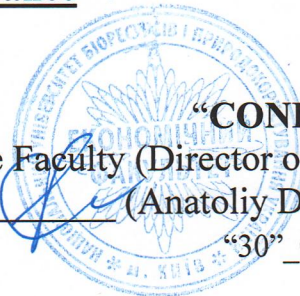


to the Order of March 23, 2023 № 244

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

Department **Banking and Insurance**



**"CONFIRMED"**

Dean of the Faculty (Director of Institute)

A. DIBROVA (Anatoliy DIBROVA)

"30" 05. 2023 p.

**"APPROVED"**

at the meeting of the department

**Banking and Insurance**

Protocol №10 dated "29" 05 2023p.

Victoria KOSTIUK Head of Department (Victoriia KOSTIUK )

**"REVIEWED"**

Program Coordinator **"Finance and credit"**

Yuliia BILYAK Program Coordinator (Yyliia BILYAK)

**PROGRAM OF THE COURSE**

**"MONEY AND CREDIT"**

Specialization **072 "Finance , banking and insurance"**

Educational program «Corporate finance»

Faculty (Institute) **Economics**

Developers: **L.Avramchuk, PhD, Associate Professor**

(position, academic degree, academic title)

Kyiv – 2023 p.

## 1. Description of the course

### Money and Credit

(title)

Field of knowledge, specialization, educational program, educational degree		
Educational degree	Bachelor's	
Specialization	072 finance, banking and insurance	
Educational program	Corporate finance	
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	2
Semester	3,4	4
Lecture classes	30 hr.	10hr.
Practical, seminar classes	30 hr.	10hr.
Laboratory classes	-	-
Self-study	60 hr.	100hr.
Individual assignments	hr.	hr.
Number of weekly classroom hours for the full-time form of study	4hr.	

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

**Purpose** -The purpose of studying the discipline “Money and credit” is giving the students theoretical and practical knowledge for the management in the organization of money turnover (movement of money), to form in students the theoretical base for the further mastering the practical use of monetary-credit instruments in the system of regulation of the economy in Ukraine. It is important, by the fact, to study the economic relations, which are related to the turnover of money, including a means of circulation of credit relations in the modern economy.

**Objectives of discipline** “Money and credit” are:

- acquaintance of students with the methodological and methodical knowledge base on the theory of money and credit;
- learning of theoretical bases of such categories as "money", "credit";
- mastering the peculiarities of the functioning of the currency of money, money flows, money market and monetary systems;
- learning the basics of credit, payment and currency relations;
- mastering the knowledge of the quantity theory of money and modern monetarism.

**As the result of learning academic discipline, the student should know:**

**Know:** the essence and function of such categories as "money", "credit", the content of the main theories of money, the notion of currency, money flows, money market and monetary systems, bases of credit, payment and currency relations;

**Be able to:** use the monetary-credit instruments in the system of economic regulation of Ukraine, assess the credit history of the borrower, analyze and count the money supply in the monetary circulation.

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

**Integrated competency (IC):** The ability to solve complex specialized tasks and practical problems in the field of finance, banking and insurance in the course of professional activity or in the process of learning, which involves the application of certain methods and provisions of financial science and is characterized by the uncertainty of conditions and the need to take into account the complex requirements for the implementation of professional and educational activities

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

**GC 1.**Ability to abstract thinking, analysis and synthesis.

**GC 2.**Ability to apply knowledge in practical situations

**GC 3.** Ability to plan and manage time

**GC 5.** Skills in using information and communication technologies

**GC6.** Ability to conduct research at an appropriate level

**GC 7.** Ability to learn and master modern knowledge

**GC 8.** Ability to search, process and analyze information from various sources

**GC 11.** Ability to communicate with representatives of other professions or groups of different levels (with experts from other fields of knowledge/types of economic activity)

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

**PC 1.**The ability to research trends in the development of the economy using the tools of macro- and microeconomic analysis, to evaluate modern economic phenomena

**PC 2.** Understanding the peculiarities of the functioning of modern global and national financial systems and their structure

**PC 3.** Ability to diagnose the state of financial systems (state finances, including budget and tax systems, finances of economic entities, household finances, financial markets, banking system and insurance)

**PC 5.** Ability to apply knowledge of legislation in the field of monetary, fiscal and financial market regulation

**PC 6.** Ability to use modern information and software for obtaining and processing data in the field of finance, banking and insurance

**PC 7.** Ability to compile and analyze financial statements.

**PC 8.** Ability to perform control functions in the field of finance, banking and insurance

**PC 9.**Ability to communicate effectively.

**PC 10.** Ability to determine, justify and take responsibility for professional decisions.

**PC 11.**The ability to maintain an appropriate level of knowledge and constantly improve one's professional training.

**PC 13.** The ability to systematically evaluate financial indicators to substantiate effective management decisions at the enterprise

### **Program learning outcomes (PLO):**

**PLO 1.** Know and understand economic categories, laws, causal and functional relationships that exist between processes and phenomena at different levels of economic systems.

