

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**

|                                  |                           |
|----------------------------------|---------------------------|
| <b>Specialty</b>                 | <b>D3 «Management»</b>    |
| <b>Educational program</b>       | <b>«Management»</b>       |
| <b>Level of Higher Education</b> | <b>First (Bachelor's)</b> |

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  
Department of Finance, Banking  
and Insurance meeting  
(name of the department)

№ from dated June 05, 2026 № 08

Head of Department

(signature)

Sergiy FROLOV

(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)

Syllabus review (attached) is provided by:

(signature)

Yuri PUGACH

(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:

17.06.

(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 »<br>Specialty: D3 « Management » (2025 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 |                  |
|      |                                                                                | 30                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 30                | 90               |
|      |                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                   |                  |
| 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<br>No restrictions                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                   |                  |
| 15   | Academic Integrity Policy                                                      | The academic integrity policy is implemented in accordance with the "Code of Academic Ethics and Academic Integrity of Sumy National Agrarian University":                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                   |                  |

|    |                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|----|------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|    |                              | <a href="https://drive.google.com/file/d/1jke4Ky8K53G3SnFOtD0YxyH2g6TutABK/view">https://drive.google.com/file/d/1jke4Ky8K53G3SnFOtD0YxyH2g6TutABK/view</a><br><br>Obligatory observance of academic integrity by students, namely:<br>- independent performance of all types of work, tasks, forms of control provided for by this syllabus;<br>- references to sources of information in case of using ideas, developments, statements, information;<br>- provision of reliable information about the results of one's own educational activities, research methods used and sources of information.<br>Written works are checked for plagiarism and are allowed to be defended provided that text borrowings do not exceed 20%. In case of failure to comply with these requirements, the work is returned for revision. If a repeated violation of the requirements of academic integrity is detected, the student is not allowed to defend. In case of performing individual independent work not according to the received task, the results are canceled, and the student receives a new topic for processing. |
| 16 | Keywords                     | Money turnover, inflation, monetary policy, financial intermediation, credit, bank, system, currency finance, financial market, loan interest                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| 16 | Link to the course in Moodle | <a href="https://cdn.snau.edu.ua/moodle/course/view.php?id=5486">https://cdn.snau.edu.ua/moodle/course/view.php?id=5486</a>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |

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

| Learning outcomes for EC:<br><br>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.<br>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 The essence, forms, value and functions of money<br>1 The origin of money.<br>2 The essence of money.<br>3 Forms, types of money and their evolution.<br>4 The value of money.<br>5 Functions of money.<br>6 The role, place of money in a market economy                                                                                                                                       | 2                                           | 2                   | 6                     | 1-7        |
| Topic 2. Money turnover and the emission of money<br>1. The concept of money circulation and its content.<br>2 The model of money circulation, money flows and the mechanism of their balancing.<br>3 The structure of money circulation<br>4. The law of money circulation. Money supply and its structure<br>5 The velocity of money circulation and the factors that determine it.<br>6. Money issue | 2                                           | 2                   | 6                     | 1-7        |
| Topic 3. Money (financial) market<br>1 The essence of the money (financial) market<br>2 The institutional model of the money (financial) market<br>3 Demand for money<br>4 Money supply<br>5 Equilibrium in the money (financial) market and interest.                                                                                                                                                  | 2                                           | 2                   | 6                     | 1-7        |
| Topic 4. Monetary systems<br>1. The essence of the monetary system, its purpose and place in the economic system of the country.<br>2. Types of monetary systems and their evolution.<br>3 State regulation of the monetary sphere as the main purpose of the monetary system.<br>4. Bodies of regulation and control over monetary circulation<br>5 Formation of the monetary system of Ukraine        | 2                                           | 2                   | 6                     | 1-7        |
| Topic 5. Inflation and monetary reforms<br>1. Inflation: essence, forms of manifestation, causes and consequences.<br>2. Forms and methods of anti-inflationary policy.<br>3. The essence, purpose, classification of monetary reforms<br>4. Models of monetary reforms                                                                                                                                 | 2                                           | 2                   | 6                     | 1-7        |
| Topic 6.1 Currency relations and currency systems<br>1 The concept of currency relations<br>2. Exchange rate and factors influencing it<br>3. The concept, types and procedure for currency transactions and international settlements<br>4. The concept and structure of the currency system                                                                                                           | 2                                           | 2                   | 6                     | 1-7        |

