

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

Department Banking and Insurance

APPROVED

by the Dean of the Faculty (Director of the Institute)

"13"06.2025 (Anatolii DIBROVA)

APPROVED

at the meeting of the Department
Banking and Insurance
Minutes No.10 of "28".05. 2025
Head of the Department
Banking and Insurance

(Viktoriia KOSTIUK)

REVIEWED

Guarantor of the AP Finance and credit

(Yyliia NEGODA)

**CURRICULUM OF ACADEMIC DISCIPLINE
"MONEY AND CREDIT"**

Area of knowledge **07 Management and administration**

Specialty **072 finance, banking, insurance and stock market**

Academic programme **Finance and credit** _____

Faculty (Education and Research Institute) **Economics** _____

Developed by: **L.Avramchuk, PhD, Associate Professor**
(position, academic degree, academic rank)

Description of the discipline

"MONEY AND CREDIT"

The increase in the role of money and credit is due to the development of the market economy. Taking into account the laws of the functioning of money and the money market, banks, and the banking system, the economic policy of the state in general and the monetary policy of the central bank in particular are formed. The effective work of a financier is impossible without a thorough knowledge of the laws and prospects for the development of the monetary and credit sphere.

The content of the course "Money and credit" is built on the basis of the synthesis of scientific assets of world theoretical thought with generalizations of the latest economic practices of different countries, as well as processes characterizing the formation of monetary, currency and credit relations in the economy of Ukraine. Students will be able to apply the acquired knowledge about economic relations related to the circulation of money, including as a means of circulation and credit relations in the modern economy, in their further professional activities

Area of knowledge, specialty, academic programme, academic degree		
Academic degree	bachelor's	
Specialty	072 finance, banking, insurance and stock market	
Academic programme	Finance and credit	
Characteristics of the discipline		
Type	mandatory	
Total number of hours	240	
Number of ECTS credits	8	
Number of modules	5	
Course project (work) (if any)	30	
Form of assessment	exam / credit	
Indicators of the discipline for full-time and part-time forms of university study		
	University study	
	Full-time	Part-time
Year of study	2	2
Term	3,4	3,4
Lectures	75 hours	6 hours
Practical classes and seminars	75 hours	6 hours
Laboratory classes	hours	hours
Self-study	90 hours	228 hours
Number of hours per week for full-time students	5 hours	2

1. Aim, competences and expected learning outcomes of the discipline

Aim of studying the discipline is to provide students with knowledge of the theory of money and credit, the laws of the functioning of the money market as the theoretical basis of the state monetary policy and the development of the banking system, to form skills and consolidate the skills of organizing money circulation and the functioning of the credit market

Competences acquired:

Integral competence (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 competence (GC):

GC6. Ability to conduct research at an appropriate level

Special (professional) competence (SC):

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

Expected learning outcomes (ELO):

ELO 3. Know and understand the theoretical foundations and principles of financial science, the peculiarities of the functioning of financial systems.

ELO 7. Understand the principles, methods and tools of state and market regulation of activities in the field of finance, banking and insurance

2. Programme and structure of the discipline

Modules and topics	Number of hours													
	full-time							part-time						
	weeks	total	including					total	including					
			l	p	lab	ind.	s.st.		l	p	lab	ind.	s.st.	
Module 1. <u>The economic meaning of money and credit</u>														
Topic 1. Essence and functions of money		15	7	4			4	13	1					12
Topic 2. Money turnover and cash flow		20	9	6			5	16		1				15
Topic 3. Money Market		20	9	6			5	17	1	1				15
Total for module 1		55	25	16			14	46	2	2				42
Module 2. <u>The theory and practice of monetary and credit</u>														
Topic 4. Monetary systems.		20	8	6			6	21	1					20
Topic 5. Inflation and monetary reforms		15	6	4			5	20						20
Topic 6. Quantity theory of money and modern monetarism		15	6	4			5	21		1				20
Total for module 2		50	20	14			16	62	1	1				60
Module 3. <u>Financial Intermediaries</u>														
Topic 7.Financial Intermediaries of the money market		25	6	9			10	23	1					22
Topic 8. Monetary policy and instruments of its regulation		20	4	6			10	21		1				20
Total for module 3		45	10	15			20	44	1	1				42
Module 4. <u>Theory and practice of lending</u>														
Topic 9 . Credit in the market economy		25	6	10			9	23	1					22
Topic 10. Stages of the credit process		20	4	6			10	21		1				20
Total for module 4		45	10	16			19	44	1	1				42
Module 5. <u>Money and the World Economy</u>														
Topic 11. The foreign exchange market and foreign exchange system.		20	4	6			10	23	1					22
Topic 12. International		25	6	8			11	21		1				20

monetary institutions and forms of cooperation with Ukraine													
Total for module 5		45	10	14			21	44	1	1			42
Total hours	240		75	75			90	240	6	6			228
Course work		30						30					
Total hours													

