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**Federal State Autonomous Educational Institution of Higher Education  
"Peoples' Friendship University of Russia"**

**Faculty of Economics**

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(name of the main educational unit (MEU) - the developer of the postgraduate program)

**Department of Finance and Credit**

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(name of the basic educational unit (BUP)-developer of the postgraduate program)

**WORK PROGRAM OF THE DISCIPLINE**

**FINANCE, MONEY CIRCULATION AND CREDIT**

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(discipline/module name)

**Scientific specialty:**

5.2.4 Finance

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(code and name of the scientific specialty)

**Practical training of students is carried out within the framework of the postgraduate program:**

Finance, money circulation and credit

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(name of postgraduate program)

## 1. THE PURPOSE OF MASTERING THE DISCIPLINE

The purpose of mastering the discipline "Finance, money circulation and credit" is to form a holistic knowledge in the field of finance, money circulation and credit, namely, their essence and structure, role in the system of social reproduction, types and types of financial instruments, features of their circulation, the mechanism of transformation of capital into investment through financial markets.

## 2. REQUIREMENTS TO THE RESULTS OF THE DISCIPLINE

Mastering the discipline "World Economy - Advanced Course" is aimed at preparing for the candidate examinations, as well as the development of competencies:

AK - academic competencies: .....

NC - research competencies: .....

## 3. SCOPE OF DISCIPLINE AND TYPES OF ACADEMIC WORK

The total labor intensity of the discipline "Finance, Money Circulation and Credit" is 3 credit units.

Table 3.1. Types of academic work according to the periods of study of the program of higher education for the full-time form of study

Type of educational work	TOTAL, ac.h.	Semester(s)			
		1	2	3	4
<i>Contact work, ac.h.</i>	60			60	
Lectures (LC)	30			30	
Laboratory work (LW)	-			-	
Practical/seminar classes (SC)	30			30	
<i>Independent work of students, ac.h.</i>	48			48	
<i>Control (exam /test with assessment), ac.h.</i>	-			-	
<b>Total labor intensity of the discipline</b>	ac.h.	<b>108</b>		<b>108</b>	
	cr.unit	<b>3</b>		<b>3</b>	

## 5. CONTENT OF THE DISCIPLINE

Table 5.1. Content of the discipline (module) by type of academic work

Name of the discipline section	Content of the section (topics)	Type of educational work*
<b>Section 1. Money and money circulation</b>	Topic 1.1. The origin of money. The commodity nature of money. The essence of money as a universal equivalent. Demonetization of gold. Functions of money. Changes in the functions of money at the present stage. Types of money: real money and signs of value. Paper money. Credit money, its evolution. Forms of money issue.	LC, SC, IW
	Topic 1.2. The essence, causes and socio-economic consequences of inflation. The effect of monetary emission on price inflation. The concept	LC, SC, IW

Name of the discipline section	Content of the section (topics)	Type of educational work*
	of money turnover and its structure. Methods of regulating money turnover.	
<b>Section 2. The essence and functions of finance</b>	Topic 2.1. Finance as an economic category. Finance in the system of monetary relations.	LC, SC, IW
	Topic 2.2. Financial flows and their characteristics. Specific features and composition of financial relations. The necessity, causes and patterns of development of financial relations.	LC, SC, IW
<b>Section 3. Financial resources, their content and composition, mechanism of formation and directions of use.</b>	Topic 3.1. Consolidated financial balance. The concept of a monetary fund. Centralized and decentralized funds of funds.	LC, SC, IW
<b>Section 4 Finance and the process of reproduction of gross domestic product and national income.</b>	Topic 4.1. The role of finance in the economic, social and political development of society. Topic 4.2. Finance and mechanisms of stabilization of socio-economic processes in the Russian Federation.	LC, SC, IW
<b>Section 5 Financial system</b>	Topic 5.1. The national financial system: its structure and elements. State (public) finance, Topic 5.2. Finance of commercial and non-profit organizations, insurance as a financial category, household finance.	LC, SC, IW
<b>Section 6 The financial system of the Russian Federation, its composition.</b>	Topic 6.1. The budget system of the Russian Federation and its elements. Extra-budgetary funds, sources of their formation and areas of use. Topic 6.2. State credit. Finance of private and public enterprises (organizations). Finances of households and individual entrepreneurs.	LC, SC, IW
<b>Section 7 Patterns of development of centralized finance.</b>	Topic 7.1 The concept of a budget device and a budget system. The links of the budget system of the Russian Federation: the republican (federal) budget of the Russian Federation; regional budgets of republics within the Russian Federation, regional, regional, autonomous regions and districts; local budgets. Topic 7.2. Consolidated budget of the Russian Federation. Financial relations between individual parts of the budget system. Budget regulation. Topic 7.3. Subsidies, subventions. The Fund for Financial Support of the Subjects of the Federation. The budget process. The state budget. The composition of state budget revenues.	LC, SC, IW

