

| Name of subject | Fundamentals of financial literacy (ECTS 4) |
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| Subject/module code | MSA2504 |
| Science taught semester (s). | 5 th semester |
| Responsible teacher | Rasulov Shavkat Sharof ugli (PhD), acting associate professor. |
| Education language | Uzbek |
| Study to the program connection | Elective |
| Training hours (this including independent education) | Total hours - 120. Audience Training hours - 48. Lecture training hour - 24 Practical training hour - 24 Independent education -72 hours |
| ECTS | 4 |
| The purpose and tasks of subject / learning outcomes | <p>The purpose of teaching the subject: is the formation of knowledge, skills and competencies suitable for orientation in students on financial, Financial Policy, Financial Relations, Financial Management, Financial theories, financial infrastructure, financial news, cash flow movement, periodic value of money and discounted analysis of cash flows, financial statements, financial activities of state and non-state financial institutions, financial risks, small business finance, startup financing, insurance, international financial relations and other similar financial concepts.</p> <p>The task of science is to expose students to the role and importance of Science in human life and society through theoretical knowledge, practical skills, a methodological approach to financial phenomena and processes and the formation of a scientific worldview.</p> <p>Learning outcomes:</p> <ol style="list-style-type: none"> 1. Learn how to earn money, find it and manage money effectively. 2. Learning personal finance and personal financial planning. 3. Home accounting: the study of the use of assets and liabilities, optimization of income and expenses. 4. Learning to manage savings and investments, savings terms and risks on them. 5. Analysis of the concept, signs, types and conditions of credit. 6. Study of accounting and cash transactions. 7. Study financial fraud and measures against them. |
| Course content (topics) | <p>I. Main Theoretical Part (Lecture Sessions)</p> <p>Topic 1: Introduction to the science of “fundamentals of financial literacy”. Money, ways to find it and manage money effectively.</p> <p>Topic 2: Personal finance and personal financial planning.</p> <p>Topic 3: Home accounting: the use of assets and liabilities, optimization of income and expenses.</p> <p>Topic 4: Savings and investment, terms of savings and risk management on them.</p> <p>Topic 5: The concept of credit, signs, types and conditions.</p> <p>Topic 6: Accounting and cash transactions.</p> <p>Topic 7: Investments</p> <p>Topic 8: Financial fraud and measures against them.</p> <p>II. Practical training instructions and recommendations</p> <p>The teacher's preparation for a practical training session begins with the study of preliminary documents (curriculum, thematic plan, etc.) and ends with the development of a lesson plan. The teacher should have an idea of the goals and objectives of the practical training session, the amount of work that each student must perform.</p> |

Methodological guidelines are the main methodological document of the teacher in preparing and conducting practical training sessions.

The purpose of the practical training session is to understand the theory, acquire skills. It is to consciously apply it in educational and professional activities, and to develop the ability to confidently form one's own point of view.

The following topics are recommended for practical training:

1. Introduction to the science of “fundamentals of financial literacy”. Money, ways to find it and manage money effectively.
2. Personal finance and personal financial planning.
3. Home accounting: the use of assets and liabilities, optimization of income and expenses.
4. Savings and investment, terms of savings and risk management on them.
5. The concept of credit, signs, types and conditions.
6. Accounting and cash transactions.
7. Financial fraud and measures against them.

III. Independent learning and independent work.

Independent learning competence serves to support students' independent self-development and increase the effectiveness of professional activities. Students perform independent work on their mobile devices under the guidance of a teacher in a traditional or electronic form.

Recommended topics for independent study:

1. Find money, its essence, types, money.
2. Cost planning, ways to manage money efficiently.
3. The concept of personal finance, methods of its study.
4. Personal financial planning.
5. Human capital. The use and application of one's own human capital.
6. Decisions, its types, making decisions, determining the goal, finding and choosing alternatives, choosing the optimal option.
7. How to make decisions related to money? Drawing up a personal financial plan.
8. Determination of financial purpose. Choosing alternative methods of achieving the goal. Choosing a strategy for achieving a financial goal.
9. Use the concept of accounting. Assets and liabilities in the household, their essence and composition. Effective use of assets and liabilities. Accounting of assets and liabilities.
10. The composition of the types of income and the procedure for their formation, sources of income.
11. Cost, cost structure, their accounting, cost optimization.
12. Use compilation of the budget of the farm, compliance of income and expenses.
13. The purpose and importance of saving money, ways of saving.
14. The concept of inflation, the reasons for its origin. Calculation of inflation.
15. The concept of deposit (Deposit), its advantages and disadvantages.
16. Banking concept and types of banking. Opening deposit accounts in banks. Features of deposits (deposits).
17. The concept of credit, signs, types and conditions.
18. Repayment of the loan and its provision.
19. Errors that are allowed to reduce the value of the loan and when using the loan.
20. Storage, exchange and transfer of money. The importance of a Bank yacht.