**PLO 05.** Possess a methodical toolkit for diagnosing the state of financial systems (state finances, including budget and tax systems, finances of business entities, household finances, financial markets, banking system and insurance).

**PLO 07.** Understand the principles, methods and tools of state and market regulation of activities in the field of finance, banking and insurance.

**PLO 08.** Apply specialized information systems, modern financial technologies and software products.

**PR09.** Form and analyze financial statements and correctly interpret the received information.

**PLO 10.** Identify sources and understand the methodology of determination and methods of obtaining economic data, collect and analyze the necessary financial information, calculate indicators characterizing the state of financial systems.

**PLO 11.** To have methodical tools for the implementation of control functions in the field of finance, banking and insurance.

**PLO 12.** Use professional argumentation to convey information, ideas, problems and ways to solve them to specialists and non-specialists in the financial sphere of activity.

**PR13.** To have general scientific and special methods of researching financial processes. **PLO 14.** Be able to think abstractly, apply analysis and synthesis to identify the key characteristics of financial systems, as well as the peculiarities of the behavior of their subjects.

**PLO 16.** Apply the acquired theoretical knowledge to solve practical problems and meaningfully interpret the obtained results.

**PLO 17.** Identify and plan opportunities for personal professional development.

**PLO 19.** Demonstrate the skills of independent work, flexible thinking, openness to new knowledge.

**PLO 20.** Perform functional duties in the group, offer sound financial solutions.

### 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					
	week s	total	including					total	including					
			l	p	lab	in d	sel f		l	p	lab	in d	sel f	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	
Content Module 1. <b><u>Essence and functions of money</u></b>														
Topic 1. Essence and functions of money		7	2	2			3	7	1					6
Topic 2. Money turnover and cash flow		7	2	2			3	7		1				6
Topic 3. Money Market		9	2	2			5	8	1	1				6
Topic 4. Monetary systems.		9	3	3			3	6						6
Topic 5. Inflation and monetary reforms		9	3	3			3	6						6
Topic 6. Quantity theory of money and modern monetarism		9	3	3			3	6						6
Total for content module 1	50		15	15			20	40						36
Content Module 2. <b><u>The theory and practice of monetary and credit</u></b>														
Topic 7. Financial Intermediaries of the money market		9	2	2			5	10	1					9
Topic 8. Central banks		9	2	2			5	10		1				9
Topic 9. Commercial banks		13	4	4			5	10	1					9
Topic 10. Credit in the market economy		9	2	2			5	10		1				9
Total for content module 2	40		10	10			20	40	2	2				36
Content Module 3 <b><u>Money and the World Economy</u></b>														
Topic 11. The foreign exchange market and		14	2	2			10	20	1	1				18

foreign exchange system.													
Topic 12. International monetary institutions and forms of cooperation with Ukraine		16	3	3			10	20	1	1			18
Total for content module 2			5	5			20	40	2	2			36
Total hours	120		30	30			60	120	6	6			108

## The program of the academic discipline

### **Money and Credit**

(Name)

#### **Content module I.**

#### **"The economic content of money and credit"**

##### **Topic 1.Essence and functions of money**

Origin of money.The rationalistic and evolutionary concept of origin of the money.The emergence of money as an objective result of the development of commodity production and exchange.Role of the country in the creation of money.

The essence of money.Money as a common equivalent and completely liquid asset.Money as a special product, especially the exchange and use value of money as a commodity.The exact and general use value of money commodity, the formation of conflict between them and solving it in the inferior money.Forms of money and their evolution.Reasons and the mechanism of demonetization of gold.Deficient forms of money and their credit nature.The value of money.The specific character of the value of money.Purchasing capacity as an expression of the value of money as money.The value of money and time.Effect of changes in the value of money on economic processes.Price of money as capital: the alternative cost of holding money and interest.

