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MINISTRY OF SCIENCE AND HIGHER EDUCATION OF THE RUSSIAN FEDERATION

Federal State Autonomous Educational Institution of Higher Education

"Moscow Polytechnic University"

(Moscow Poly)

APPROVE
Vice-President
for International Affairs
_____/Yu.D. Davydova/
"30" 05 2022

Dean,
Faculty of Economics and Management
_____/A.V. Nazarenko/
"30" 05 2022

WORKING PROGRAM OF THE DISCIPLINE

"Basic financial literacy"

Field of study
38.03.02 Management

Educational program (profile)
"Business Process Management"

Qualification (degree)
Bachelor

Form of study
Part-time

Moscow 2022

1. The goals of mastering the discipline

The main goals of mastering the discipline "Fundamentals of financial literacy" include:

- the formation of students' universal and subject-specialized competencies that contribute to increasing social mobility and sustainability in the labor market, understanding the basics of financial thinking;
- training in techniques and methods for assessing the financial position of an enterprise, assessing the investment attractiveness of projects, profitability of funds, budgeting;
- preparing students to work with financial tools for managing cash and assets of economic entities.

To the main tasksmastering the discipline "Fundamentals of financial literacy" should include:

- disclosure of the essence and concept of financial management;
- students gaining theoretical knowledge and practical skills in working with financial management tools;
- study of the regulatory framework of financial management in the Russian Federation;
- analysis and evaluation of Russian and foreign experience in financial management;
- study of methods, techniques for assessing the financial condition of an enterprise;
- study of methods for assessing the profitability of investment projects;
- study of methods for assessing and reducing investment risks.

2.The place of the discipline in the structure of the bachelor's program

The discipline "Fundamentals of financial literacy" is one of the academic disciplines of the mandatory part (B.1.1.13) of the bachelor's degree program.

The discipline "Fundamentals of Financial Literacy" is interconnected with the following disciplines and practices of the EP:

In the mandatory part (B.1.1):

- Business process management*;*
- Entrepreneurship.

In the part formed by the participants in educational relations (B.1.2):

- Corporate management;
- Startup management.

3. The list of planned learning outcomes for the discipline (module), correlated with the planned results of mastering the educational program

As a result of mastering the discipline (module), students form the following competence and the following learning outcomes should be achieved as a stage in the formation of the relevant competence:

4.

Competency code	As a result of mastering the educational program, the student must have	List of planned learning outcomes by discipline
UK-10	The ability to make informed economic decisions in various areas of life	**know:** - basic principles of functioning of macroeconomics and economic development, goals and types of state participation in the economy -the main patterns of functioning of microeconomics and factors that ensure the rational use of resources and the achievement of effective performance results **be able to:** -apply methods of economic and financial planning to achieve personal financial goals, use adequate financial tools for managing personal budgets, optimize your own financial risks**own:** - skills in working with regulatory documentation and methods for assessing the financial situation, profitability of projects, the degree of risk; - skills in working with models for predicting the probability of bankruptcy

Structure and content of the discipline

Part-time education

The total labor intensity of the discipline is 5 credit units, i.e. 180 academic hours (of which 126 hours are independent work of students).

The discipline is studied in the first and second year.

Second term:lectures - 18 hours, form of control - test.

Third semester: seminars - 36 hours, the form of control - an exam.

The structure and content of the discipline "Fundamentals of financial literacy" by terms and types of work are reflected in the Appendix.

The content of the sections of the discipline

Second term

Topic 1. Fundamentals of financial management

Concept, essence of financial management, goals, objectives. The role of finance in the activities of the enterprise. The difference between accounting and financial accounting. The system of financial accounting in the enterprise. Financial management tools.

Topic 2. Information base of financial management

Accounting as an information base for financial analysis. Accounting in the Russian Federation: accounting in commercial and budgetary organizations. Forms of accounting and reporting. Basic reporting requirements, composition, indicators. Features of accounting and reporting in foreign countries. Management Information System. Management accounting, its goals, area of use: drawing up budgets and estimates (income and expenses, capital investment budget, capital property estimates, consolidated budget, etc.), payment calendars.

Topic 3. Analysis of the financial condition of the enterprise

Concept, essence, goals and objectives of financial analysis, users. Financial analysis tools: coefficients, classification, models. Types and methods of analysis. Analysis of profitability, financial stability. Forecasting the probability of bankruptcy, models. Analysis of asset turnover, receivables and payables, financial independence. Asset rationing. Diagnosis of the financial condition.

Topic 4. Financial policy of the enterprise

The concept, essence, goals, objectives, principles of the financial policy of the enterprise. Types of financial policy. Fundamentals of financial policy development. Financial strategy and tactics of the enterprise.

Topic 5. Investment policy of the enterprise

Theory of money. Annuities. Investments. Essence, goals, objectives and principles of the enterprise's investment policy. Methods for evaluating investment projects. Accounting for time and inflation factors. Long-term and short-term financial policy.

Asset and cost management. Aggressive, conservative and moderate models for managing current assets and liabilities. dividend policy. Types of dividends. Calculation and evaluation of indicators: dividend per share, accumulation ratio, dividend payout ratio. Their influence on the most important price indicators of the company. Modigliani-Miller theory, Gordon formula.

Management criteria for determining dividends. Credit policy. Essence, goals, tasks. Making a decision on attracting borrowed funds, evaluating the effectiveness. The effect of financial leverage.