Name of the discipline section	Content of the section (topics)	Type of educational work*
	<p>Topic 7.4. Composition of state budget expenditures, their composition, structure and dynamics. Regional and local budgets.</p> <p>Topic 7.5. Budget deficit, its causes and socio-economic consequences.</p>	
<b>Section 8. Fundamentals of the tax system</b>	<p>Topic 8.1. Fundamentals of the tax system to ensure the revenue side of the budget. Types of direct and indirect taxes. Non-tax revenues of the budget.</p>	LC, SC, IW
<b>Section 9. State extra-budgetary special funds.</b>	<p>Topic 9.1 Pension Fund, State Social Insurance Fund, Mandatory Medical insurance Funds.</p>	LC, SC, IW
<b>Section 10. Financial foundations of pension provision</b>	<p>Topic 10.1 Pension finance</p> <p>Topic 10.2 Pension systems of different countries</p>	LC, SC, IW
<b>Section 11 International financial system</b>	<p>Topic 11 The international financial system: its structure and elements, patterns of development. Financial systems of Western countries: USA, Great Britain, Germany, France, Japan. Budgetary systems, special (extra-budgetary) funds, finances of state enterprises, commercial and non-profit organizations.</p>	LC, SC, IW
<b>Section 12. Finance of enterprises and organizations</b>	<p>Topic 12.1 Finance of enterprises and organizations. Features of the organization of finance of enterprises of various organizational and legal forms of management. Financial resources of enterprises, sources of their formation and directions of use.</p> <p>Topic 12.2 Financial management. Own and borrowed sources of financing. The authorized capital; its functions. Share capital.</p> <p>Topic 12.3. Formation of funds from profit. Additional capital; its structure. Issue income. The Revaluation Fund of fixed assets. Asset depreciation fund. Retained earnings.</p> <p>Topic 12.4. Estimated reserves. Provision for depreciation of securities. Provision for doubtful debts.</p> <p>Topic 12.5. Credit as a source of financing. Characteristics of forms and sources of financing of capital investments and current activities. Identification of external financing needs.</p> <p>Topic 12.6. Tasks of the financial service of the enterprise. Objects and types of financing. Organization of corporate finance.</p> <p>Topic 12.7. Financial plans and financial strategy of the enterprise. Financial management.</p> <p>Topic 12.8. Financial risks. Forms of financial risk management.</p>	LC, SC, IW

Name of the discipline section	Content of the section (topics)	Type of educational work*
<b>Section 13. Household finances Section</b>	<p>Topic 13.1. Household finances in the system of financial relations. The essence of household finances and their functions.</p> <p>Topic 13.2. Financial resources of households, their composition. The circulation of financial resources in the system of centralized and decentralized finance. Household budget and the formation of separate monetary funds.</p> <p>Topic 13.3. Household incomes and factors affecting their dynamics and structure. Sources of monetary income and their classification.</p> <p>Topic 13.4. Monetary expenses of the household. Composition and structure. Changes in the composition of expenses under the influence of socio-economic conditions. Comparative analysis of the state of household finances in the Russian Federation and developed countries.</p> <p>Topic 13.5 Behavioral finance</p>	LC, SC, IW
<b>14. Credit system.</b>	<p>Topic 14.1. Necessity, essence, functions and role of credit. Principles of lending. Forms and types of credit.</p> <p>Topic 14.2 Bank loan. Conditions and stages of lending. Assessment of the borrower's creditworthiness. Calculation of the fee for attracting borrowed funds. The price of a bank loan. Accrual of interest payments.</p> <p>Topic 14.3. Investment lending. Mortgage loan. Credit line. Commercial loan. Pawnshop loan. Promissory note lending. Consumer credit. Credit documentation. The content of the loan agreement.</p> <p>Topic 14.4. Forms of ensuring repayment of the loan. Collateral and the mechanism of collateral. Guarantees and sureties.</p> <p>Topic 14.5. State credit. The concept of public debt. The internal state debt of the Russian Federation and the problems of its repayment.</p>	LC, SC, IW