Functions of money.The concept of the function of money.The function of measure of value, its essence, the sphere of use. Scale of the prices.The perfect character of a measure of value.Price as monetary expression of value of goods.Measure of value in condition of inflation.The function of the means of circulation, its nature, the sphere of use; reality and quantitative determination of money in this function.Money as a mean of circulation in condition of inflation.Function of means of payment, the essence, the difference from the function of means of circulation, the sphere of use.The impact of inflation on money as a mean of payment. .Function of the mean of accumulation, the essence, the sphere of use. The impact of the time aninflation on the function of mean of accumulation.

World money.The essence of the world of money.Evolution of gold as world money.Preconditions of the use of national and collective currencies as world money.

The role of money in a market economy.Qualitative and quantitative aspects of the impact of money on economic and social processes.Cash environment as a factor of influence on material interests and production activity of economic agents.Effect of changes in the amount of money on the basic of macro-and microeconomic processes.

##### **Topic 2.Money turnover and cash flow**

The essence of money turnover as the movement of money.Cash payments as elementary components of cash flow.The main subjects of money turnover. Main markets, which are linked by money turnover.The combined circulation of money as a macroeconomic phenomenon and circulation of money at the microeconomic level, their unity and difference. The economic basis of cash flow.The unity and continuity as the defining features of cash flow.

Model of total money turnover. Circulation of goods and income as a base for building a cash flow. Grouping the subjects of circulation in models.Cash flows and their correlation in the

model. National income and national product as determinants of money turnover streams. Flow of injection and flow of losses. Balancing of the cash flow.

The structure of cash flow. Cash and non-cash sectors of money turnover. Sector of money turnover, fiscally - budget and credit sectors. Mass of money that serves the circulation of money: concept, composition, and factors that determine the shift. Indicators of mass of money, monetary aggregates, their characteristics, the monetary base and its composition.

Speed of turnover of money: the concept, the factors that determine the speed of circulation. Influence of speed on the mass and constancy of money. The procedure of determining the speed of money turnover.

The law of the amount of money needed for the turnover, its essence, the requirements and consequences of violations of requirements.

Money - credit multiplier, its mechanism, indicators of multiplier and factors of the influence on its level.

### **Topic 3. Money Market**

The essence of the money market. Money is an object of purchase and sale. Subjects and instruments of money market. Features of manifestation on the money market: the main market features - demand, offer, prices.

Institutional money market model. Sectors of direct and indirect financing.

Structure of money market. Criteria for classification. Money market and capital market. Securities market and the foreign exchange market as components of the money market. The demand for money. Essence and forms of occurrence of the demand for money. Factors that determine the change of money demand.

Offer of the money. Essence and mechanism of formation of the money offer. Facts that determine the change of the money offer.

### **Topic 4. Monetary systems.**

The essence of the monetary system, its purpose and place in the economic system of the country. Elements of the monetary system.

The main types of monetary systems and their evolution. The systems of metal and credit turnover. Creation and development of the monetary system of Ukraine. The need for a monetary system of Ukraine. Features of the process of introduction of the national currency in Ukraine.

State regulation of the circulation of money as the main purpose of the monetary system. Central Bank as an organ of state regulation of the monetary sphere. The money-credit policy of the central bank - the nature, types, strategic objectives, intermediate and tactical tasks. Instruments of money-credit control. The problem of monetization of GDP in Ukraine.

### **Topic 5. Inflation and monetary reforms**

Essence, manifestations and patterns of inflation.

The causes of inflation. Inflation demand and inflation costs.

Economic and social consequences of inflation. The impact of inflation on investment and production development. Inflation and the business cycle.

The state regulation of inflation. Antiinflationary policy.

Features of inflation in Ukraine in transition.

The essence of monetary reform. Monetary reform and methods for their classification.

Features of the currency reform in Ukraine. Bahatofaktornist, multi-direction and long-term monetary reform in Ukraine. The order of release UAH issued in September 1996.

### **Topic 6. Quantity theory of money and modern monetarism**

Metalistichna theory of money and its development. The main representatives of the metalistic theory of money. Nominalistichna theory of money. The main representatives of nominalism. The Dž. Keyns's Contribution to improving the theory and practice of the quantity theory of money and development of the monetary mechanism of state regulation of the economy. Quantity theory of money. Further development of the quantity theory of money in the works I. Fisher. The absolute price level from the standpoint of the quantity theory. Keynesian theory of inflation. Monetarist concept of inflation. M. Fridmen is the main representative of the concept of monetary inflation.

