

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

Department of Banking and Insurance

“APPROVED”

Dean of the department

_____ *Ostapchuk A. D.*

“ ____ ” _____ 2021

“ENDORSED”

on the department meeting _____

Record №_13_ dated on “_02_” June_2021

Head of the department *Khudoliy L.M.*

”REVIEWED ”

Guarantor of the educational program

Lutsiak V. V.

**Work program of the academic discipline
«FINANCE, MONEY AND CREDIT»**

Specialty: **073 «Management»**

Educational program: **Management**

The Faculty of agrarian management

Developer: **PhD in Economics, Associate Professor O.V. Faichuk**

(посада, науковий ступінь, вчене звання)

1. Academic discipline description

Finance, Money, and Credit
(НаЗВа)

Field of knowledge, specialty, educational program, educational degree			
Educational degree	<i>Bachelor</i>		
Specialty	<i>073 Management</i>		
Educational program	<i>Management</i>		
Characteristics of the academic discipline			
Kind	Obligatory	Obligatory	
General number of hours	120	-	
Number of credits ECTS	4	-	
Number of content modules	4	-	
Course project (work) (if available)			
Form of control	<i>Exam</i>	-	
Indicators of academic discipline for full-time and extramural forms of studies			
	Full-time studies		Extramural studies
Year of preparation	1	-	
Semester	2	-	
Lectures	<i>15</i>	-	<i>hours</i>
Practical classes	<i>15</i>		<i>hours</i>
Laboratory classes	-	-	<i>hours</i>
Independent study	<i>90</i>	-	<i>hours</i>
Individual classes	-		<i>hours</i>
Number of weekly classroom hours for full-time study	<i>1</i>	-	

2. Purpose and tasks of the discipline

Purpose: the formation of a comprehensive system of knowledge about the essence of 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.

Task: 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.

As a result of studying the discipline, the student should:

know:

essence, functions and types of money; specifics, functions and components of finance; the history of the development of monetary and financial relations; the theory of money; money circulation laws; principles and tasks of financial and monetary policy; components of monetary and financial mechanisms and their instruments.

be able to:

show the role of money and finance in the reproduction system; analyze the current monetary and financial policy of the state and determine its impact on the economy and social situation in the country; to model normal and crisis financial situations and see the way out of the latter; to build models of financial relations and management of the financial system of the state; to determine the sources of financial resources of households and the state; to reveal the interconnection of the finances of the state, enterprises and households; to simulate cash flows in the areas of finance; analyze the state budget; be able to choose the appropriate methods and tools for attracting financial resources in the financial and money markets.

Набуття компетентностей:

- ***загальні компетентності (ЗК):***

- ЗК 3. Здатність до абстрактного мислення, аналізу, синтезу;
- ЗК 5. Знання та розуміння предметної області та розуміння професійної діяльності;
- ЗК 11. Здатність до адаптації та дії в новій ситуації

- *фахові (спеціальні) компетентності (ФК):*

- СК 1. Здатність визначити та описувати характеристики організації;
- СК 2. Здатність аналізувати результати діяльності організації, зіставляти їх з факторами впливу зовнішнього та внутрішнього середовища;
- СК 3. Здатність визначити перспективи розвитку організації
- СК 7. Здатність обирати та використовувати сучасний інструментарій менеджменту;
- СК 11. Здатність створювати та організовувати ефективні комунікації в процесі управління;
- СК 12. Здатність аналізувати й структурувати проблеми організації, формувати обґрунтовані рішення;
- СК 13. Розуміти принципи психології та використовувати їх у професійному.

3. The program and structure of the discipline

MODULE 1.

ESSENCE, FUNCTIONS OF MONEY AND MONEY CIRCULATION.

Topic 1. Necessity, essence and evolution of money.

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

Topic 2. 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 3. 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 4. Money market: the features of its functioning and stabilization.

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.

Topic 5. Monetary systems, their elements and types.

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 6. 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.

Theme 7. 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 AND PUBLIC FINANCES.

Topic 8. The essence of finance, their functions and role in society.

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

Topic 9. Financial system and financial policy.

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 10. Public finances, budget and budget system.

The essence of public finance. Lanka 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

MODULE 4.

INSURANCE, INSURANCE MARKET, HOUSEHOLD FINANCES, FINANCIAL MARKET.

Topic 11. Insurance and insurance market.

