

to the Order of March 23, 2023 № 244

**NATIONAL UNIVERSITY OF LIFE AND ENVIRONMENTAL SCIENCES OF  
UKRAINE**

Department **Banking and Insurance**

 **"CONFIRMED"**  
Dean of the Faculty (Director of Institute)  
\_\_\_\_\_  
(Anatoliy OSTAPCHUK)  
\_\_\_\_\_. 2023 p.

**"APPROVED"**  
at the meeting of the department  
**Banking and Insurance**  
Protocol №10 dated "29" 05 2023p.  
Head of Department (Victoriia KOSTIUK )



**"REVIEWED "**  
Program Coordinator **"Management"**



Program Coordinator (Vitaliy LUTSIK)

**PROGRAM OF THE COURSE**

**" Finance, money and credit "**

Specialization **073 Management**

Educational program **" Management"**

Faculty (Institute) **Agrarian Management**

Developers: **O.Faychuk, L.Avramchuk, PhD, Associate Professor**  
(position, academic degree, academic title)

Kyiv – 2023 p.

## 1. Description of the course

### Finance, money and credit

(title)

Field of knowledge, specialization, educational program, educational degree		
Educational degree	Bachelor's	
Specialization	073 Management	
Educational program	Management	
Characteristics of the course		
Type	Compulsory/elective	
Total number of hours	120	
Number of ECTS credits	4	
Number of content modules	3	
Course project (work) (if applicable)	-	
Form of assessment	Exam	
Indicators of the course for full-time and part-time forms of study		
	Full-time form of study	Part-time form of study
Course (year of study)	2	-
Semester	3	-
Lecture classes	15 hr.	-
Practical, seminar classes	15 hr.	-
Laboratory classes	-.	-
Self-study	90 hr.	-
Individual assignments	hr.	-
Number of weekly classroom hours for the full-time form of study	2.	-

## 2. Purpose, objectives, and competencies of the course

**Purpose:** the formation of a comprehensive system of knowledge about the essence of finance, money and credit, and the acquisition of skills for analyzing various aspects of monetary and financial policy, mastering the practice of using monetary and financial instruments for solving financial problems in the state and in business.

**Objectives:** definition of the essence and forms of manifestation of monetary and financial relations, mechanisms of their regulation in the state and at the level of economic entities, assimilation of the law of money circulation, understanding of its mechanisms of action, the consequences of establishing a situation on the financial market and the choice of appropriate financial instruments for effective business development and improvement of socio-economic status in the country.

### ***Acquisition of competencies:***

***Integrative competency (IC):*** The ability to solve complex specialized problems and practical problems that are characterized by complexity and uncertainty of conditions, in the field of management or in the process training involving the application of theories and methods social and behavioral sciences.

### ***General competencies (GC):***

GC 3. Ability to abstract thinking, analysis, synthesis;

GC 5. Knowledge and understanding of the subject area and understanding of professional activity;

GC 11. Ability to adapt and act in a new situation

### ***Professional (special) competencies (PC):***

PC 1. Ability to define and describe the characteristics of the organization;

PC 2. The ability to analyze the results of the organization's activities, to compare them with the factors influencing the external and internal environment;

PC 7. Ability to choose and use modern management tools;

PC 11. Ability to create and organize effective communications in the management process;

PC 12. The ability to analyze and structure organizational problems, form reasonable solutions.

**Program learning outcomes (PLO):*****PLO 12.** Assess the legal, social and economic consequences of the organization's functioning****PLO 17.** Carry out research individually and/or in a group under the guidance of a leader.****PLO 22.** Create intra-economic control, analysis of economic activity, conduct audits and perform management accounting. **PLO 23.** Demonstrate the ability to develop and execute projects, identify sources of funding, and organize project management. **PLO 24** Demonstrate the ability to form budgets, projects, evaluate and control the implementation of projects. **PLO 29** The ability to form budgets, forecasts and evaluate foreign economic activity, choose optimal options for international agreements **PLO 33.** Demonstrate the ability to find sources of financing for entrepreneurial activity and the ability to implement entrepreneurial ideas.***3. Program and structure of the course for:**