Topic 6. Investment projects

Types of investment projects. Life cycle of an investment project. Methods for evaluating investment projects. Profitability assessment. Relationship between return and risk. return period method. net present value method. Internal rate of return method. Profitability index method. Discounted payback method.

Topic 7. Working capital management in the enterprise

The concept of working capital and current assets. Net working capital. Elements of working capital: inventories, receivables, cash and cash equivalents. Accounts payable, its types.

financial cycle. Turnover of current assets. The role of working capital management as the main tactical task of the enterprise. Working capital management methods.

Cash level optimization. Cash management strategies. Baumol–Tobin, Miller–Or, Stone, Monte Carlo models. Accounts receivable management, its economic essence. Management of accounts payable as a source of financing for the enterprise.

Topic 8. Intra-company financial planning

The concept, essence, goals, objectives, principles, types of intra-company planning. Foresight (forecast), methodology and principles of planning, planning structure, planning stages Development of economic norms-standards for achieving the company's goals.

Selection of development options, formulation of goals, development of an action program and work schedule. Business plan. Assessment of the commercial viability of the project.

Strategic financial planning. Development of financial strategies and methods for their implementation. Methods of financial forecasting. Cash flow forecast. Cash budget. Monitoring of cash flows. BCG Method (Boston Consulting Group). Budgeting.

Third semester

Topic 1

Seminar 1. Usagefinancial management tools in personal finance.

Seminar 2. The use of financial management tools in business.

Theme 2

Seminar 1. Management information system in a business plan.

Seminar 2. Drawing up a predictive financial plan of the bank.

Theme 3

Seminar 1. Asset turnover - analysis on the example of retail trade.

Seminar 2. Comparative analysis of the main bankruptcy forecasting models.

Theme 4

Seminar 1. Why do you need a financial policy in business.

Seminar 2. Possible types of valuation of assets and liabilities.

Theme 5

Seminar 1. Approaches to assessing inflation as a factor in doing business.

Seminar 2. Borrowed funds – potential and risks of attraction.

Theme 6

Seminar 1. Risk – nature and factors, management possibilities.

Seminar 2. Profitability of various types of business - opportunities for fair valuation and the factor of capital flow.

Theme 7

Seminar 1. The nature and functions of money as a universal equivalent.

Seminar 2. Accounts payable and accounts receivable - management options.

Theme 8

Seminar 1. The system of indicators in budget planning.

Seminar 2. Project financial models.

5. Educational technologies.

The methodology for teaching the discipline "Fundamentals of Financial Literacy" and the implementation of a competency-based approach in the presentation and perception of the material provides for the use of the following active and interactive forms of conducting group, individual, classroom classes in combination with extracurricular work in order to form and develop the professional skills of students:

- testing;
- discussion of reports;

- fulfillment of multi-level tasks on financial activities.

6. Evaluation tools for current monitoring of progress, intermediate certification based on the results of mastering the discipline and educational and methodological support for students' independent work.

6.1. Fund of assessment tools for conducting intermediate certification of students in the discipline (module).

6.1.1. A list of competencies indicating the stages of their formation in the process of mastering the educational program.

As a result of mastering the discipline, the following competencies are formed:

Competency code	As a result of mastering the educational program, the student must have
UK-10	The ability to make informed economic decisions in various areas of life

In the process of mastering the educational program, this competence, including its individual components, is formed in stages during the development of disciplines (modules), practices by students in accordance with the curriculum and calendar schedule of the educational process.

6.1.2. Description of indicators and criteria for assessing competencies formed on the basis of the results of mastering the discipline (module), description of assessment scales

An indicator of competence assessment at various stages of their formation is the achievement by students of the planned learning outcomes in the discipline.

Second term.

Form of intermediate attestation: test.

Index	Not credited	Passed
know: - basic principles of functioning of macroeconomics and economic development, goals and types of state participation in the economy -the main patterns of	The student demonstrates the complete absence or insufficient compliance of the following knowledge: - understanding the basic principles of the functioning of macroeconomics and economic development, the	The student demonstrates incomplete compliance with the following knowledge: -understanding of the basic principles of the functioning of macroeconomics and economic development, the goals and types of state participation in the economy;

functioning of microeconomics and factors that ensure the rational use of resources and the achievement of effective performance results	goals and types of state participation in the economy; Presentation of the main patterns of functioning of microeconomics and factors that ensure the rational use of resources and the achievement of effective performance results	- presentation of the main patterns of functioning of microeconomics and factors that ensure the rational use of resources and the achievement of effective performance results Significant errors are made, there is a lack of knowledge on a number of indicators, the student experiences significant difficulties in operating knowledge when transferring it to new situations.
be able to: -apply methods of economic and financial planning to achieve personal financial goals, use adequate financial tools for managing personal budgets, optimize your own financial risks	The student is unable or insufficiently able to -apply methods of economic and financial planning to achieve personal financial goals; - use adequate financial instruments for personal budget management; - optimize own financial risks	The student demonstrates incomplete compliance with the following skills: -apply methods of economic and financial planning to achieve personal financial goals; - use adequate financial instruments for personal budget management; - optimize own financial risks. Significant mistakes are made, there is a lack of skills in a number of indicators, the student experiences significant difficulties in applying skills in new situations.
own: - skills in working with regulatory documentation and methods for assessing the financial situation, profitability of projects, the degree of risk; - skills in working with models for predicting the probability of bankruptcy	The student does not know or does not know enough: - skills in working with regulatory documentation and methods for assessing the financial situation, profitability of projects, the degree of risk; - skills in working with models for predicting the probability of bankruptcy	The student owns: - skills in working with regulatory documentation and methods for assessing the financial situation, profitability of projects, the degree of risk; - skills in working with models for predicting the probability of bankruptcy. Significant mistakes are made, there is a lack of skills in a number of indicators, the student experiences significant difficulties in applying skills in new situations.