Classification of risks and their insurance. Economic nature and purpose of insurance. Features of financial relations in the field of insurance. Insurance functions. System of insurance funds. Subjects and objects. Types and forms of insurance. Insurance of property of legal and natural persons, its types and forms. Personal insurance, its form and importance in ensuring social protection of citizens. Liability insurance. Ukrainian insurance market and its characteristics.

Topic 12. 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.

Topic 13. Financial market.

The essence, purpose, functions and market structure by various features Types of activities in the securities market. Characteristics of the subjects of the financial market. Financial instruments as objects of the financial market. The market of financial services in Ukraine and the characteristics of its segments.

4. Structure of the study course
«Finance, money and credit»

Topic	Number of hours					
	Total	including				
		Lec.	Pract. tran.	Lab.	Indiv.	self- studies
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>
Module 1. Essence, functions of money and money circulation						
Topic 1. Necessity, essence and evolution of money.	8	1	1			6
Topic 2 Functions of money. Types of money and their value ..	8	1	1			6
Topic 3. Monetary turnover: structure and laws of its regulation	12	2	2			8
<i>Total module 1</i>	<i>28</i>	<i>4</i>	<i>4</i>			<i>20</i>
Module 2. Monetary market, money systems, inflation and credit						
Topic 4. Money market: the features of its functioning and stabilization	6	1	1			4
Topic 5. Monetary systems, their elements and types.	6	1	1			4
Topic 6. Inflation: the nature, causes, types, ways of overcoming.	8	1	1			6
Topic 7. Credit: forms and types	8	1	1			6
<i>Total module 2</i>	<i>28</i>	<i>4</i>	<i>4</i>			<i>20</i>
Module 3. Essence of finance, financial system, financial policy and public finances.						
Theme 8 Essence of finance, their functions and role in society.	10	1	1			8
Topic 9. Financial system and	10	1	1			8

financial policy.						
Topic 10. Public finances, budget and budget system.	10	1	1			8
Total module 3	30	3	3			24
Module 4. Insurance, insurance market, household finances, financial market.						
Topic 11. Insurance and insurance market.	12	1	1			10
Topic 12. Household finances	10	1	1			8
Topic 13 Financial Market	12	2	2			8
Total content module 4	34	4	4			26
Total hours	120	15	15			90

5. Topics of practical classes

№	Topic	Hours
1	Necessity, essence and evolution of money.	1
2	Functions of money. Types of money and their value.	1
3	Monetary turnover: structure and laws of its regulation	2
4	Monetary market: the features of its functioning and stabilization	1
5	Monetary systems, their elements and types.	1
6	Inflation: the nature, causes, types, ways to overcome.	1
7	Credit: forms and types	1
8	Essence of finance, their functions and role in society.	1
9	Financial system and financial policy.	1
10	Public finances, budget and budget system.	1
11	Insurance and insurance market	1
12	Household Finance	1
13	Financial market	2
Total		15

6. Topics of seminar classes

№	Topic	Hours
1	Not provided by the curriculum	

7. Темы лабораторных занятий

№	Topic	Hours
1	Not provided by the curriculum	

8. Individual tasks

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

In the mastering of the course "Finance, Money and Credit," not only the active participation of students in conducting lectures and seminars, but also their **independent work**, plays an extremely important role. Only a real combination of all forms of the educational process enables to provide training of highly skilled management specialists who can work effectively in a market economy, and continuous changes in financial markets.

The purpose of independent work of the student - to provide expansion and deepening of theoretical and practical knowledge in the field of monetary and financial and financial relations; to acquire the ability to apply theoretical knowledge in solving specific problems in financial and economic practice; apply modern scientific achievements in the organization of state regulation of financial relations at all levels of the financial system.

In the process of independent work on the course "Finance, Money and Credit" the student must learn as general scientific methods of theoretical generalization of categories and concepts (methods of dialectical and formal logic), as well as special statistical and economic and mathematical methods of analysis of financial relations. Independent work of the student should teach him to apply modern methods of economic analysis using graphs, tables, diagrams, economics and mathematical methods and computer technology.

In the work on the educational-software material is very important is the

ability of the student to independently select literary sources on any problematic issue of financial and monetary relations in both theoretical and practical aspects. Literary sources should include a complete list of monographs, brochures, articles, normative documents, in relation to one or another problematic issue.

The process of formation of literary sources involves the compilation of a card file based on the use of relevant library catalogs (systematic catalog of scientific, educational and reference literature of the university library; a catalog of periodicals, directories and normative materials - in the reading room of the library; systematic catalogs of other libraries). The student should know which periodicals publish articles on monetary and financial issues. The largest number of publications on financial problems is contained in the journals: "Finance of Ukraine", "Economy of Ukraine", "Financial theme", "Economic magazine".