– complete full-time (part-time) form of study;

Names of content modules and topics	Number of hours											
	Full-time form						Part-time form					
	total	including					total	including				
		L	p	lab	ind	self		L	p	lab	ind	self.
1	2	3	4	5	6	7	8	9	10	11	12	13
<b>Content Module 1. ESSENCE, FUNCTIONS OF MONEY AND MONEY CIRCULATION.</b>												
<b>Topic 1.</b> Necessity, essence and evolution of money. Functions of money. Types of money and their value	14	2	2			10						
<b>Topic 2.</b> Monetary turnover: structure and laws of its regulation	26	2	2			22						
Total for content module 1	40	4	4			32						
<b>Content Module 2. MONETARY MARKET, MONEY SYSTEMS, INFLATION AND CREDIT</b>												
<b>Topic 3.</b> Money market: the features of its functioning and stabilization Monetary systems, their elements and types.	10	2	2			6						
<b>Topic 4.</b> Inflation: the nature, causes, types, ways of overcoming.	15	2	2			11						
<b>Topic 5.</b> Credit: forms and types	15	2	2			11						
Total for content module 2	40	6	6			28						
<b>Content Module 3. ESSENCE OF FINANCE, FINANCIAL SYSTEM, FINANCIAL POLICY, PUBLIC FINANCES AND HOUSEHOLD FINANCES</b>												
<b>Topic 6.</b> Essence of finance, their functions and role in society Financial system and financial policy..	10	2	2			6						

<b>Topic 7.</b> Public finances, budget and budget system..	20	2	2			16						
<b>Topic 8.</b> Household finances	10	1	1			8						
<b>Total for content module 3</b>	40	5	5			30						
<b>Total hours</b>	<b>120</b>	<b>15</b>	<b>15</b>			<b>90</b>						

### The program and structure of the discipline

#### MODULE 1.

#### ESSENCE, FUNCTIONS OF MONEY AND MONEY CIRCULATION.

##### **Topic 1. Necessity, essence and evolution of money. Functions of money. Types of money and their value.**

Goal and tasks of the course "Finance, Money and Credit". The etymology of the word "money". Money as an economic category. The process of the emergence of money. Rationalistic and evolutionary scientific concepts of the origin of money and the consequences of their application. The process of the emergence of money. Functions of money. Types of money and their value. Five basic functions of money. Forms of money on the criterion of material and material content, full and inferior money. Evolution of forms and types of money. Types of cash and cashless money. Differences in gold money from paper. Types of credit money. The cost of money.

##### **Topic 2. Monetary turnover: structure and laws of its regulation.**

Essence and structure of money turnover. Micro and macroeconomic aspects of money circulation. Model of aggregate monetary turnover and cash flows. Money supply and its elements. Control over the money supply as part of the economic policy of the states. Characteristics of the money supply. Monetary aggregates and their economic content. Structure of the Ukrainian money supply. Money base. The rate of money turnover. Factors influencing the speed of the monetary base. The law of money circulation. Monetary multiplier. Factors affecting the multiplier. Methods of stabilizing money.

#### MODULE 2.

#### MONETARY MARKET, MONEY SYSTEMS, INFLATION AND CREDIT

##### **Topic 3. Money market: the features of its functioning and stabilization. Monetary systems, their elements and types.**

The economic essence of the money market. Money Market Tools. Subjects of the money market. Structuring of the money market on various grounds. Segments of the money market. Model of the money market. Money market conditions. Demand and motives of its formation, factors of influence on demand. The offer of money and the mechanism of its realization. Equilibrium of the monetary market and ways of its achievement. The economic essence of the monetary system. Components of the monetary system. Currency. Ukrainian hryvnia. Types of government money in Ukraine. The exchange rate as a ratio between monetary units of different countries. Types of courses. The order of issue and circulation of the banknotes. Regulation of cashless money circulation. Central Bank as the main element of the monetary system and currency regulation of the country. Types of money systems on different grounds. Types of monetary policy. Stages of creation of the monetary system of Ukraine.

