Name of subject	Financial Literacy Basics
Subject/module code	MSA4704
Science taught semester (s).	Semester 7
Responsible teacher	Axmedova Y. senior teacher, Department of Economics and Management
Education language	Uzbek
Connection to the curriculum	Elective
Training hours (this including independent education)	Total: 120 hours Lectures: 24 hours Practical classes: 24 hours Independent study: 72 hours
ECTS	4 ECTS
The purpose and tasks of subject / learning outcomes	The purpose of teaching the subject is to develop students' knowledge, skills and competencies appropriate to their field in finance, financial policy, financial relations and management, theories of finance, financial infrastructure and innovations, cash-flow movements, the time value of money and discounted cash-flow analysis, financial statements, the financial activities of public and non-public financial institutions, financial risks, small-business finance, startup financing, insurance, international financial relations and other financial concepts. The task of the subject is to reveal the role and importance of finance in human life and society by developing students' theoretical knowledge, practical skills, methodological approaches to financial phenomena and processes, and scientific worldview. Learning outcomes: • demonstrate knowledge and understanding of the essence and functions of finance, the financial system and policy, household finance, financial management, planning and regulation, financial control, international financial relations, the state budget and credit, insurance relations and financial theories; • demonstrate knowledge and practical skills concerning financial decisions, financial innovations and markets, financial risks, small-business finance, startup financing, financial intermediaries, financial reporting, investment portfolios, the time value of money and discounted cash-flow analysis; • apply methods for analyzing financial results in practice and make decisions on financial problems.
Course content (topics)	Lecture topics: 1. Subject and tasks of Financial Literacy Basics — 2 hours. 2. Essence of financial literacy. 3. Sources of household income: wages and other income— 2 hours. 4. Sources of household income and dynamics of change— 2 hours. 5. Organization of entrepreneurial activity and development of family business — 2 hours. 6. Legislative foundations of family business and home-based work— 2 hours. 7. Specific features of agricultural activity in Uzbekistan— 2 hours. 8. Preparing a family budget and planning reserves for emergencies— 2 hours. 9. Concept of the family budget and income structure — 2 hours. 10. Structure of short- and long-term family expenditures— 2 hours. 11. Household savings and participation in the investment market— 2 hours. 12. Household savings and their types— 2 hours. 13. Formation and diversification of an investment portfolio— 2 hours. Practical classes: 1. Subject and tasks of Financial Literacy Basics — 2 hours. 2. Essence of financial literacy. 3. Sources of household income: wages and other income— 2 hours. 4. Sources of household income and dynamics of change— 2 hours. 5. Organization of entrepreneurial activity and development of family business — 2 hours. 6. Legislative foundations of family business and home-based work— 2 hours. 7. Specific features of agricultural activity in Uzbekistan— 2 hours. 8. Preparing a family budget and planning reserves for emergencies— 2 hours. 9. Concept of the family budget and income structure — 2 hours. 10. Structure of short- and long-term family expenditures— 2 hours.