Intermediate attestation of students in the form of a test is carried out based on the results of the implementation of all types of educational work provided for by the curriculum for a given discipline (module), while taking into account the results of current monitoring of progress during the semester. The assessment of the degree of achievement by students of the planned learning outcomes in the discipline (module) is carried out by the teacher conducting classes in the discipline (module) by the method of expert assessment. Based on the results of the intermediate attestation for the discipline (module), the mark "passed", "failed" is set.

Only students who have completed all types of educational work provided for by the work program in the discipline "Fundamentals of Financial Literacy" (test, report, performance of multi-level tasks) are allowed to interim certification.

Evaluation scale	Description
Passed	All types of educational work provided for by the curriculum were completed. The student demonstrates the correspondence of knowledge, skills and abilities given in the tables of indicators, operates with the acquired knowledge, skills, skills, applies them in situations of increased complexity. In this case, minor errors, inaccuracies, difficulties in analytical operations, transferring knowledge and skills to new, non-standard situations can be made.
Not credited	One or more types of educational work provided for by the curriculum have not been completed. The student demonstrates incomplete correspondence of knowledge, skills and abilities given in the tables of indicators, significant errors are made, the lack of knowledge, skills and abilities is manifested in a number of indicators, the student experiences significant difficulties in operating knowledge and skills when transferring them to new situations.

Third semester.

Form of intermediate certification: exam.

An indicator of competency assessment at various stages of their formation is the achievement by students of the planned learning outcomes in the discipline (module).

UK-10 -The ability to make informed economic decisions in various areas of life				
Index	**Evaluation criteria**			
	2	**3**	**four**	**5**
know: - basic principles of functioning of macroeconomics and economic development, goals and types of state	The student demonstrates the complete absence or insufficient compliance of the following knowledge: - basic principles of functioning of macroeconomics and economic development, goals and types of state participation in the economy;	The student demonstrates incomplete compliance with the following knowledge: -basic principles of functioning of macroeconomics and economic development, goals and types of state participation in the	The student demonstrates partial compliance with the following knowledge: -basic principles of functioning of macroeconomics and economic development, goals and types of state participation in the	The student demonstrates full compliance with the following knowledge: -basic principles of functioning of macroeconomics and economic development,

participation in the economy; -the main patterns of functioning of microeconomics and factors that ensure the rational use of resources and the achievement of effective performance results	-the main patterns of functioning of microeconomics and factors that ensure the rational use of resources and the achievement of effective performance results	economy; -the main patterns of functioning of microeconomics and factors that ensure the rational use of resources and the achievement of effective performance results. Significant mistakes are made, lack of knowledge is manifested, for a number of indicators, the student experiences significant difficulties in operating knowledge when transferring it to new situations.	economy; -the main patterns of functioning of microeconomics and factors that ensure the rational use of resources and the achievement of effective performance results. Minor errors and inaccuracies are allowed.	goals and types of state participation in the economy; -the main patterns of functioning of microeconomics and factors that ensure the rational use of resources and the achievement of effective performance results; freely operates with acquired knowledge.
be able to: -apply methods of economic and financial planning to achieve personal financial goals, use adequate financial tools for managing personal budgets, optimize your own financial risks	The student is unable or insufficiently able to: -apply methods of economic and financial planning to achieve personal financial goals, use adequate financial tools for managing personal budgets, optimize your own financial risks	The student demonstrates incomplete compliance with the following skills: -apply methods of economic and financial planning to achieve personal financial goals, use adequate financial tools for managing personal budgets, optimize your own financial risks. Significant mistakes are made, lack of skills is manifested, for a number of indicators, the student experiences significant difficulties in operating with skills when transferring them to new situations.	The student demonstrates partial compliance with the following skills: -apply methods of economic and financial planning to achieve personal financial goals, use adequate financial tools for managing personal budgets, optimize your own financial risks. Skills are mastered, but minor errors, inaccuracies, difficulties in analytical operations, transferring skills to new, non-standard situations are allowed.	The student demonstrates full compliance with the following skills: -apply methods of economic and financial planning to achieve personal financial goals, use adequate financial tools for managing personal budgets, optimize your own financial risks. Freely operates with acquired skills, applies them in situations of increased complexity.
Own: - skills in working with regulatory documentation and methods for assessing the financial position of an enterprise, the profitability of projects, the	The student does not know or does not know enough: - skills in working with regulatory documentation and methods for assessing the financial position of an enterprise, the profitability of projects, the degree of risk; - skills in working with models for predicting the probability of bankruptcy at the enterprise.	The student owns: - skills in working with regulatory documentation and methods for assessing the financial position of an enterprise, the profitability of projects, the degree of risk; - skills in working with models for predicting the probability of	The student partially owns: - skills in working with regulatory documentation and methods for assessing the financial position of an enterprise, the profitability of projects, the degree of risk; - skills in working with models for predicting	The student is fully proficient in: - skills in working with regulatory documentation and methods for assessing the financial position of an enterprise, the profitability of projects, the degree of risk;

degree of risk; - skills in working with models for predicting the probability of bankruptcy at the enterprise.		bankruptcy in an enterprise; - Incompletely, significant mistakes are made, there is a lack of skills in a number of indicators, The student experiences significant difficulties in applying skills in new situations.	the probability of bankruptcy in an enterprise; skills are mastered, but minor errors, inaccuracies, difficulties in analytical operations, transferring skills to new, non-standard situations are allowed.	- skills in working with models for predicting the probability of bankruptcy at the enterprise. Freely applies acquired skills in situations of increased complexity.