##### **Topic 4. Inflation: the nature, causes, types, ways of overcoming.**

The economic essence of inflation and the form of its manifestation. Reasons for its formation. Types of inflation. Characteristics of Ukrainian inflation in the 90's of the twentieth century. Ways to overcome inflation. Measuring inflation. Economic and social consequences of inflation. Ways to overcome inflation.

##### **Topic 5. Credit: forms and types.**

The economic essence of the loan. Basic principles of bank lending. Loan functions. Commodity and monetary forms of a loan. Types of loans. Types of bank loans. Percentage of credit Crediting. Specificity of lending to agricultural enterprises.

### MODULE 3.

#### ESSENCE OF FINANCE, FINANCIAL SYSTEM, FINANCIAL POLICY, PUBLIC FINANCES, AND HOUSEHOLD FINANCES.

##### **Topic 6. The essence of finance, their functions and role in society. Financial system and financial policy.**

The etymology of the word. "Finance" Economic background and historical aspect of the emergence of finance. Finance as a specific form of social relations. Subjects of these relations. The essence of finance and their functions. The role of finance as a regulator of economic and social processes in society. The essence of the financial system and the principles of its structuring. The internal structure of the financial system. Areas and links of the financial system. Organizational structure of the financial system of the state. State regulation of financial relations. Financial Management System in Ukraine. Functions of the main subjects of financial management in Ukraine: the Ministry of Finance of Ukraine, the State fiscal service, the State Treasury, the Accounting Chamber, the Pension Fund and others. National Social Insurance Funds, National Bank of Ukraine, State Committee for Securities and Stock Market, Interbank Currency Exchange, League of Insurers of Ukraine, etc. Essence, types and values of financial policy. Components of the financial policy of the state.

Forms and methods of realization of financial policy and its components in various spheres. The concept of a financial mechanism and its elements and a role in the implementation of financial policy. Methods, levers and instruments of the financial mechanism.

##### **Topic 7. Public finances, budget and budget system.**

The essence of public finance. Public finance. State revenues, state expenditures, state loans. Levels of public finances. State budget: nature and purpose. Structure of Revenues and Expenditures of the State Budget. Budget system of Ukraine. Budget system. Interrelationships between budgets Budget process

##### **Topic 8. Household finances.**

The essence of households. Their dynamics and structure in Ukraine. Financial resources of households and their structure. Household budget. Sources of forming financial resources of households. Areas of use of financial resources of households. Household savings and factors affecting them.

4. Seminar topics - Not provided by the curriculum

5. Practical class topics

№	Topic title	Number of hours
1	<b>Topic 1.</b> Necessity, essence and evolution of money. Functions of money. Types of money and their value	1
2	<b>Topic 2.</b> Monetary turnover: structure and laws of its regulation	1
3	<b>Topic 3.</b> Money market: the features of its functioning and stabilization Monetary systems, their elements and types.	2
4	<b>Topic 4.</b> Inflation: the nature, causes, types, ways of overcoming.	2
5	<b>Topic 5.</b> Credit: forms and types	1
6	<b>Topic 6.</b> Essence of finance, their functions and role in society Financial system and financial policy.	1
7	<b>Topic 7.</b> Public finances, budget and budget system..	2
8	<b>Topic 8.</b> Household finances	1
		15

6. Laboratory class topics- Not provided by the curriculum

7. **Independent work topics**

№	Topic title	Number of hours
1	Necessity, essence and evolution of money.	8
2	Functions of money. Types of money and their value.	6
3	Monetary turnover: structure and laws of its regulation	7
4	Monetary market: the features of its functioning and stabilization	7
5	Monetary systems, their elements and types.	7
6	Inflation: the nature, causes, types, ways to overcome.	7
7	Credit: forms and types	7
8	Essence of finance, their functions and role in society.	7
9	Financial system and financial policy.	7
10	Public finances, budget and budget system.	7
11	Insurance and insurance market	7
12	Household Finance	7
13	Financial market	6
	total	90