A complete list of articles published in the magazine for the year is published in the latest year issue of the magazine. Articles on economic topics are also published in newspapers: "Voice of Ukraine", "Uriadovy Courier", "Business", "Galician contracts", etc. Legislative documents are published in the Gazette of the Verkhovna Rada of Ukraine and in other periodicals (including in the newspapers Uriadovy Kurier and Voice of Ukraine). Statistical information is contained in special editions of the State Statistics Committee, the Ministry of Economy, the Ministry of Finance, and the State Fiscal Service of Ukraine.

Questions for discussion

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.

Themes of abstracts

1. Process of the emergence of money and their essence.
2. Development of forms of money.
3. Functions of money as a means of circulation and payment. What types of credit money are functioning in the Ukrainian economy?
4. Execution of the function of money as a measure of value in modern conditions
5. Functions of money as a means of accumulation and as world money
6. Basic principles of the quantitative theory of money
7. Quantitative theory of money in the teachings of J. Keynes and his followers
- 8 Trends in the development of monetarism. Modern monetary policy of Ukraine
9. Modern means of payment applicable in Ukraine
10. The mass of money and its aggregated structure in Ukraine
11. The law of monetary circulation and the consequences of its non-compliance.
12. Money circulation in Ukraine.
13. The state of the Ukrainian money market.
14. Methods of stabilization of the monetary unit
15. Development of the monetary system in Ukraine.
16. Place of the National Bank in the modern monetary system of Ukraine.

17. Characteristics of the monetary system of Ukraine.
18. The causes of currency risks in the foreign exchange market.
19. The essence of inflation and its impact on the socio-economic development of the country.
20. The mechanism of inflation imported into Ukraine.
21. Forms of inflation. Methods of combating inflation.
22. Money reform in Ukraine: causes and consequences.
23. Creation of a monetary system in Ukraine.
24. Credit: Function and role in the economy
25. Classification of loans. Modern types of lending to entrepreneurial structures.
26. Specificity of lending to agricultural enterprises in Ukraine.
27. Causes of insufficient lending to the agrarian sector of Ukraine's economy.
28. Finance as an economic category. Their role in the development of socio-economic relations in Ukraine.
29. Interconnection of finance with other economic categories (money, credit, financial resources).
30. Contribution of Ukrainian scientists to the development of financial science.
31. The essence of the financial system and its internal and organizational structure
32. The organizational structure of the Ukrainian financial system.
33. Modern financial policy of Ukraine
34. Functions of the Ministry of Finance of Ukraine and the National Bank of Ukraine. How well are they performed?
35. Financial mechanism: the essence and its elements.
36. Describe the financial mechanism of Ukraine's agro-sector
37. Describe the state finances of Ukraine
38. Characteristics of Revenues of the State Budget of Ukraine in Dynamics.
39. Dynamics and structure of the State Budget over the past 3 years.
40. Deficit of the State Budget of Ukraine and ways to overcome it.
41. Improvement of the budget process in Ukraine.
42. Insurance as a specific sphere of financial relations, its subjects and objects.
43. The role and importance of insurance in market conditions.
44. Business conditions of the insurance market of Ukraine.
45. The essence of the household and its difference from the family.
46. Structure of households in Ukraine.
47. Household incomes and their sources in Ukraine.
48. Estimation of the expenditure structure of households in Ukraine.
49. Household savings: trends and factors affecting them in Ukraine.
50. Market of financial services and its segmentation.
51. The aggregate capacity of the Ukrainian financial services market.

8. Methods of training

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.

9. Forms of control

Form of current control of the discipline "Banking System" are 3 modules during the semester with the problems and tests solving and theoretical part..

Current control includes:

- testing (t) – is conducted on a regular basis to check students' ability and competences;
- problems solving (ps);
- theoretical oral questions (tq);
- individual tasks (it).

The type of the final control is an exam.