The evaluation funds are presented in annex 1 to the work program.

7. Educational, methodological and information support of the discipline.

a) basic literature:

1. Bocharova T.A. Fundamentals of economics and financial literacy: teaching aid. - Barnaul: AltSPU, 2018. 92 p.

URL: https://e.lanbook.com/book/119526

2. Workshop on financial literacy: teaching aid / IV Blokhin. Glazov: GGPI im. Korolenko, 2021. 175 p.

URL: https://e.lanbook.com/book/177845

b) additional literature:

1. Sycheva-Peredero O.V. Financial literacy: a textbook. Kemerovo: KemGU, 2021. 116 p.

URL: https://e.lanbook.com/book/186377

in)software and Internet resources

- Office applications in the public domain, Adobe Acrobat Reader, Microsoft Office - Microsoft Open License.License number 61984042.

eight. Logistics support of discipline.

Audience for lectures and seminars of the general fund. Training tables with benches, classroom board, portable multimedia complex (projector, projection screen, laptop). Teacher's workplace: table, chair.

9. Guidelines for students when working on lecture notes during the lecture

Lecture - a systematic, consistent, monologue presentation by the teacher of educational material, as a rule, of a theoretical nature. When preparing a lecture, the teacher is guided by the working program of the discipline. In the course of lectures, it is recommended to take notes, which will later allow you to recall the studied educational material, supplement the content during independent work with literature, and prepare for the exam.

You should also pay attention to categories, formulations that reveal the content of certain phenomena and processes, scientific conclusions and practical recommendations, positive experience in oratory. It is advisable to leave fields in the working notes on which to make notes from the recommended literature, supplementing the material of the lecture heard, as well as emphasizing the particular importance of certain theoretical positions.

Lecture conclusions summarize the teacher's reflections on educational issues. The teacher provides a list of used and recommended sources for studying a particular topic. At the end of the lecture, students have the opportunity to ask questions to the teacher on the topic of the lecture. When lecturing on the discipline, electronic multimedia presentations can be used.

Guidelines for students when working at the seminar

Seminars are implemented in accordance with the working curriculum with consistent study of the topics of the discipline. In preparation for the seminars, the student is recommended to study the basic literature, get acquainted with additional literature, new publications in periodicals: magazines, newspapers, etc. In this case, the recommendations of the teacher and the requirements of the curriculum should be taken into account. It is also recommended to refine your lecture notes by making appropriate entries in it from the literature recommended by the teacher and provided by the curriculum. Abstracts should be prepared for presentations on all educational issues submitted to the seminar.

Since the student's activity in seminars is the subject of monitoring his progress in mastering the course, preparation for seminars requires a responsible attitude. In interactive classes, students should be active.

Guidelines for students on the organization of independent work

Independent work of students is aimed at independent study of a separate topic of the academic discipline. Independent work is mandatory for each student, its volume is determined by the curriculum. During independent work, the student interacts with the recommended materials with the participation of the teacher in the form of consultations. To perform independent work, methodological support is provided. The electronic library system (electronic library) of the university provides the possibility of individual access for each student from any point where there is access to the Internet.

10.Methodological recommendations for the teacher (Guidelines for making presentations)

A presentation (from the English word - presentation) is a set of color slide pictures on a specific topic, which is stored in a special format file with the PP extension. The term "presentation" (sometimes called "slide film") is associated primarily with the information and advertising functions of pictures that are designed for a certain category of viewers (users).

Multimedia computer presentation is:

- dynamic synthesis of text, image, sound;
- the most modern software interface technologies;
- interactive contact of the speaker with the demonstration material;
- mobility and compactness of information carriers and equipment;
- ability to update, supplement and adapt information;
- low cost.

Rules for the design of computer presentations

General Design Rules

Many designers argue that there are no laws and rules in design. There are tips, tricks, tips. Design, like any kind of creativity, art, like any way of some people to communicate with others, like language, like thought, will bypass any rules and laws.

However, there are certain recommendations that should be followed, at least for novice designers, until they feel the strength and confidence to create their own rules and recommendations.

Font design rules:

- Serif fonts are easier to read than sans-serif fonts;
- Capital letters are not recommended for body text.
- Font contrast can be created through: font size, font weight, style, shape, direction, and color.
- Rules for choosing colors.
- The color scheme should consist of no more than two or three colors.
- There are incompatible color combinations.
- Black color has a negative (gloomy) connotation.
- White text on a black background is hard to read (inversion is hard to read).

Presentation design guidelines

In order for the presentation to be well perceived by the audience and not cause negative emotions (subconscious or completely conscious), it is necessary to follow the rules for its design.

The presentation involves a combination of information of various types: text, graphics, musical and sound effects, animation and video clips. Therefore, it is necessary to take into account the specifics of combining fragments of information of various types. In addition, the design and demonstration of each of the listed types of information is also subject to certain rules. So, for example, for textual information, the choice of font is important, for graphic information - brightness and color saturation, for their best joint perception, optimal relative position on the slide is necessary.