8. **Samples of control questions, tests for assessing the level of knowledge acquisition by students.**

1. Determination of the essence of money, finance and credit by different scholars. Functions of finance, money, credit.

2. Theories of money and the possible consequences of their application in modern conditions.

3. Financial stabilization: its features at the macro and micro levels of the economy.

4. The essence of the policies of "expensive" and "cheap" money and the possible consequences of their introduction.

5. Estimation of the structure of the money supply of Ukraine in recent years and the consequences of such structuring.

6. Monetary and credit policy of Ukraine: strengths and weaknesses.

7. The financial policy of Ukraine at the present stage of socio-economic development.

8. Negative phenomena in the financial policy of Ukraine, the reasons for their occurrence and possible options for actions to prevent them.

9. The direction of changes in the budgetary system and the budgetary system of Ukraine.

10 Possible approaches to solving the issue of increasing the role and importance of budgetary relations in strengthening the economic independence of administrative-territorial units.

11. Budget process: consideration of draft budgets, their approval and implementation.

12 Are there options for returning domestic capital illegally exported from Ukraine and using them to invest in production in Ukraine?

13. The capacity of the financial market of Ukraine. Possible ways to accelerate the formation of the securities market and increase its role in regulating market relations.

14. The policy of liberalization of foreign trade and its influence on the financial situation of Ukraine?

15. Possible options for implementation of measures to improve the financial mechanism of foreign economic activity for more effective performance of its function to protect domestic production and prevent the illegal export of domestic capital from Ukraine.

NATIONAL UNIVERSITY OF LIFE AND ENVIRONMENTAL SCIENCES OF UKRAINE			
Degree "Bachelor" Specialty: <u>073</u> <u>Management</u> ;	Department <i>Banking and Insurance</i>	Examination ticket number 2  Course <i>Finance, Money and credit</i>	"Approve" Head of the department , PHD _____ ( Kostiuk V. ) « 16 »05/2023
<b>Examination questions</b>			
1. The nature of the financial system. Principles of its structuring. Its internal structure.			
2. Calculate the rate of circulation of money. The average amount of cash and cashless cash during the year amounted to 820 billion USD, GDP - 9200 billion USD.			
<b>Test tasks</b>			
<b>1. The financial mechanism is:</b> a) a system of forms and methods for organizing financial relations, instruments and levers of influence on the socio-economic development of society. b) the system of monetary distribution relations regulated by the state authorities regarding the redistribution of part of national wealth for the creation of a centralized fund of funds.			
<b>2. Revenues of the State Budget are formed at the expense of:</b> a) taxes and fees; b) incomes of national social funds; c) transfers; d) income from operations with capital			
<b>3. Within the financial system, allocate the following areas (Insert Missed)</b> 1. government finances 2. household finances 3. insurance; 4. international finance 5 .....; 6 ..... 7 .....			
<b>4. Indicate the set of principles for bank lending:</b> a) Return, term, charge; b) term, charge, target use; c) timeliness, return, security, pay, target use; d) Return, security, charge, target use.			
<b>5. Identify the sequence of historical evolution of the forms of money, placing at each of them the corresponding numbers from the first to the last:</b> a) pieces of plain metal                      d) silver coins                      g) bank deposits b) salt,    e) pearl necklaces                      h) electronic money c) gold coins                                      f) exchange of banknotes                      k) intangible banknotes.			
<b>6. Acquisition by the bank of the client of the right to collect debts without the right of invoice to the client is called:</b> a) leasing;      b) factoring;      c) swap;      d) spot.			
<b>7. To credit money does not belong:</b> a) a credit card; b) checks; c) a note; d) electronic money e) a bill f) action			
<b>8. Name the functions of finance:</b> 1 .....; 2 .....; 3. ....			
<b>9. The budget classification is:</b> a) tax receipts; b) official transfers;			

c) grouping of incomes and expenditures of the budget on certain grounds; d) state trust funds; e) non-tax receipts.
<b>10. Is the statement correct: Finance is money?</b> a) Yes; b) No

9. **Teaching methods.**

The following teaching methods are used during the educational process:

Depending on the source of knowledge: verbal (explanation, conversation, discussion, dialogue); visual (demonstration, illustration); practical (solving problems, business games).