\* - заполняется только по **ОЧНОЙ** форме обучения: LC – лекции; ЛР – лабораторные работы; SC – семинарские занятия.

## 6. MATERIAL AND TECHNICAL SUPPORT OF THE DISCIPLINE

*Table 6.1. Material and technical support of the discipline*

<b>Cabinet type</b>	<b>Cabinet equipment</b>	<b>Specialized educational/laboratory equipment, software and materials for the development of the discipline (if necessary)</b>
Lecture	Auditorium 101 for lecture type classes, equipped with a set of specialized furniture; blackboard (screen) and technical means of multimedia presentations.	Notebook Asus F6A, Casio Multimedia Projector XJ-S400UN, Casio Multimedia Projector XJ-V100W, GEHA projection screen 244*244, Screen with electric wire Draper 203*1, Defender Mercury 35 Mkll sound system, Philip TV
Seminar	lecture room 103 for seminars, group and individual consultations, current monitoring and intermediate certification, equipped with a set of specialized furniture and technical means of multimedia presentations	Notebook Asus F6A, multimedia projector Casio XJ-S400UN, motorized screen Digis Electra MW DSEM - 1105
Computer lab	Computer class 19 for classes, group and individual consultations, current monitoring and midterm evaluation, equipped with 21 personal computers, blackboard (screen) and technical means of multimedia presentations	Monoblock Lenovo Intel I5 10160T/8 GB/256 GB/audio, monitor 24", Multimedia projector Casio XJ-V100W, motorized screen Digis Electra 200*150 Dsem4303
For independent work of students	Auditorium 29 for independent work of students (can be used for seminars and consultations), equipped with a set of specialized furniture and computers with access to the EIOS.	Monoblock Lenovo AIO510-22ISH Intel I5 2200 MHz/8 GB/1000 GB/DVD/audio, 21" monitor, Multimedia projector Casio XJV100W, Screen motorized Digis Electra 200*150 Dsem4303

## **7. EDUCATIONAL, METHODOLOGICAL AND INFORMATIONAL SUPPORT OF THE DISCIPLINE**

### *Basic literature:*

1. Money, credit, banks. Monetary and credit markets : a textbook for universities / G. A. Abolihina [and others] ; under the general editorship of M. A. Abramova, L. S. Aleksandrova. - 3-th edition, revised and extended - Moscow : Publishing house Dryt, 2022. - 424 c. - (Higher Education). - ISBN 978-5-534-14503-8. - Text : electronic // Educational platform Yurite [website]. - URL: <https://urait.ru/bcode/489467>
2. Rozanova, N. M. Monetary economics. Theory of money and credit in 2 vols. Volume 1 : textbook for universities / N. M. Rozanova. - Moscow : Publishing house Yurait, 2022. - 269 c. - (Higher Education). - ISBN 978-5-534-01981-0. - Text : electronic // Educational platform Yurite [website]. - URL: <https://urait.ru/bcode/490771>
3. Rozanova, N. M. Monetary Economics. Theory of money and credit in 2 vols. Volume 2 : textbook for universities / N. M. Rozanova. - Moscow : Publishing house Yurait, 2022. - 308 c. - (Higher Education). - ISBN 978-5-534-01983-4. - Text : electronic // Educational platform Yurite [website]. - URL: <https://urait.ru/bcode/490772>.
4. Polyak G. B. State and municipal finances: Textbook for students of higher education / Under the editorship of Polyak G.B., - 4th ed., revised. and ext. - M.:UNITI-DANA, 2018. - 391 c.