Consider recommendations for the design and presentation of various types of materials on the screen.

Formatting text information:

- font size: 24-54 pt (headline), 18-36 pt (plain text);
- font color and background color should contrast (the text should be well read), but not hurt the eyes;
- font type: smooth sans-serif font for body text (Arial, Tahoma, Verdana), decorative font can be used for heading if it is legible;
- italics, underlining, bold, capital letters are recommended to be used only for semantic highlighting of a text fragment.

Formatting graphic information:

- drawings, photographs, diagrams are designed to supplement textual information or convey it in a more visual form;
- it is desirable to avoid drawings in the presentation that do not carry a semantic load if they are not part of the style design;
- the color of graphic images should not contrast sharply with the overall style of the slide;
- illustrations are recommended to be accompanied by explanatory text;
- if a graphic image is used as a background, then the text on this background should be well readable.

The content and location of information blocks on the slide:

- there should not be too many information blocks (3-6);
- the recommended size of one information block is no more than 1/2 of the slide size;
- it is desirable to have on the page blocks with different types of information (text, graphs, diagrams, tables, figures) that complement each other;
- keywords in the information block must be highlighted;
- information blocks should be placed horizontally, blocks related in meaning - from left to right;
- the most important information should be placed in the center of the slide;
- the logic of presenting information on slides and in the presentation should correspond to the logic of its presentation.

In addition to the correct arrangement of text blocks, one must not forget about their content - the text. In no case should it contain spelling errors. You should also take into account the general rules for formatting the text.

After creating a presentation and its design, you need to rehearse its presentation and your performance, check how the presentation will look like as a whole (on a computer screen or projection screen), how quickly and adequately it is perceived from different audience locations, under different lighting conditions, noise accompaniment, in an environment as close as possible to the real conditions of the performance.

The program is compiled in accordance with the Federal State Educational Standard of Higher Education in the field of studybachelors 38.03.02 "Management".

The program was made by:

Head of the Department "Management"
Candidate of Economics, Associate Professor / Alenina E.E. /

Candidate of Economics, Associate Professor of the Department of Management / Redin D.V. /

The program was approved at a meeting of the department "Management"
August 29, 2022, Protocol No. 1

Head of the Department "Management"
k. e. Sc., Associate Professor / Alenina E.E. /

The structure and content of the discipline "Fundamentals of financial literacy" in the field of study 38.03.02"Management" (bachelor) part-time education

n/n	Chapter	Semester	A week semester	Types of educational work, including independent student work, and labor intensity in hours					Types of independent work students					Forms of attestation	
				L	F/N	Lab	SRS	DAC	K.R.	RZ Z	R	DC	T	E	Z
one.	**Fundamentals of Financial Management**	2	1-2	2			7					+	+		
2.	**Information base of financial management**	2	2-4	2			8					+	+		
3	**Analysis of the financial condition of the organization**	2	5-6	2			8			+		+	+		
four	**Financial policy of the organization**	2	7-8	2			8			+		+	+		
5	**Investment policy of the organization**	2	9-10	2			8						+		
6	**Investment projects**	2	11-12	2			8						+		
7	**Working capital management in an organization**	2	13-14	3			8			+			+		
eight	**Intracompany financial planning**	2	15-16	3			8						+		
	Total hours per discipline In the second semester			18			63								Z

n/n	Chapter	Semester	A week semester	Types of educational work, including independent student work, and labor intensity in hours					Types of independent work students					Forms of attestation	
				L	F/N	Lab	SRS	DAC	K.R.	RZ Z	R	DC	T	E	Z
one.	**Fundamentals of Financial Management**	3	1-2		4		7					+	+		
2	**Information base of financial management**	3	2-4		4		8					+	+		
3	**Analysis of the financial condition of the organization**	3	5-6		4		8			+		+	+		
four	**Financial policy of the organization**	3	7-8		4		8			+		+	+		
5	**Investment policy of the organization**	3	9-10		5		8						+		
6	**Investment projects**	3	11-12		5		8						+		
7	**Working capital management in an organization**	3	13-14		5		8			+			+		
eight	**Intracompany financial planning**	3	15-16		5		8						+		
	Total hours per discipline in the third semester				36		63							**E**	
	Total			18	36		126							**E**	Z

Appendix 1 to
work program

MINISTRY OF EDUCATION AND SCIENCE OF THE RUSSIAN FEDERATION

FEDERAL STATE AUTONOMOUS EDUCATIONAL INSTITUTION OF HIGHER EDUCATION

"MOSCOW POLYTECHNIC UNIVERSITY"
(MOSCOW POLYTECH)

Direction of training: 38.03.02 MANAGEMENT

Form of study: full-time, part-time

Type of professional activity: organizational and managerial, information and analytical

Department: "Management"

VALUATION FUND

BY DISCIPLINE

Fundamentals of financial literacy

Composition: 1. Passport of the fund of appraisal funds

2. Description of evaluation tools:

tests, report topics, examples of multi-level tasks and assignments, questions for the test

Compiled by:

head Department, Candidate of Economics, Assoc. Alenina E.E.

Associate Professor, Ph.D. Redin D.V.