	11. Household savings and participation in the investment market— 2 hours. 12. Household savings and their types— 2 hours. 13. Formation and diversification of an investment portfolio— 2 hours. Independent study: MT1. Financial system of the Republic of Uzbekistan — 6 hours. MT2. Essence, necessity and importance of financial management — 6 hours. MT3. Financial management bodies: main tasks, functions, rights and powers — 6 hours. MT4. Ministry of Finance of the Republic of Uzbekistan: tasks, rights and responsibilities in financial management — 6 hours. MT5. State Tax Committee of the Republic of Uzbekistan: tasks, rights and responsibilities in financial management — 6 hours. MT6. Essence, necessity and organizational forms of financial control —6 hours. MT7. Theoretical and legal foundations of organizing financial control — 6 hours. MT8. National control bodies and their organization of financial control — 6 hours. MT9. State financial resources of the Republic of Uzbekistan: sources and uses — 6 hours. MT10. Current problems of reforming the budget system of the Republic of Uzbekistan — 6 hours. MT11. Features and tasks of budget policy under economic modernization — 6 hours. MT12. Financial problems of state social policy under market reforms — 6 hours. Total: 72 hours.
Teaching/learning and examination requirements	To be admitted to the final assessment, the student must have assessed results for independent study. A student who unjustifiably misses 25 percent or more of classroom hours of lectures and practical classes is not admitted to the final assessment. Students who have fully mastered all course topics, including any required reassessment, may participate in the final assessment. The final assessment may be conducted in test, assignment, written or oral form; at least 50 percent of the questions and assignments are formed from independent-study sources.
Scope of assessment criteria and procedure	Assessment criteria and procedure: Assessment is based on students' mastery of learning materials during the semester and in the final assessment. Students are assessed through tests, assignments, written and oral work. The electronic platform uses a 100-point system: 50 points are allocated to current assessment, independent study and midterm assessment, and 50 points to the final assessment. The current and midterm components include 60% current assessment and independent study and 40% midterm assessment. Students with a combined current and midterm result below 30 points are not admitted to the final examination.
Criteria for assessing student knowledge	Criteria for assessing student knowledge: • Independent-study assignments: 20 points in total, four assignments of 5 points each. • Current assessment: 10 points. • Midterm assessment: 20 points. • Final assessment: 50 points. • Total: 100 points. A student who earns 30 or more points in the final assessment is considered to have mastered the subject. The ECTS comparison table in the syllabus gives: A — 90–100; B — 80–89.9; C — 70–79.9; D — 65–69.9; E — 60–64.9; FX — 55–59.9; F — 0–54.
Course assessment criteria and procedure	Course assessment criteria and procedure: Students must have assessed results for independent study to be admitted to the final assessment. A student who unjustifiably misses 25 percent or more of classroom hours of lectures and practical classes is not admitted to the final assessment. All course topics must be fully mastered, including reassessment where required. The final assessment may be conducted in test, assignment, written or oral form, with at least 50 percent of questions and assignments formed from independent-study sources. Independent-study assignments are submitted and assessed through the electronic platform within the specified deadlines.
Recommended Literature	Main literature: 1. Vahobov A.V., Malikov T.S. Finance. Textbook. Tashkent Institute of Finance. Tashkent: "Noshir", 2011. 712 p. 2. R.D. Dusmuratov. Finance. Tashkent: "Fan va texnologiya", 2013. 472 p. 3. D.A. Rakhmonov, L.O'. Mingishov. Finance. Study guide. UWED. Tashkent, 2014. 176 p. Additional literature: 4. Resolution No. 2909 of the President of the Republic of Uzbekistan dated 20 April 2017 "On measures for further development of the higher education system". 5. Resolution No. 3151 of the President of the Republic of Uzbekistan dated 27 July 2017 "On measures to further expand the participation of economic sectors and industries in improving the quality of training specialists with higher education". 6. Mirziyoev SH.M. We Will Build Our Great Future Together with Our Brave and Noble

People. Tashkent: “O‘zbekiston” NMIU, 2017. 488 p.
7. Mirziyoev SH.M. Critical Analysis, Strict Discipline and Personal Responsibility Should Be a Daily Rule of Every Leader. Tashkent: “O‘zbekiston” NMIU, 2017. 104 p.
8. Mirziyoev SH.M. We Will Build a Free and Prosperous, Democratic Uzbekistan Together. Tashkent: “O‘zbekiston” NMIU, 2017. 56 p.
9. Mirziyoev SH.M. Ensuring the Rule of Law and Human Interests is a Guarantee of the Country’s Development and People’s Well-being. Tashkent: “O‘zbekiston” NMIU, 2017. 48 p.
10. A.V. Belov. Finance and Credit. Structure of the Finances of a Market Economy. Moscow: FORUM, 2014. 224 p.
11. R.V. Cherskaya. Finance: Study Guide. Tomsk: El Kontent, 2013. 140 p.
12. Finance: textbook / Yu.S. Dolganova, N.Yu. Isakova, N.A. Istomina et al. Yekaterinburg: Ural University Press, 2019. 336 p.
13. Finance: textbook / edited by E.V. Markina. Moscow: KNORUS, 2017. 424 p.
14. Financial Instruments / edited by F. Fabozzi. Moscow: Eksmo, 2010. 864 p.
15. Corporate Finance / study guide: Elmirzayev S. T.: “Sanostandart” Publishing House, 2015. 256 p.

Information sources:
www.gov.uz; www.lex.uz; www.cbu.uz; www.stat.uz; www.soliq.uz; www.openbudget.uz; www.prezident.uz; www.scopus.com.