5. Finance, money circulation and credit : a textbook for universities / L. A. Chaldaeava [and others] ; edited by L. A. Chaldaeava. - 4-th ed., revised and extended - Moscow : Publishing house Right, 2022. - 434 c. - (Higher Education). - ISBN 978-5-534-13672-2. - Text : electronic // Educational platform Yurite [website]. - URL: <https://urait.ru/bcode/488720>

6. Finance : textbook and practical workbook for universities / L. A. Chaldaeava [and others] ; edited by L. A. Chaldaeava. - 3-th edition, revised and extended - Moscow : Publishing house Yurait, 2022. - 491 c. - (Higher education). - ISBN 978-5-534-13954-9. - Text : electronic // Educational platform Yurait [website]. - URL: <https://urait.ru/bcode/489127>

Additional literature:

8. Alabina T.A. Banking management : textbook for universities / T.A. Alabina, I.G. Grentikova, A.A. Yushkovskaya. - Moscow : Publishing house Right, 2022. - 107 c. - (Higher Education). - ISBN 978-5-534-14005-7. - Text : electronic // Educational platform Yurite [website]. - URL: <https://urait.ru/bcode/497537>

9. 2. Money, credit, banks. Monetary and credit markets : textbook for universities / G. A. Abolihina [and others] ; under the general editorship of M. A. Abramova, L. S. Aleksandrova. - 3-th edition, revised and extended - Moscow : Publishing house Dryt, 2022. - 424 c. - (Higher Education). - ISBN 978-5-534-14503-8. - Text : electronic // Educational platform Yurite [website]. - URL: <https://urait.ru/bcode/489467>

10. Lykova L. N. Tax systems of foreign countries : textbook and practical work for universities / L. N. Lykova, I. S. Bukina. - 3-th edition, revised. and additional - Moscow: Publishing house Right, 2022. - 329 c. - (Higher Education). - ISBN 978-5-534-10655-8. - Text : electronic // Educational platform Yurait [website]. - URL: <https://urait.ru/bcode/488875>

4. Shchegoleva, N. G. Currency market and currency operations : textbook for universities / N. G. Shchegoleva. - Moscow : Publishing house Yurait, 2022. - 457 c. - (Higher education). - ISBN 978-5-534-14687-5. - Text : electronic // Educational platform Yurait [website]. - URL: <https://urait.ru/bcode/497134>

*Resources of the Internet information and telecommunication network:*

1. RUDN ELS and third-party ELS, to which university students have access on the basis of concluded contracts:

- RUDN Electronic Library System - RUDN EBS <http://lib.rudn.ru/MegaPro/Web>
- The University Library Online electronic library system <http://www.biblioclub.ru>
- Yurite electronic library system <http://www.biblio-online.ru>
- Student's Consultant electronic library system [www.studentlibrary.ru](http://www.studentlibrary.ru)
- Lan LGS <http://e.lanbook.com/>
- Trinity Bridge" EBS

2. Databases and search engines:

- electronic collection of legal and normative-technical documentation <http://docs.cntd.ru/>

- Yandex search engine <https://www.yandex.ru/>

- Google search engine <https://www.google.ru/>

- SCOPUS abstract database <http://www.elsevierscience.ru/products/scopus/>

*Educational and methodological materials for independent work of students during the development of the discipline/ module\*:*

1. A course of lectures on the discipline "Finance, money circulation and credit".

\* - all teaching materials for independent work of students are placed in accordance with the current procedure on the discipline page in the **TUIS!**

**8. EVALUATION MATERIALS AND A POINT-RATING SYSTEM FOR ASSESSING THE LEVEL OF COMPETENCE FORMATION IN THE DISCIPLINE**

Evaluation materials and a point-rating system\* for assessing the level of competence formation (part of competencies) based on the results of mastering the discipline "Finance, Money circulation and credit" are presented in the Appendix to this Work Program of the discipline.

\* - evaluation materials and a point-rating system are formed based on the requirements of the relevant local regulatory act of the RUDN (regulations/procedure).

**DEVELOPERS:**

**Head of the Department of  
Finance and Credit**

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**Grigoryeva E.M.**

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**HEAD OF THE BUP:**

**Head of the Department of  
Finance and Credit**

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**Grigoryeva E.M.**

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