Moscow, 2022

INDICATOR OF THE LEVEL OF FORMATION OF COMPETENCES

Fundamentals of financial literacy					
GEF VO 38.03.02 Management					
In the process of mastering this discipline, the student forms and demonstrates the following **competence**:					
COMPETENCES		**List of components**	**Competence formation technology**	**Assessment Tool Form****	**Degrees of levels of development of competencies**
INDEX	**FORMULATION**				
UK-10	The ability to make informed economic decisions in various areas of life	**know:** - basic principles of functioning of macroeconomics and economic development, goals and types of state participation in the economy -the main patterns of functioning of microeconomics and factors that ensure the rational use of resources and the achievement of effective performance results **be able to:** -apply methods of economic and financial planning to achieve personal financial goals, use adequate financial tools for managing personal budgets, optimize your own financial risks **own:** - skills in working with regulatory documentation and methods for assessing the financial situation, profitability of projects, the degree of risk; - skills in working with models for predicting the probability of bankruptcy	lecture, independent work, seminars	DS, T, questions for the test (exam)	**A basic level of** - knowledge of the basicsthe functioning of macroeconomics and economic development, -knowledge of the main patterns of functioning of microeconomics and factors that ensure the rational use of resources and efficiency - possession of methods of economic and financial planning to achieve personal financial goals, use adequate financial tools for managing a personal budget **Enhanced level** - knowledge of featuresthe functioning of macroeconomics and economic development; -knowledge of the features of the patterns of functioning of microeconomics; - possession of various methods of economic and financial planning to achieve personal financial goals, personal budget management

**- For abbreviations of forms of evaluation tools, see Appendix 2 to the RP.

Annex 2
to work program

List of evaluation tools for the discipline "Fundamentals of financial literacy"

OS number	Name of the evaluation tool	Brief description of the evaluation tool	Presentation of the evaluation tool in the FOS
one	Test (T)	A system of standardized tasks that allows you to automate the procedure for measuring the level of knowledge and skills of a student.	Fund of test tasks
3	Report, message (DS)	Product independent work student, representing a public speech on the presentation of the results of the solution of a certain educational and practical, educational and research or scientific Topics.	Topics of reports, messages
3	Test, exam	The final form of knowledge assessment. In higher education institutions are held during examination sessions.	Questions for the test (exam)

Questions for offset

in the discipline "Fundamentals of financial literacy" formation of competence UK-10

1. Define a company's own working capital.
2. Describe the main segments of the company's current assets.
3. Describe the circulation of funds within the operational and financial cycle of the company.
4. Explain the difference between the operating and financial cycles of a company.
5. What indicators are used to evaluate the effectiveness of the organization's working capital management?
6. What long-term financing strategy can a financial manager choose? Describe the options.
7. What are the approaches to the optimal ratio of long-term financing and capital requirements?
8. What are the main factors to consider in annual planning?
9. What is the structure of external sources of financing for the company's activities?
10. Describe the comparative advantages and disadvantages of internal and external funding.
11. What functions does the company's equity perform?
12. Describe the process of financing by issuing common stock.
13. What are the features of attracting financing through the placement of preferred shares?
14. What role does the dividend policy play in the organization's financial management?
15. Outline your considerations regarding the use of an active or passive dividend policy.
16. What sources of information does the bank use to assess the creditworthiness of the borrowing company?
17. Describe the stages of analysis of the financial stability and creditworthiness of the borrowing company.
18. What factors influence the quality of credit analysis?
19. What are the main directions of analysis of the financial condition of the organization. Briefly describe them.
20. Tell us about the features of processing financial reporting information for the purposes of creditworthiness analysis.

21. Which of the financial statements is the most informative in your opinion?

22. Give your opinion on how the information should be prepared for the bank to be further examined for financial soundness.

Questions for the exam

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Define the category "capital" - as the basis of the network of financial business processes of the organization.

2. What tasks related to the business processes of capital management do financial managers solve?

3. Describe the approaches to determining the economic meaning of the "cost of capital" indicator.

four. How are the principles of building the financial system of an organization used in managing its capital?

5. What groups of funding sources are distinguished by the organization?

6. Explain the group of sources equated to your own in terms of the financial stability of the economic entity.

7. List the indicators used to analyze and evaluate the capital of an economic entity.

eight. What are the sources of information for analyzing the dynamics and structure of the capital of an economic entity?

9. What is the peculiarity of the external analysis of the capital of an economic entity in terms of information support and analysis methods?

10. What are the main functions of the financial service of the company?

11. What types of decisions does a financial manager make?

12. Describe three directions of capital transformation between those who have savings and those who need financing.

13. Why is wealth maximization seen as a more important business goal than profit maximization?

14. Explain the difference between shareholder value maximization and corporate value maximization. What concept do you consider the most promising?

15. What is the purpose of financial markets? List effective ways to implement their functions.

16. Describe the functions of financial intermediaries.

17. Besides financial intermediaries, what other institutions and structures facilitate the flow of funds to and from economic actors?

18. What functions are performed by financial managers of an economic entity. Explain them with practical examples.

19. List groups of methods of the analysis of the financial reporting.

twenty. Describe the approaches to compiling a compacted analytical net balance sheet.

21. Give examples of adjusting balance sheet data in order to analyze financial stability.

22. Describe the methodology for analyzing the financial result of the organization.

23. What profitability ratios are used for credit analysis purposes?

Exam ticket form

MINISTRY OF SCIENCE AND HIGHER EDUCATION OF THE RUSSIAN FEDERATION
FEDERAL STATE AUTONOMOUS EDUCATIONAL INSTITUTION OF HIGHER EDUCATION
"MOSCOW POLYTECHNICAL UNIVERSITY"
(MOSCOW POLYTECH)

Faculty of Economics and Management_____ Department of Management
Discipline: Fundamentals of financial literacy
Field of study: 38.03.02 "Management" (undergraduate level)
Course: 2,3 group _____, form of education: full-time, part-time

EXAMINATION TICKET No. 1.

