroom, completing calculation tasks, self-assessment
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5 EVALUATION BY EDUCATIONAL COMPONENT

5.1. Summative assessment

5.1.1 For the assessment of expected learning outcomes, there are

№	Summative assessment methods	Points / Weight in the overall assessment	Date of compilation
1	Multiple choice tests	20 points (2x10 points) / 20%	8 weeks, 15 weeks
2	Practical tasks, cases	10 points (2x5 points) / 10%	Before 7 weeks, before 14 weeks
3	Reports with presentations	10 points (2x5 points) / 10%	Before 7 weeks, before 14 weeks
4	Individual research	25 points / 25%	Before 13 weeks
5	Presentation of individual research	5 points / 5%	14 weeks
6	Exam (written): test, practical task, interview	30 points (10x5x15) / 30%	On schedule

5.1.1. 5.1.1. Evaluation criteria

Component	Unsatisfactory	Satisfactory	Good	Excellent
Multiple choice tests	<5 points	6-7 points	8-9 points	10 points
	Correct answers by 25%	Correct answers for 30-50%	Correct answers for 55-95%	Correct answers to all questions
Case, practical task	0 points	1-2 points	3-4 points	5 points
	Not all cases, practical tasks completed	all cases, practical tasks completed; correct answers received; student demonstrates elementary knowledge of individual provisions of the educational material, compares, summarizes and analyzes information	all completed cases, practical tasks, the student reasonably presents the educational material, analyzes, synthesizes, summarizes and evaluates information, processes and logically interprets the data, the results obtained, there are conclusions; the correct answer is obtained; the design meets the requirements	all completed cases, practical tasks; the student freely, independently and with arguments presents the educational material, deeply and comprehensively reveals its content, searches, analyzes, synthesizes, generalizes and critically evaluates information; the correct answer is received; the design meets the requirements
Reports with presentations	<3 points	processes and interprets data, but no conclusions, design does not meet the requirements	4 points	5 points
	Presentation of research results does not reveal	3 points	Presentation of research results in the appropriate format of	Presentation of research results in the appropriate format of

	its content and results		analytical material without their own argumentation of the results obtained	analytical material with their own argumentation of the results obtained
Analytical research	<13 points	Presentation of only theoretical material without presentation of analytical material	18-19 points	20 points
	Partially completed work, design does not meet requirements	14-17 points	The work is completed in full, the student reasonably presents the educational material, analyzes, synthesizes, summarizes and evaluates information, processes and logically interprets the data, the results obtained, the design of the text, tables, figures, literature meets the requirements	The work is completed in full; the student freely, independently and with arguments presents the educational material, deeply and comprehensively reveals its content, searches, analyzes, synthesizes, generalizes and critically evaluates information, the design of the text, tables, figures, literature meets the requirements
Presentation (defense) of analytical research	<3 points	The work is completed in full; the student demonstrates elementary knowledge of individual provisions of the educational material, compares, summarizes and analyzes information	4 points	5 points
	Presentation of research results does not reveal its content and results	processes and interprets data, results obtained, design of the work partially meets the requirements	Presentation of research results in the appropriate format of analytical material without their own argumentation of the results obtained	Presentation of research results in the appropriate format of analytical material with their own argumentation of the results obtained
Exam	<20 points	3 points	25-29 points	30 points
	Correct answers to tests by 25%; no	Presentation of only theoretical material without presentation of analytical material	Correct answers to tests for 55-95%; all requirements for the task have been met, the interview has been partially passed	Correct answers to all questions; all requirements for the task have been met, an interview has been completed, one's own opinion, a critical assessment of problematic issues

5.2. Formative assessment:

To assess current progress in learning and understand areas for further improvement,

№	Elements of formative assessment	Date
1	Express survey after studying each topic	Every class
2	Exchange of opinions	During the semester
3	Self-assessment of boundary testing	8th week, 15th week
4	Feedback from completed cases, practical tasks	8th week, 14th week
5	Feedback from completed analytical research	8th week, 14th week

5.3 Grading scale – generally accepted for the University

Grading scale: national and ECTS

Total points for all types of learning activities	Rating ECTS	Total points for all types of learning activities	
		for exam, course project (work), practice	for credit
90 – 100	A	perfectly	enrolled
82-89	B	good	
75-81	C		
69-74	D		
60-68	E	satisfactorily	unsatisfactory with the possibility of reassembly
35-59	FX	unsatisfactory with the possibility of reassembly	
0-34	F	unsatisfactory with mandatory re-study of the discipline	

6. LEARNING RESOURCES (LITERATURE)

6.1 Primary sources

6.1.1 Textbooks, manuals

1. Mishkin, F. S. (2019). *The economics of money, banking and financial markets* (12th ed.). Pearson.

https://api.pageplace.de/preview/DT0400.9781292268927_A37747487/preview-9781292268927_A37747487.pdf

2. Brealey, R. A., Myers, S. C., & Allen, F. (2022). *Principles of corporate finance* (14th ed.). McGraw-Hill Education.

[https://omidfa.ir/uploads/files/Richard_A._Brealey%2C_Stewart_C._Myers%2C_Franklin_Allen_-_Principles_of_Corporate_Finance-McGraw-Hill_Education_\(2020\).pdf](https://omidfa.ir/uploads/files/Richard_A._Brealey%2C_Stewart_C._Myers%2C_Franklin_Allen_-_Principles_of_Corporate_Finance-McGraw-Hill_Education_(2020).pdf)

3. Saunders, A., & Cornett, M. M. (2023). *Financial institutions management: A risk management approach* (11th ed.). McGraw-Hill Education.

<https://www.mheducation.com/unitas/highered/changes/saunders-financial-institutions-management-10e.pdf>

4. Cecchetti, S. G., & Schoenholtz, K. L. (2023). *Money, banking and financial markets* (7th ed.). McGraw-Hill Education. <https://studentebookhub.com/wp-content/uploads/2024/preview/9781260226782.pdf>

5. Fabozzi, F. J. (2021). *Capital markets: Institutions, instruments, and risk management* (5th ed.). MIT Press.

<https://fullpdfword.org/reviews/u47438/245168/4968440-capital-markets-institutions-and-instruments-fabozzi>

6. Dubyna M., Popelo O., Panchenko O., Bazilinska O., Matskiv V., Lobko O. Features of the Formation and Transformation of Household Credit Behavior Under Macroeconomic Instability. *International Journal of Sustainable Development and Planning*.2022. Vol. 17, №. 7. Pp. 2075-2087. DOI:<https://doi.org/10.18280/ijmdp.17070>.

7. Zhavoronok A., Shchur R., Zhezherun Y., Sadchykova I., Viadrova N., Tychkovska L. The role of the credit services market in ensuring stability of the banking system. *International Journal of Safety and Security Engineering*. 2022.Vol.12, №6. Pp. 667-679. DOI:<https://doi.org/10.18280/ijssse.120602>.