## **Content modules II.**



## **"The theory and practice of monetary and credit"**

### **Topic 7. Financial Intermediaries of the money market.**

Essence, purpose and types of financial intermediation.

Banks as leading actors of financial intermediation. The essence and functions of banks.

Banking system. The concept of the banking system, its objectives and functions. Specific features of the banking system. Principles of banking system. Features of the building of the banking system in Ukraine.

Non-banking financial and credit institutions. The similarities and differences of their activities and banking activities. Types and characteristics of the main types of non-bank financial institutions: insurance companies, pension funds, mutual funds and others.

### **Topic 8. Central banks**

Purpose, status and the basis of the central bank. The independent status of the central bank, its meaning and forms of implementation.

Operations of the central bank. The characteristic emission operation of bank operations bank, banking regulation and supervision of financial agent of the government, leader of monetary policy.

Determining the nature and objectives of monetary policy. Main subjects and targets of monetary policy. The policy of mandatory regulation. Discount (interest ) NBU policy . Transactions in securities on the open market. Other instruments of monetary policy

### **Topic 9 .Commercial banks**

The origin and development of the commercial banks. Evolution banks from private lenders to the multi-function intermediaries in the money market. Banks under capitalism. The role of banks in modern market economies.

Passive operations of commercial banks. Formation of the bank's equity. Attracting and borrowing.

Active operations of commercial banks. Credit operations. Investment transactions.

Banking services. Teller Customer Service. Other banking services.

The stability of banks and the mechanism of its maintenance. The concept of banking stability and its importance. Indicators of stability and economic standards that it provides. Insurance of bank deposits. Making provisions for risks. The liquidity of banks. Features of formation and development of the commercial banks in Ukraine.

### **Topic 10. Credit in the market economy**

The need for the loan. General Requirements of credit relations. Economic factors of credit and features of them in different sectors of the economy.

The essence of the loan. Credit as a form of movement based on the value of the return. The evolution of credit in the development of social production. Credit as a form of public relations. Objects and subjects of credit. Loan capital and credit. How credit to other economic categories. The theoretical concept of credit.

Stages and patterns of movement of the loan. The movement of capital movement and separation stages of the loan. Patterns of movement of credit for micro and macro levels. Principles of lending.

Forms and types of credit. Criteria for the classification of the loan. Form of loans, the advantages and disadvantages of each form. Types of credit criteria for their classification. Characteristics of certain types of credit: a bank, government, commercial, international, consumer. Bank credit as the predominant type of loan. Functions of the loan, their nature and purpose.

Economic credit limit. The concept of credit limits, causes and consequences of their violation. Credit relations and inflation. The relationship of credit and money.

Interest on the loan. Essence percent, types, economic factors and limits movement of interest rate changes. Interest in an inflationary environment. Role percent.

The development of credit relations in Ukraine in transition economies. Recovery of commercial loans and factors hindering its development. The difficulties of a bank loan. The evolution of public and consumer credit. Prospects of credit in Ukraine.

Consideration of an application for a loan, part of a package of documents. Issues that finds bank employee during the interview. Credit rating of the borrower.

Structuring loans and loan repayment form.

Credit Monitoring.

### **Content modules III.**

#### **" Money and the World Economy "**

##### **Topic 11. The foreign exchange market and foreign exchange system.**

The essence of the currency, the purpose and scope of use. Currency Type: national, international, collective, convertible, non-convertible . Factors and value of currency convertibility. Features monetary relations.

Foreign Exchange: nature, objects and subjects, the price of the infrastructure. Factors influencing the situation on the currency market. Characteristics of the main operations in the foreign exchange market.

Exchange rate: the essence, guidelines for the development and the factors of influence. Types of exchange rates. Adjusting exchange rates. The development of the exchange rate regime in Ukraine.

Monetary system and monetary policy. The concept, purpose and elements of the national monetary system. Currency Regulation and Currency Policy: exchange, the discount, the intervention. Features of the formation of the monetary system of Ukraine. Bodies of currency regulation.

The world and the international monetary system. The concept of the global monetary system, its elements and stages of development, Bretton Woods and Jamaican world currency system. The concept of the international monetary system. The formation of the European Monetary System, the transformation of the European monetary union with a common currency and a single central bank.