10. Distribution of the points granted to students

Current control			Rating for the current learning outcomes R_{HP}	Rating for the additional tasks R_{DP}	Penalty rating $R_{ШТР}$	Final control (exam or test)	Total
Module 1	Module 2	Module 3					
0-100	0-100	0-100	0-70	0-20	0-5	0-30	0-100

$$R_{HP} = \frac{0,7 \cdot (R_{3M}^{(1)} \cdot K_{3M}^{(1)} + \dots + R_{3M}^{(n)} \cdot K_{3M}^{(n)})}{K_{ДИС}} + R_{DP} - R_{ШТР},$$

де $R_{ЗМ}^{(1)}, \dots, R_{ЗМ}^{(n)}$ – рейтингові оцінки змістових модулів за 100-бальною шкалою;

n – кількість змістових модулів;

$K_{ЗМ}^{(1)}, \dots, K_{ЗМ}^{(n)}$ – кількість кредитів ECTS, передбачених робочим навчальним планом для відповідного змістового модуля;

$K_{ДИС} = K_{ЗМ}^{(1)} + \dots + K_{ЗМ}^{(n)}$ – кількість кредитів ECTS, передбачених робочим навчальним планом для дисципліни у поточному семестрі;

$R_{ДР}$ – рейтинг з додаткової роботи;

$R_{ШТР}$ – рейтинг штрафний.

Наведену формулу можна спростити, якщо прийняти $K_{ЗМ}^{(1)} = \dots = K_{ЗМ}^{(n)}$. Тоді вона буде мати вигляд

$$R_{НР} = \frac{0,7 \cdot (R_{ЗМ}^{(1)} + \dots + R_{ЗМ}^{(n)})}{n} + R_{ДР} - R_{ШТР}.$$

n

Рейтинг з додаткової роботи $R_{ДР}$ додається до $R_{НР}$ і не може перевищувати 20 балів. Він визначається лектором і надається студентам рішенням кафедри за виконання робіт, які не передбачені навчальним планом, але сприяють підвищенню рівня знань студентів з дисципліни.

Рейтинг штрафний $R_{ШТР}$ не перевищує 5 балів і віднімається від $R_{НР}$. Він визначається лектором і вводиться рішенням кафедри для студентів, які матеріал змістового модуля засвоїли невчасно, не дотримувалися графіка роботи, пропускали заняття тощо.

2. Згідно із зазначеним Положенням *підготовка і захист курсового проекту (роботи)* оцінюється за 100 бальною шкалою і далі переводиться в оцінки за національною шкалою та шкалою ECTS.

Оцінювання студента відбувається згідно положенням «Про екзамени та заліки у НУБіП України» від 27.02.2019 р. протокол № 7 з табл. 1.

Таблиця 1

Співвідношення між національними оцінками і рейтингом здобувача вищої освіти

Оцінка національна	Рейтинг здобувача вищої освіти, бали
Відмінно	90-100
Добре	74-89
Задовільно	60-73
Незадовільно	0-59

Для визначення рейтингу студента (слухача) із засвоєння дисципліни $R_{ДИС}$ (до 100 балів) одержаний рейтинг з атестації (до 30 балів) додається до рейтингу студента (слухача) з навчальної роботи $R_{НР}$ (до 70 балів): $R_{ДИС} = R_{НР} + R_{АТ}$.

11. Методичне забезпечення

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

12. Recommended literature

Basic

1. Демківський А.В. Гроші та кредит. Навчальний посібник - К.: Дакор, 2007 - 528 с.
2. Худолій Л.М. Теорія фінансів. К.: Вид-во Європейського ун-ту, 2003 - 252 с.
3. Мамчур Р.М. Страхування: посібник. К.: ПП. "Компринт", 2015
4. Avramchuk L., Zharikova O., Faichuk O. Money and Credit. - К.: ПП. "Компринт", 2020.

Additional

5. Закон України "Про банки і банківську діяльність" від 20.03.2001 зі змінами і доповненнями// Закони України .-К.:1996.Т.1.
6. Закон України "Про цінні папери і фондову біржу" від 18.06.91№1201-ХІІ/Відомості Верховної Ради України.-1998-№16.
7. Податковий кодекс України від 2 грудня 2010 р. К.:"Юридичний світ" 2011.-576 с.
8. Бюджетний Кодекс України
9. Мещеряков А.А. Організація діяльності комерційного банку. Навчальний посібник.-К.: Центр учбової літератури, 2007 - 608 с.
10. Лук'янов В.С. Сучасні фінансові ринки / В.С. Лук'янов. - К.: Знання, 2013.- 479с.
11. Salas, V. and J. Saurina. 2003. "Deregulation, Market Power and Risk Behaviour in Spanish Banks." *European Economic Review* 47: 1061–75.
12. Гроші та кредит: Підручник / За ред. Савлука М.І. - К.: КНЕУ, 2001.
13. Salop, S. 1979. "Monopolistic Competition with Outside Goods." *Bell Journal of Economics* 8: 378–93.
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