1. Tell us about the features of processing financial reporting information for the purposes of creditworthiness analysis.
2. Describe the methodology for analyzing the financial result of the organization.

Approved at the meeting of the department "29" _August_ 2022, protocol No. 1_.

Head Department of "Management" _____ /Alenina E.E./

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Tests
in the discipline "Fundamentals of financial literacy"
formation of competence UK-10

1. The value of the net assets of the enterprise is:

1) The difference between the amount of adjusted non-current assets and the amount of liabilities

2) The total value of assets minus the short-term and long-term liabilities of the enterprise

3) Capital gain of the enterprise in the course of financial and economic activities

4) The amount of increase in the value of assets based on the results of their revaluation

2. Types of activities of the enterprise, considered in the analysis of its financial condition:

1) Financial

2) Social

3) Investment

4) Socio-political

5) Household

3. The components of the enterprise information base for the purposes of financial analysis include:

1) Industry legislative base, databases on contractors and competitors

2) Statistical reporting, accounting and tax reporting, accounting and tax accounting registers

3) Operational accounting data, organizational and administrative documentation

4) The results of the inventory of the debtor's property and obligations (annual or carried out when the debtor's property is transferred for management)

4. The components of the information base of the enterprise for the purposes of financial analysis include:

1) Reporting of branches, structural divisions, subsidiaries and affiliates

2) Industry legislative base, databases on contractors and competitors

3) Operational accounting data, organizational and administrative documentation

4) Regulations on accounting policies, workflow schemes, organizational and production structures

5. To calculate the coefficients in the process of financial analysis, the following main indicators are used:

1) The least liquid assets

2) Adjusted non-current assets

3) The most liquid current assets

4) The amount of obligations for taxes and fees

6. To calculate the coefficients in the process of financial analysis, the following main indicators are used:

1) Business reputation of the organization

2) Liquid assets

3) The amount of accounts payable written off at a loss

4) Own funds

7. The indicator of the company's net profit is:

1) the profit of the company after tax, reduced by the participation income paid to the owners of the company

2) gross profit (loss) of the company minus selling and management expenses, as well as financial expenses for debt service

3) undistributed profit (loss) of the reporting period, remaining after the payment of income tax and other similar obligatory payments

8. Absolute liquidity ratio shows:

1) what part of the company's obligations can be repaid within a period not exceeding 1 year

2) how much of the company's short-term liabilities can be repaid immediately

3) what part of the company's current assets is fully liquid

9. Quick liquidity ratio shows:

1) in what proportion of current liabilities can be repaid at the expense of cash balances in accounts and expected receipts from debtors

2) in what proportion of current liabilities can be repaid at the expense of attracted sources of the company in the reporting period

3) in what proportion of current liabilities can be repaid at the expense of borrowed funds attracted by the company in the reporting period

10. Current liquidity ratio of the company:

1) characterizes the security of the organization with working capital for the timely repayment of obligations and the provision of loans to buyers

2) characterizes the provision of the organization with non-current assets necessary for conducting business activities

3) characterizes the security of the organization with working capital for conducting business activities and timely repayment of obligations.

11. The indicator of the security of the debtor's obligations with its assets shows:

1) the amount of the company's liabilities per unit of assets

2) the value of the company's assets per unit of debt

3) the ratio of non-current and current assets of the company

12. The degree of solvency for current obligations shows:

1) the period of possible repayment of current debt to creditors at the expense of proceeds

2) the ratio of liquid assets and short-term liabilities of the company

3) the ratio of the amount of current debt and the most liquid assets

13. The solvency recovery ratio is a financial ratio showing:

1) the possibility of restoring solvency by selling the excess property of the debtor within 1 year

2) the probability of restoring the solvency of the debtor in the event of repayment of obligations at the expense of proceeds

3) the possibility of restoring the normal current liquidity of the enterprise within 6 months after the reporting date

14. The financial condition of the organization is considered stable in case of simultaneous fulfillment of the following conditions:

1) the amount of capital is sufficient to finance current assets and repay short-term liabilities

2) the amount of capital is sufficient to ensure the continuity of the organization's activities

3) the amount of capital covers the losses incurred by the organization in previous periods

4) the amount of capital is sufficient for the full and timely repayment of its obligations to counterparties, personnel, budgets of all levels.

15. Highlight the existing methods of calculating own working capital:

1) Determination of the difference between working capital and long-term liabilities

2) The difference between long-term sources of funds and that part of them that is used to finance non-current assets

3) Determining the amount of short-term liabilities and part of non-current assets financed from own funds

4) Determination of the difference between the amount of working capital and the amount of short-term liabilities

16. The coefficient of autonomy (financial independence) shows:

1) the share of liabilities that can be repaid at the expense of own funds

2) the share of assets that are provided with own funds

3) the ratio of short-term assets and liabilities

17. The coefficient of provision with own working capital shows:

1) the degree of security of the organization with its own working capital necessary for its financial stability

2) the ratio of own and borrowed funds used for current activities

3) the speed of turnover of the organization's own working capital

18. The coefficient of provision of stocks with own working capital shows:

1) the ratio of the value of reserves and working capital of the organization

2) the share of own working capital in the total amount of the organization's reserves