##### **Topic 12. International monetary institutions and forms of cooperation with Ukraine**

International Monetary Fund. Organization and functionality of the IMF. Areas of cooperation with the IMF countries of the former USSR, including Ukraine.

The World Bank Group. Fundamentals of structure and purpose of the World Bank. Forms of cooperation of the World Bank and Ukraine. Regional international monetary and financial institutions. Create and assign the Black Sea Trade and Development Bank.

European Bank for Reconstruction and Development. Order of creation, purpose and function of the EBRD. Areas of cooperation with Ukraine.

4. Seminar topics - not provided for in the curriculum

5. Practical class topics

No	Topic title	Number of hours
1	The essence, origin and functions of money	2
2	Cash circulation and cash flows	2
3	Money market	2
4	Monetary systems	2
5	Inflation and monetary reforms	2
6	Quantitative theory of money and modern monetarism	2
7	Financial intermediaries of the money market	2
8	Monetary and credit policy and instruments of its regulation	4
9	Credit in a market economy	4
10	Stages of the credit process	2
11	Foreign exchange market and currency systems	2
12	International monetary and credit institutions and forms of their cooperation with Ukraine	4

6. Laboratory class topics- not provided for in the curriculum

#### **7. Independent work topics**

-complete full-time form of study



№	Topic title	Number of hours
1	The essence and functions of money	6
2	Formation of money offer	6
3	Money supply and its indicators	6
4	The essence of inflation and its types	6
5	Economic and social consequences of inflation. The impact of inflation on investment and production development.	6
6	Exchange rate. Types of exchange rates (official, floating, fixed)	6
7	Credit relations and inflation. Relationship between credit and money	6
8	Non-bank financial and credit institutions. Similarities and differences between their activities and the activities of banks.	6
9	Currency regulation and currency policy	6
10	World Bank Group. Basics of organization, structure and purpose of the World Bank. Forms of cooperation between the structures of the World Bank and Ukraine.	6
		60

– part-time form of study

№	Topic title	Number of hours
1	The essence and functions of money	10
2	Formation of money offer	10
3	Money supply and its indicators	10
4	The essence of inflation and its types	10
5	Economic and social consequences of inflation. The impact of inflation on investment and production development.	8
6	Exchange rate. Types of exchange rates (official, floating, fixed)	10
7	Credit relations and inflation. Relationship between credit and money	8
8	Banks as leading subjects of financial intermediation	8
9	Non-bank financial and credit institutions. Similarities and differences between their activities and the activities of banks.	8
10	Currency regulation and currency policy	10
11	World Bank Group. Basics of organization, structure and purpose of the World Bank. Forms of cooperation between the structures of the World Bank and Ukraine.	8
12	IMF. Organization and functional purpose of the IMF. Directions of IMF cooperation with Ukraine.	8
		108

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

1. Classification of loan types.
2. Components of a credit application and a package of supporting documents at the beginning of the credit process.
3. The concept of the evolutionary origin of money.
4. The essence and types of monetary reforms.
5. Principles and functions of credit.
6. Monetary aggregates. Law of monetary circulation.
7. Demand for money from the standpoint of modern theory.
8. Monetary policy: goals and tools.
9. The influence of the state on the creation of money.

10. To explain the belonging of the money supply according to the degree of liquidity to monetary aggregates.
- Supply of money on the money market.
13. Interest rate policy as a tool for implementing the tactical goals of monetary policy.
14. Peculiarities of credit relations in agriculture.
15. Reveal the content of the function of money as a means of payment, a means of circulation.
16. State regulation of the monetary sphere.
17. The essence and types of inflation.
18. Types of interest on the money market.
19. The measure of value as an important function of money. Scale of prices.
20. Anti-inflation policy.
21. Structure of monetary turnover
22. Classification of monetary aggregates in Ukraine.
23. Receiving and considering a loan application as the first stage of the bank lending process.
24. Origin of money and its essence.
25. Non-bank financial intermediaries.
26. Forms of documents when making non-cash payments.
27. Credit theories.
28. Required rate of income: essence and components.
29. Organization of cash circulation and its regulation.
30. Credit monitoring and quality control of issued loans as a stage of bank lending.
31. Quantitative and Keynesian theory of money: what determines the demand for money.
32. Assessment of the borrower's creditworthiness as a stage of bank lending
33. The policy of required reserves as a tool for implementing the tactical goals of monetary policy
34. Future and present value of money.
35. Principles of non-cash payments.
36. What explains people's tendency to save? The function of money as a means of accumulation.
37. The mechanism for replenishing the mass of money in circulation. Issuance of money.
38. The essence and elements of the monetary system.
39. Origin of money. Bimetallism
40. The essence of the policy of expensive and cheap money
41. The essence and advantages of financial intermediation.
42. An interview with a potential borrower as a stage of bank lending
43. World Bank Group
44. Types of financial intermediaries
45. Types of monetary systems.
46. Exchange rate and its types.
47. Convertibility of currencies
48. The era of the gold standard
49. A rationalist concept of the origin of money
50. Foreign exchange market and its regulation
51. IMF: goals of creation and cooperation with Ukraine
52. Function of world money.
53. Varieties of bimetallism and monometallism.
54. Specifics of the money market and instruments on it.
55. Monetarism of M. Friedman.