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| | <p>21.The procedure and conditions for the implementation of transfers. Commission for a transfer, factors affecting its size.</p> <p>22.Currency exchange procedure.</p> <p>23.Bank cards, their use. Ensuring the reliability of transactions with a Bank card.</p> <p>24.The essence and significance of a debit card and a credit card.</p> <p>25.The concept of financial fraud and its types.</p> <p>26.Risks to Bank cards. The procedure for protecting Bank cards.</p> <p>27.Fraud with loans.</p> <p>28.Fraud with investments. Financial pyramid and its signs.</p> <p>29.Measures taken in case of fraud.</p> <p>30.Different methods of net investment projects and fraud schemes.</p> |
| Student assessment | <p>Assessment of student knowledge is based on the mastery of the learning material during the semester and final control (tests, assignments, written and oral work results).</p> <p>During the course of Fundamentals of financial literacy, students are evaluated on a 100-point system. Of these, 50 points are allocated to the current and intermediate results (60% of 50 points are current control, independent study and 40% are intermediate control), and 50 points are allocated to the final control results. Students whose total score of current and intermediate points is less than 30 points are not admitted to the final control exam. A student who scores 30 or more points in the final control is considered to have mastered the subject.</p> |
| Requirements for exams | <p>The student must have fully mastered the theoretical and practical concepts of the subject, be able to correctly reflect the results of the analysis. The student must have completed the tasks given in the current and intermediate forms of independent work, assessment. At the same time, he must have received the necessary points from the current, intermediate, independent education and final tests in the relevant subject within the specified time.</p> <p>A student who has not submitted current control, intermediate control and independent education tasks, as well as who has scored less than 30 points on these tasks and types of control, will not be included in the final type of control.</p> <p>Also, a student who has missed 25 or more percent of the classroom hours allocated to the subject without an excuse will be expelled from this subject, will not be allowed to take the final exam and will be considered as not having mastered the relevant credits in this subject.</p> <p>A student who fails the final exam or scores less than 30 points on this type of exam is considered academically indebted.</p> |
| Recommended Literature | <p>Main literature:</p> <ol style="list-style-type: none"> 1. Боди З., Мертон Р. Финансы. Учебник. Пер. с англ. - М.: "Вильямс", 2007. 2. Malikov T., Olimjonov O. Moliya. Darslik. - T.: "Iqtisod-moliya", 2019. - 920 b. 3. Malikov T. Moliya. O'quv qo'llanma. - T.: "Iqtisod-moliya", 2018. -274 b. 4. Malikov T. Byudjet-soliq siyosati. Darslik. - T.: "Iqtisod-moliya", 2019. - 404 b. 5. Nurmuhamedova B. Davlat byudjeti. O'quv qo'llanma. - T.: "Iqtisod-moliya", 2018. - 576 b. 6. Маркина Е.В. Финансы. Учебник. - М.: "КноРус", 2020. 7. Sultonov Sh., Chinqulov Q., G'ofurova U., Safarova N. Biznes moliyasi. O'quv qo'llanma. - T.: "Iqtisod-moliya", 2019. - 358 bet. 8. J. R Zaynolov, S.S. Aliyeva, Z.O. Axrorov. Moliya: Korxonalar moliyasi. Darslik. T.: Iqtisodiyot-Moliya. 2018.-268 b. 9. Финансы. Под редакцией проф. Романовского М.В. Учебник. 5-е. издание. М.: Юрайт. 2016, -554 с. 10. Fozilchayev Sh., Xidirov N. Moliyaviy risklar nazariyasi. O'quv |

qo'llanma. –T.: “Iqtisod moliya”, 2019. - 240 b.

Additional literature:

11. O'zbekiston Respublikasi Prezidentining 2017 yil 20 apreldagi “Oliy ta'lim tizimini yanada rivojlantirish chora-tadbirlari to'g'risida”gi 2909-sonli Qarori.

