

Name of subject	Fundamentals of financial literacy (ECTS 4)
Subject/module code	MSA2504
Science taught semester (s).	5 th semester
Responsible teacher	Rasulov Shavkat PhD associate professor.
Education language	Uzbek
Connection to the curriculum	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.

	<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>
Exam form	Written
Teaching/learning and examination requirements	<p>Complete mastery of theoretical and methodological concepts and practical knowledge of the discipline, the ability to correctly reflect the results of analysis, independently reason about the processes being studied and carry out tasks in the current, intermediate forms of control and independent work, pass written work on the final control.</p> <p>When drawing up final exam questions, deviations from the content of the discipline program are not allowed. The bank of final exam questions for each discipline is discussed at the meeting and approved by the head of the department.</p> <p>No later than 1 week before the start of the final control, tickets signed by the head of the department, enclosed in an envelope, are sealed by the Dean's office and opened 5 minutes before the start of the exam in the presence of students. Final exam duration is 80 minutes. Answers to final exam questions are recorded in copybooks with the seal of the Dean's office. After completion of the final work, the work is immediately encrypted by a representative of the Dean's office, and the copybooks are handed over to the commission for verification. From the moment of completion of the final exam, a period of 72 hours is allotted for checking and posting the results on the electronic platform.</p> <p>The teacher who taught the students in this discipline is not involved in the process of conducting the exam and checking the students' answers.</p> <p>Student(s) who are dissatisfied with the final exam results may submit a written or oral appeal within 24 hours of the publication of the final exam results. Complaints submitted after 24 hours from the publication of the final exam results will not be accepted.</p>
Scope of assessment criteria and procedure	<p>CURRENT CONTROL</p> <p>Purpose: Determining and assessing the student's level of knowledge, practical skills, and competencies on course topics.</p> <p>Instructions: The student's activity in daily classes is assessed through the student's mastery of course topics, as well as constructively interpreting and analyzing the educational material, developing module-specific skills, acquiring practical skills (in terms of quality and the specified number) and competencies, solving problem situations aimed at applying professional practical skills, working in a team, preparing presentations, etc.</p> <p>Current control form: Activity in lessons Preparing educational materials Working with sources within the subject Using educational technologies Working in a team Preparing presentations Working with projects.</p> <p>MIDTERM CONTROL</p> <p>Purpose: Assessing the student's knowledge and practical skills and level of mastery of lecture material after completing the relevant section of the course.</p> <p>Form and procedure of intermediate control: Midterm examination is</p>

held during the semester during the training sessions after the completion of the relevant module of the curriculum of the subject. Midterm examination is held once in written form within the framework of this subject. Midterm examination questions cover all topics of the subject.

INDEPENDENT LEARNING

Purpose: Independent learning is aimed at fully covering the content of this course, expanding the theoretical knowledge acquired, and establishing independent learning activities for students.

Form and procedure of independent education: independent work assignments are completed in the form of an educational project, presentation, case study, problem solving, information search, digest, colloquium, essay, article, abstract, etc. Completed assignments for independent study are placed in the electronic system and checked based on the anti-plagiarism program and evaluated by the subject teacher.

In this case, the uniqueness of the completed assignment should not be less than 60%, otherwise the assignment will not be accepted for assessment. The number of independent work assignments, depending on the nature of the subject, should not be less than 3 for one subject (module). Independent work assignments account for 60% of the points allocated for current and intermediate control.

FINAL CONTROL

Purpose: The final examination is held at the end of the semester to determine the level of mastery of the student's theoretical knowledge and practical skills in the relevant subject. The final examination is held at a specified time according to the examination schedule created by the Registrar's Office on the electronic platform.

Requirements: The student must have passed the current control, intermediate control and independent learning assignments by the deadline for the final control type in the relevant subject. A student who has not passed the current control, intermediate control and independent learning assignments, as well as who has received a score in the range of "0-29.9" for these assignments and control types, is not included in the final control type. Also, a student who has missed 25 percent or more of the classroom hours allocated to a subject without a reason is excluded from this subject and is not included in the final control type and is considered not to have mastered the relevant credits in this subject. A student who has not passed or was not included in the final control type and has received a score in the range of "0-29.9" for this type of control is considered to be an academic debtor.

Final control form: The final examination in this subject will be conducted in written form. If the final examination is conducted in written form, the requirements for assessment must also be reflected.

Criteria for assessing student knowledge	5 grade	100 points		Assessment criteria
	5	90-100	Excellent	When a student is considered to be able to make independent conclusions and decisions, think creatively, observe independently, apply the knowledge he has gained in practice, understand, know, express, and narrate the essence of the subject, and have an idea about the subject.
	4	70-89,9	Good	When the student is considered to be able to observe independently, apply the knowledge he has gained in practice, understand, know, express, and narrate the essence of the subject, and has an idea about the subject.
	3	60-69,9	Satisfactory	When the student is found to be able to

				apply the knowledge he has gained in practice, understands, knows, can express, and narrate the essence of the subject, and has an idea about the subject.	
	2	0-59,9	Unsatisfactory	When it is determined that the student has not mastered the science program, does not understand the essence of the subject, and does not have an idea about the science.	
Course assessment criteria and procedure	Assessment type	Total points allocated	Control (task) form	Distribution of points	Qualifying score
	Current assessment	30 points	System tasks	20 points (divided by the number of tasks)	18 points
			Student activity (in seminars, practical, laboratory classes)	10 points	
	Midterm assessment	20 points	Supervision: Written work	10 points	12 points
			System tasks	10 points (divided by the number of tasks)	
	Final assessment	50 points	Written assignment (5 questions)	50 points (10 points per question)	30 points
	* Note: 60% of the points allocated for current and intermediate control are allocated to independent work assignments. Independent work assignments are evaluated as system assignments through the electronic platform.				
Recommended Literature	Main literature: <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: <ol style="list-style-type: none"> 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-tadbirlari 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.

34. www.soliq.uz - O‘zbekiston Respublikasi Davlat Soliq qo’mitasi rasmiy sayti.

34. www.openbudget.uz - O‘zbekiston Respublikasi “Ochiq byudjet” portali.

35. www.scopus.com - xalqaro ilmiy ma’lumotlar bazasi.