NATIONAL UNIVERSITY OF LIFE AND ENVIRONMENTAL SCIENCES OF UKRAINE			
Degree "Bachelor" Specialty: <i>Finance, Banking and Insurance;</i>	Department <i>Banking and Insurance</i>	Examination ticket number 2	"Approve" Head of the department ,doctor of economics,

		<b>Course</b> <b>Money and credit</b>	PHD _____ ( Kostiuk V. ) « 16 »05/2023
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1. Demand and supply in the money market.

**2. Task.**

Calculate the rate of inflation, if compared to last year, money supply increased by 35%, the rate of money turnover slowed down by 21%, and the growth of physical volume of GDP was 8%.

**Test tasks**

11. Define the criterion that underlies the classification of monetary aggregates M0-M3

1	the functions they perform.
2	the degree of vulnerability to inflation;
3	the degree of their liquidity;
4	the speed of their circulation.

2. What is the term defined:

Investing in the development of production, in securities, etc. to obtain additional income, it is -----.

3 What name is missing:

Cash circulation consists of sectors: monetary, credit and -----.

4. Specify the correct percentage name:

Income standard set on securities (bonds, certificates) is called ----- percent .

5 Determine the amount of money needed for a non-inflationary economy in the economy for a year if the sum of prices of goods sold and services is 200 billion hryvnias. At the same time, the sum of prices of goods sold on credit -10 billion hryvnias, payments on loans -4 billion hryvnias, mutually paid payments -2 billion hryvnias. The rate of turnover of the monetary unit is -2.4 per month.

1	194 bln .
2	38.8 billion hryvnias .
3	38.4 billion.
4	190 billion hryvnias .
5	5 billion.

6. Put the missed word.

Loans whose repayment term has been extended - this is ----- loans.

7. Indicate when the national currency - the hryvnia was introduced?

1. September 1996

November 2, 1973

April 3, 1999

8. What kind of loan does an anticipatory function?

1	state;
2	international.
3	commercial;
4	consumer;
5	bank

9. Determine the correspondence between the definition and the term:

1. structure -	A. Extending of the loan repayment term
2. credit monitoring -	B. Setting certain (final) parameters of the loan (amount, term, percentage, etc.),
3. prologation -	B. Tracking changes in borrower's creditworthiness

10. The Ukrainian ruble coupon was:

1. One use
2. Repeated use
3. Not used at all

\_\_\_\_\_**Avramchuk L.A.**

(signature)

## **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.

By place in educational activities: - methods of organizing and implementing educational activities, combining verbal, visual and practical methods; reproductive and problem-searching; methods of educational work under the guidance of a teacher and methods of independent work of students of higher education; - methods of control and self-control of educational activities: methods of oral and written control; individual and frontal, thematic and systematic control.

In the process of teaching an academic discipline, the following educational technologies are used to activate the educational and cognitive activity of students of higher education:

work in small groups allows for practical structuring

-seminar classes in terms of form and content, creates opportunities for the participation of each student of higher education in the work on the subject of the class, ensures the formation of personal qualities and experience of social communication;

- seminars-discussions provide for the exchange of thoughts and views of the participants on a given topic, and also develop thinking, help form views and beliefs, the ability to formulate opinions and express them, teach to evaluate other people's proposals, to critically approach one's own views;

- brain attacks

- a method of solving urgent tasks, the essence of which is to express as many ideas as possible in a limited period of time, discuss and carry out their selection;

- case method

- the method of analyzing specific situations, which makes it possible to bring the learning process closer to the real practical activity of specialists and involves consideration of production, management and other situations, complex conflict cases, problem situations, incidents in the process of learning educational material;

- presentations

- speeches in front of the audience, used to present certain achievements, results of the group's work, a report on the performance of individual tasks, instruction, demonstration.