According to the nature of cognitive activity: explanatory and visual problem statement; partly search and research methods. The teaching of discipline involves the use of traditional, active and interactive methods: elaboration of lecture material; independent work with textbooks and periodicals; elaboration of legislative and normative materials; work with dictionary of terms from the course "Finance, money and credit"; development of tests for self-study and self-control; preparation of abstracts and their presentation; reading a comprehensive (or thematic) financial crossword; work in competitive groups; role games; solution of cases; invitation to engage representatives from various financial spheres.

10. **Forms of assessment**

According to the "Regulations on examinations and tests at the National University of Bioresources and Nature Management of Ukraine", approved by the **Academic Council of the National University of Bioresources and Nature Management of Ukraine on April 26, 2023, protocol No. 10**, the main types of knowledge control of students of higher education are current control, intermediate and final attestation. Current control is carried out during seminar classes and aims to check the level of preparedness of higher education applicants to perform specific work. The main task of current control is to check the level of training of students on a given topic.

The main purpose of current control is to provide feedback between the teacher and students, to manage students' educational motivation. The information obtained during the current control is used both by the teacher - to adjust methods and teaching tools - and by students - to plan independent work. Intermediate attestation is conducted after studying the program material of each content module. The teaching material of the discipline is taught over two semesters, divided into three modules.

11. **Distribution of grades received by students.** Evaluation of student knowledge is carried out on a 100-point scale and is converted to national grades according to Table 1 "Regulations and Examinations and Credits at NULES of Ukraine" (**April 26, 2023, protocol No. 10**)

Student rating, points	National grade based on exam results	
	Exams	Credits
90-100	Excellent	Passed
74-89	Good	
60-73	Satisfactory	
0-59	Unsatisfactory	Not passed

In order to determine the rating of a student (listener) in the discipline  $R_{dis}$  (up to 100 points), the rating from the exam  $R_{ex}$  (up to 30 points) is added to the rating of a student's academic work  $R_{aw}$  (up to 70 points):  $R_{dis} = R_{aw} + R_{ex}$ .

12. **Educational and methodological support.**

1. Educational and methodical complex on discipline "Finance, money and credit" for training specialists "Bachelor" on the specialty 073 "Management"

2. <https://elearn.nubip.edu.ua/course/view.php?id=2256>



## **12. Recommended sources of information**

1. Finances for financiers: a textbook / T.A. Govorushko. Kyiv: Center for educational literature. 2013. 612 p.
2. Finances. Textbook / Edited by S.I. Yuriy and Prof. V.M. Fedosov. 2008. 611 p.
3. Finance: a course for financiers. Education manual / Edited by V.I. Ospishcheva, K.: Znannia. 2008. 562 p.
4. Avramchuk L.A., Zharikova O.B. Money and credit": study guide. K.: CPU "Comprint". 2020. 441 p.
5. Finance: a course for financiers. Textbook/ Ed. Buryaka P.Yu, Zhikhor O.B. K.: Znannia. 2010. 528 p.
6. Avramchuk L.A., Zharikova O.B. Methodological recommendations for independent study of the discipline "Money and credit". K.: CPU "Comprint". 2020. 36 p.
7. Avramchuk L.A. Muravskiy O.A. DICTIONARY – REFERENCE BOOK OF THE ECONOMIC TERMS For subject MONEY AND CREDIT, full-time programs EL " Bachelor" (072 "banking and insurance"). K.: CP "Comprint". 2021. 40 p.
8. Brovkina N.E. Trends in the development of Ukrainian credit market products. Money and credit. 2017. No. 3. P. 37-42.