12. O'zbekiston Respublikasi Prezidentining 2017 yil 27 iyuldagi “Oliy ma'lumotli mutaxassislar tayyorlash sifatini oshirishda iqtisodiyot sohalari va tarmoqlarining ishtirokini yanada kengaytirish chora-tadbirlari to'g'risida”gi 3151-sonli Qarori.

13. O'zbekiston Respublikasi Prezidentining 2021 yil 24 dekabrda “Davlat oliy ta'lim muassasalarining akademik va tashkiliy-boshqaruv mustaqilligini ta'minlash bo'yicha qo'shimcha chora-tadbirlar to'g'risida”gi PQ-60-sonli Qarori.

14. O'zbekiston Respublikasi Prezidentining 2021 yil 24 dekabrda “Davlat oliy ta'lim muassasalariga moliyaviy mustaqillik berish chora-tadbirlari to'g'risida”gi PQ-61-sonli Qarori.

15. Mirziyoyev Sh.M. Buyuk kelajagimizni mard va olijanob xalqimiz bilan birga quramiz. – T.: “O'zbekiston” NMIU, 2017. - 488 b.

16. Mirziyoyev Sh.M. Tanqidiy tahlil, qat'iy tartib-intizom va shaxsiy javobgarlik - har bir rahbar faoliyatining kundalik qoidasi bo'lishi kerak. – T.: “O'zbekiston” NMIU, 2017. - 104 b.

17. Mirziyoyev Sh.M. Erkin va farovon, demokratik O'zbekiston davlatini birgalikda barpo etamiz. – T.: “O'zbekiston” NMIU, 2017. - 56 b.

18. Mirziyoyev Sh.M. Qonun ustuvorligi va inson manfaatlarini ta'minlash - yurt taraqqiyoti va xalq farovonligining garovi. – T.: “O'zbekiston” NMIU, 2017. - 48 b.

19. Mirziyoyev Sh.M. Yangi O'zbekiston demokratik o'zgarishlar, keng imkoniyatlar va amaliy ishlar mamlakatiga aylanmoqda. – T.: “O'qituvchi” MU, 2021. - 184 b.

20. Mirziyoyev Sh.M. Yangi O'zbekiston strategiyasi. – T.: “O'zbekiston” nashriyoti. – 464 b.

21. Bodi Z., Merton R.S., Cleeton D.L. Textbook. Financial economics. New Jersey: “Pearson Education”, 2016. – 500 p.

22. Барулин С.В. Финансы. Учебник. – М.: “КноРус”, 2017. - 640 с.

23. Mehmonov S., Karimova Z., Tursunov A. Byudjet tizimi. Darslik. – T.: “Iqtisod-moliya”, 2018. – 544 b.

24. Нешиной А.С. Учебник. – М.: “Дашков и К”. 2018. - 352 с.

25. Романовский М.В., Врублевская О.В. Финансы. Учебник. - М.: “Юрайт”, 2013. -599 с.

26. Tashmuhamedova D. Byudjet g'azna ijrosi. O'quv qo'llanma. - T.: “Iqtisod-moliya”, 2019. - 440 b.

27. Шапкин А.С., Шапкин В.А. Экономические и финансовые риски. Оценка, управление, портфель инвестиций. Учебник. - М.: “Дашков и Ко”, 2016. - 546 с.

28. Abduraxmonov I. Sug'urta nazariyasi va amaliyoti. O'quv qo'llanma. - T.: “Iqtisod-moliya”, 2017. - 416 b.

Internet resources:

29. www.gov.uz - O'zbekiston Respublikasining hukumat portali.

30. www.lex.uz - O'zbekiston Respublikasi Qonun hujjatlari milliy bazasi.

31. www.mf.uz - O'zbekiston Respublikasi Iqtisodiyot va moliya vazirligi rasmiy sayti.

32. www.cbu.uz - O'zbekiston Respublikasi Markaziy banki rasmiy sayti.

33. www.stat.uz - O'zbekiston Respublikasi milliy statistika qo'mitasi rasmiy sayti.

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| | <p>34. www.soliq.uz - O‘zbekiston Respublikasi Davlat Soliq qo‘mitasi rasmiy sayti.</p> <p>34. www.openbudget.uz - O‘zbekiston Respublikasi “Ochiq byudjet” portali.</p> <p>35. www.scopus.com - xalqaro ilmiy ma’lumotlar bazasi.</p> |
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