Methods of teaching the educational discipline "Money and credit" contribute to solving the following problems:

- in the field of education - mastering the basics of knowledge about money, credit, monetary policy, the principles and regularities of the functioning of money circulation, the money market and monetary systems,

- in the field of self-awareness - awareness of one's individual economic potential, formation of conscious civic economic behavior;

- in the field of motivation - the development of interest in the problems of the economy, the constant need for economic knowledge, the desire for civilized entrepreneurship, which should become a means of social protection, facilitate the solution of the problems of youth employment, their adaptation to the market.

## **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.

Intermediate attestation should determine the level of knowledge of the students of higher education from the program material of the content module (rating assessment from the content module), obtained during all types of classes and independent work. Forms and methods of conducting intermediate certification, assimilation of software material of the content module are carried out in the form of testing, written control work, which can be evaluated numerically. The assimilation of the program material of the content module by the student of higher education is considered successful, if the rating is at least 60 points on a 100-point scale.

The semester control of the discipline "Money and credit" is conducted in accordance with the curriculum in the form of an exam in the terms established by the schedule of the educational process and in the scope of the educational material determined by the work program of the discipline in accordance with the "Regulations on exams and credits at the National University of Bioresources and Nature Management of Ukraine ". The NUBiP of Ukraine uses a rating form of control after the logically completed part of lectures and practical classes (module) in a certain discipline is completed. Its results are taken into account when setting the final grade. After conducting intermediate attestations from the content modules and determining their rating evaluations, the lecturer of the discipline determines the rating of the student of higher education based on the educational work of the RNR (no more than 70 points).

To determine the student's (student's) rating for mastering the RDYS discipline (up to 100 points), the obtained rating from the certification (up to 30 points) is added to the student's (student's) rating for the RHP educational work (up to 70 points):  $RDYS = RHP + RAT$ . The rating of the student of higher education on academic work is rounded to the nearest whole number.

- 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):  $R_{dis} = R_{aw} + R_{ex}$ .

## **11. Educational and methodological support.**

1. The electronic educational course "Money and credit", developed on the basis of the e-learn platform, is posted on the educational portal of the National Institute of Education and Research of Ukraine. Webpage. URL: <https://elearn.nubip.edu.ua/course/view.php?id=1123>
2. Educational and methodological complex in the discipline "Money and credit"
3. Avramchuk L.A., Zharikova O.B. Money and credit": study guide. K.: CPU "Comprint". 2020.441p.
4. Avramchuk L.A., Zharikova O.B. Methodological recommendations for independent study of the discipline "Money and credit". K.: CPU "Comprint". 2020.36 p.
5. Avramchuk L.A. Muravskyi 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.

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

1. Brovkina N.E. Trends in the development of Ukrainian credit market products. Money and credit. 2017. No. 3. P. 37-42.
2. Vovchak O. D., Rushchyshyn N. M., Andreykiv T. Ya. Credit and banking: subject. K.: Znannia, 2008. 564 p.
3. Money, banks and credit: in schemes and comments: education. manual/ edited by B. P. Lutsiva. Ternopil: Carte Blanche, 2020. 225 p.
4. Dzyublyuk O.V. Money and credit: subject. Ternopil: TNEU, 2018. 892 p.
5. Ivasiv B.S. Money and credit: subject. K.: KNEU, 2011. 404 p.
6. Kuznetsova S.A., Bolgar T.M., Pestovska Z.S. Banking system: study guide. Kyiv: Center for Educational Literature, 2014. 400 p
7. Krush, P.V., Klymenko, V.O. Money and credit: education. manual. K.: TsUL, 2010. 215 p.
8. Lazepko I.M., Alekseenko M.D. etc. Banking operations: education. manual /for sciences ed. A. M. Moroz. K.: "Ukraine" University, 2017. 42 p.
9. Savluk M.I., Moroz A.M., Lazepko I.M. Money and credit: subject. for sciences ed. M. I. Savluka. 6th ed., revision. and additional K.: KNEU, 2011. 589 p.
10. AVRAMCHUK L., KOSTIUK V. DEVELOPMENT OF CREDIT UNIONS IN THE FINANCIAL MARKET OF UKRAINE/Collective monograph."Comprint", 2021, 160 p.