3) the degree of security of current assets with own sources

19. The coefficient of maneuverability of equity capital shows:

1) the share of current assets in long-term sources of capital

2) the share of equity involved in the financing of current assets

3) the ratio of equity capital and the value of non-current assets

20. Indicators of the effectiveness of the use of capital of the enterprise include:

1) profitability indicators

2) indicators of the capital structure

3) turnover rates

4) indicators of the shares of consumption and accumulation funds in retained earnings

21. The Dupont formula includes the relationship of the following indicators:

1) Return on assets, return on equity, sales dynamics

2) The cost of equity, the ratio of equity and debt capital

3) Return on assets, return on sales, asset turnover

22. The effect of financial leverage reflects

1) Growth of profitability of sales with an increase in asset turnover

2) Increasing the return on equity with an increase in the share of borrowed funds in capital

3) Increase in asset turnover with an increase in return on equity

23. Asset turnover indicators are calculated as the ratio:

1) Proceeds from sales and the value of the average balance of the relevant assets for the period

2) Sales revenue and total product costs for the period

3) The total amount of income of the enterprise and the cost of production

24. Asset turnover indicators are calculated as the ratio:

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25. Methods for the integral assessment of the threat of bankruptcy include:

1) Gordon Model

2) Altman model

3) SARM model

4) Kolyshkin model

26. The level of the current threat of bankruptcy, as a rule, is determined using two indicators:

1) absolute liquidity ratio and solvency recovery ratio

2) the current liquidity ratio and the autonomy ratio, considered in dynamics

3) absolute liquidity ratio and solvency recovery ratio

27. The Altman model includes the following factors:

1) The ratio of working capital and the amount of assets of the company

2) The ratio of the value of non-current assets and equity

3) The ratio of profit and total assets

4) The ratio of sales revenue and operating income

28. To calculate the coefficients in the process of financial analysis, the following main indicators are used:

1) Net profit (loss)

2) Extraordinary expenses

3) Net revenue

4) Tax burden

29. What happens to the accumulated amount of debt on borrowed funds if the frequency of calculating compound interest at an interest rate increases?

1) the value of the accrued amount does not change;

2) the value of the accrued amount increases;

3) the value of the accrued amount decreases;

4) the value of the accrued amount changes slightly

30. The effect of financial leverage in project financing is formed due to:

1) excess of return on assets over the price of raising borrowed funds

2) excess of sales profitability over production profitability

3) excess of return on equity over the expected return by investors

31. The sources of attracted funds of the enterprise include:

1) deferred income tax liabilities

2) a stable part of wage arrears

3) debt to suppliers (contractors)

Topics of reports in the discipline "Fundamentals of financial literacy" formation of competence UK-10

1. Investments as an economic category. Classification of investments.
2. Investment project and stages of its life cycle.
3. Economic efficiency of capital investments.
four. Estimation of economic efficiency of investment projects.
5. Composition and structure of the company's financial investment portfolio.
6. Rent and leasing as sources of investment financing.
7. New methods of financing capital investments.
eight. Requirements of domestic and foreign standards for investment projects.
9. Business plan of the investment project.
ten. Risks in investment activity.

eleven. Investments in the innovative activity of the enterprise.
12. Investment companies in Russia.
13. Investment funds as a form of capital management in Russia.
fourteen. The role of mutual funds in the global financial system.
fifteen. Project finance as a method of financing investments
16. Analysis of the life cycle of an investment project
17. Methodology for the formation of a portfolio of real investments
eighteen. Analysis of methods for evaluating the effectiveness of investment projects based on the concept of discounting
19. Analysis of investment project performance indicators NPV and IRR.
twenty. Portfolio analysis
21. Bond Market Analysis
22. Equity Market Analysis
23. Comparative analysis of the stock and bond market
24. Investment market analysis
25. Analysis of methods for evaluating the effectiveness of investment projects not based on the concept of discounting Venture financing
26. Leasing as a method of financing investments
27. Equity financing
28.Formation of the investment strategy of the enterprise
29. Fisher point analysis
30. Using the methodology of comparative analysis in the formation of a portfolio of real investments
31. Self-financing as a method of financing investment projects
32. Formation of an investment proposal and an information memorandum
33.Analysis of the capital investment market
34. Analysis of the investment climate in Russia.

Report Evaluation Criteria

No.	Criterion	Grade			
		ex.	choir.	satisfactory	unsatisfactory
one	Report Structure	The report contains semantic parts, balanced in volume	The report contains three semantic parts, unbalanced in volume	One of the semantic parts of the report is missing	The report does not trace the presence of semantic parts
2	Content of the report	The content reflects the essence of the problem under consideration and the main results obtained.	The content does not fully reflect the essence of the problem under consideration or the main results obtained.	The content does not fully reflect the essence of the problem under consideration and the main results obtained.	The content does not reflect the essence of the problem under consideration or the main results obtained.

3	Ownership of the material	The student fully owns the material presented, is oriented in the problem, freely answers questions	The student owns the material presented, is oriented in the problem, finds it difficult to answer some questions	The student is not fluent enough in the material presented, poorly oriented in the problem	The student does not own the material presented, poorly oriented in the problem
four	Relevance to the topic	The presented material is fully consistent with the stated topic.	The material presented contains elements that are not relevant to the topic.	The material presented contains a large number of elements that are not related to the topic.	The material presented is slightly relevant to the topic.