|                                                                                                                                                                                                                                                                                                                                                                                                                         |   |   |   |     |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---|---|---|-----|
| 5 Stages of development of the world currency system<br>6. Currency policy, currency regulation and currency control.                                                                                                                                                                                                                                                                                                   |   |   |   |     |
| Topic 7. The essence, necessity and functions of credit<br>1 The essence, general prerequisites and economic factors of the need for credit<br>2 Stages and patterns of credit movement<br>3. Principles of lending<br>4 Functions of credit, their essence, purpose and manifestations in economic practice<br>5 Economic limits of credit<br>6. Forms and types of credit. Calculations of credit payments            | 2 | 2 | 4 | 1-7 |
| Topic 8 Credit system and the banking system<br>1 The concept of the credit system and its structure<br>2. The concept of the banking system, its goals, functions.<br>3. Principles of building the banking system.<br>4 The essence, functions and types of banks<br>5 Economic standards for the activities of commercial banks<br>6. Non-bank financial and credit institutions and their role in the credit system | 2 | 2 | 6 | 1-7 |
| Topic 9. Central banks<br>1 The origin and development of central banks.<br>2 The main purpose and legal status of the central bank.<br>3 The National Bank of Ukraine, its functions<br>4 The main areas of activity of the central bank                                                                                                                                                                               | 2 | 2 | 6 | 1-7 |
| Topic 10 History of finance and financial relations. Functions of finance.<br>1. Economic prerequisites for the emergence and development of finance<br>2. Specific features of finance, characteristic features and social purpose.<br>3. Functions of finance<br>4. Models of financial relations<br>5 The essence and sources of financial resources<br>6. Finance for sustainable development                       | 2 | 2 | 6 | 1-7 |
| Topic 11 Financial mechanism and financial policy<br>1 The essence of the financial mechanism and its components<br>2 Organizational structure and legal regime of the financial mechanism<br>3. The essence, objectives and subjects of financial policy.<br>4. Components of financial policy and their relationship<br>5 Types of financial policy                                                                   | 2 | 2 | 6 | 1-7 |
| Topic 12 Concept and structure of the financial system<br>1. Concept, structure of the financial system<br>2. Principles of building the financial system and its significance<br>3. State and local finances<br>4. Finance of business entities<br>5. Finance of households<br>6. Insurance market<br>7 International finance                                                                                          | 4 | 2 | 6 | 1-7 |
| Topic 13 Tax system and budget system<br>1 The essence, functions and role of taxes.<br>2 Classification and types of taxes<br>3 The essence and structure of the tax system<br>4 The economic nature, essence and functions of the state (local) budget<br>5 Budget structure and budget system                                                                                                                        | 4 | 2 | 6 | 1-7 |

|                                                                                                                                                                                                                                                                                                                 |    |    |    |     |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----|----|----|-----|
| 6 State control over the formation and use of budgets<br>7. Budget deficit for its financing                                                                                                                                                                                                                    |    |    |    |     |
| Topic 14 Public debt<br>1. The concept of public debt, its structure.<br>2. Causes and consequences of the growth of public debt.<br>3. Sources of repayment of public debt.<br>4. Public debt management and its servicing.                                                                                    | 2  | 2  | 4  | 1-7 |
| Topic 15 Financial and credit support for the agricultural sector on the basis of sustainable development<br>1 Features of financing the agricultural sector on the basis of sustainable development<br>2. Features of taxation in the agricultural sector<br>3. Features of lending to the agricultural sector | 2  | 2  | 6  | 1-7 |
| <i>Total</i>                                                                                                                                                                                                                                                                                                    | 30 | 30 | 90 |     |

#### 4 TEACHING AND LEARNING METHODS

| ALO   | Teaching methods<br>(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, process them, analyze and make decisions using appropriate analytical tools                                                                                                                                                                                                                                                                                              | 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 |

## 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                     |

#### 5.1.2. Evaluation criteria

| Component                  | Unsatisfactory                                                                        | Satisfactory                                                                                                                                                                                                                | Good                                                                                                                                                                                                                                                                                                                                   | Excellent                                                                                                                                                                                                                                                                                                                                      |
|----------------------------|---------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Multiple choice tests      | <5 points<br>Correct answers by 25%                                                   | 6-7 points<br>Correct answers for 30-50%                                                                                                                                                                                    | 8-9 points<br>Correct answers for 55-95%                                                                                                                                                                                                                                                                                               | 10 points<br>Correct answers to all questions                                                                                                                                                                                                                                                                                                  |
| Case, practical task       | 0 points<br>Not all cases, practical tasks completed                                  | 1-2 points<br>all cases, practical tasks completed; correct answers received; student demonstrates elementary knowledge of individual provisions of the educational material, compares, summarizes and analyzes information | 3-4 points<br>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 | 5 points<br>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<br>Presentation of research results does not reveal its content and results | 3 points<br>processes and interprets data, but no conclusions, design does not meet the requirements                                                                                                                        | 4 points<br>Presentation of research results in the appropriate format of analytical material without their own argumentation of the results obtained                                                                                                                                                                                  | 5 points<br>Presentation of research results in the appropriate format of analytical material with their own argumentation of the results obtained                                                                                                                                                                                             |
| Analytical research        | <13 points                                                                            | 14-17 points                                                                                                                                                                                                                | 18-19 points                                                                                                                                                                                                                                                                                                                           | 20 points                                                                                                                                                                                                                                                                                                                                      |

|                                               |                                                                                       |                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                      |
|-----------------------------------------------|---------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                               | Partially completed work, design does not meet requirements                           | The work is completed in full; the student demonstrates elementary knowledge of individual provisions of the educational material, compares, summarizes and analyzes information processes and interprets data, results obtained, design of the work partially meets the requirements | 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<br>Presentation of research results does not reveal its content and results | 3 points<br>Presentation of only theoretical material without presentation of analytical material                                                                                                                                                                                     | 4 points<br>Presentation of research results in the appropriate format of analytical material without their own argumentation of the results obtained                                                                                                                                               | 5 points<br>Presentation of research results in the appropriate format of analytical material with their own argumentation of the results obtained                                                                                                                                                                                   |
| Exam                                          | <20 points<br>Correct answers to tests by 25%; no                                     | 20-24 points<br>Correct answers to tests for 30-50%; completed practical task with minor errors, partially passed interview                                                                                                                                                           | 25-29 points<br>Correct answers to tests for 55-95%; all requirements for the task have been met, the interview has been partially passed                                                                                                                                                           | 30 points<br>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           | satisfactorily                                           |                                                          |
| 60-68                                             | E           |                                                          |                                                          |
| 35-59                                             | FX          | unsatisfactory with the possibility of reassembly        | unsatisfactory with the possibility of reassembly        |
| 0-34                                              | F           | unsatisfactory with mandatory re-study of the discipline | unsatisfactory with mandatory re-study of the discipline |

#### . LEARNING RESOURCES (LITERATURE)

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](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/ijssdp.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>.