3. Topics of lectures

No.	Topic	Hours
1	Topic 1. Essence and functions of money	5
2	Topic 2. Money turnover and cash flow	5
3	Topic 3. Money Market	5
4	Topic 4. Monetary systems.	5
5	Topic 5. Inflation and monetary reforms	5
6	Topic 6. Quantity theory of money and modern monetarism	5
7	Topic 7. Financial Intermediaries of the money market	5
8	Topic 8. Monetary policy and instruments of its regulation	10
9	Topic 9 . Credit in the market economy	10
10	Topic 10. Stages of the credit process	5
11	Topic 11. The foreign exchange market and foreign exchange system.	5
12	Topic 12. International monetary institutions and forms of cooperation with Ukraine	10
	Total hours	75

4. Topic of laboratory (practical, seminars) classes

No.	Topic	Hours
1	Topic 1. Essence and functions of money	5
2	Topic 2. Money turnover and cash flow	5
3	Topic 3. Money Market	5
4	Topic 4. Monetary systems.	5
5	Topic 5. Inflation and monetary reforms	5
6	Topic 6. Quantity theory of money and modern monetarism	5
7	Topic 7. Financial Intermediaries of the money market	5
8	Topic 8. Monetary policy and instruments of its regulation	10
9	Topic 9 . Credit in the market economy	10
10	Topic 10. Stages of the credit process	5
11	Topic 11. The foreign exchange market and foreign exchange system.	5
12	Topic 12. International monetary institutions and forms of cooperation with Ukraine	10
	Total hours	75

5. Topics of self-study

No.	Topic	Hours
1	Topic 1. Essence and functions of money	6
2	Topic 2. Money turnover and cash flow	6
3	Topic 3. Money Market	6
4	Topic 4. Monetary systems.	6

5	Topic 5. Inflation and monetary reforms	6
6	Topic 6. Quantity theory of money and modern monetarism	6
7	Topic 7. Financial Intermediaries of the money market	6
8	Topic 8. Monetary policy and instruments of its regulation	12
9	Topic 9 . Credit in the market economy	12
10	Topic 10. Stages of the credit process	6
11	Topic 11. The foreign exchange market and foreign exchange system.	6
	Topic 12. International monetary institutions and forms of cooperation with Ukraine	12
	Total hours	90

6. Methods of assessing expected learning outcomes:

(select necessary or add)

- oral or written survey;
- interview;
- test;
- defending laboratory/practical, projects;
- peer-to-peer assessment, self-assessment.

7. Teaching methods *(select necessary or add)*:

- problem-based method;
- practice oriented studying method;
- case method;
- project education method;
- flipped classroom, mixed education method;
- research based method;
- learning discussions and debates method;
- team work, brainstorm method
- gamification studying method.

8. Results assessment.

The student's knowledge is assessed by means of a 100-point scale converted into the national grades according to the "Exam and Credit Regulations at NULES of Ukraine" in force

8.1. Distribution of points by types of educational activities

Educational activity	Results	Assessment
Module 1. <u>The economic meaning of money and credit</u>		
Practical work 1. Essence and functions of money	ELO 3, ELO 7. <i>To know:</i> 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. <i>Be able to:</i> 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.	20
Self-study 1.		5
Practical work 2. Money turnover and cash flow		20
Self-study 2.		5
Practical work 3. Money Market		15
Self-study 3.		5
Module control work 1.		30

Total for module 1		100
Module 2. The theory and practice of monetary and credit		
Practical work 4. Monetary systems	ELO 3, ELO 7. Know- the essence and functions of such categories as "monetary systems", "monetary reforms", the content of the main theories of money. Be able- to use the acquired knowledge to analyze inflationary processes, analyze the functioning of monetary systems. Analyze - Functioning of monetary systems.	20
Self-study 4.		5
Practical work 5. Inflation and monetary reforms		10
Self-study 5.		5
Practical work 6 . Quantity theory of money and modern monetarism		20
Self-study 6.		5
Module control work 2.		30
Total for module 2		100
Class work	(M1 + M2)/2 *0,7≤ 70	
Credit		30
Total for year	(Class work + Exam) ≤ 100	
Module 3. Financial Intermediaries		
Practical work 7. Financial Intermediaries of the money market	ELO 3, ELO 7. Know- the essence and functions of such categories as "financial intermediaries", "monetary policy", the content of the main instruments of monetary policy, types of financial mediation;	30
Self-study 7 .		5
Practical work 8. Monetary policy and instruments of its regulation		30
Self-study 8.		5
Module control work 3.		30
Total for module 3		100
Module 4. Theory and practice of lending		
Practical work 9. Credit in the market economy	ELO 3, ELO 7. Know- the essence and functions of such categories as "credit", "credit process, the content of the main credit theories, understand the stages of the credit process. Be able to- use monetary instruments in the system of regulation of the economy of Ukraine, to evaluate the activities of financial intermediaries; Be able to assess the borrower's credit history and creditworthiness Analyze -the effectiveness of the implementation of credit policy in Ukraine ; Analyze the feasibility and risks of lending to borrowers	30
Self-study 9 .		5
Practical work 10. Stages of the credit process		30
Self-study 10.		5
Module control work 4.		30
Total for module 4		100
Module 5. Money and the World Economy		
Practical work 11. The foreign exchange market and foreign exchange system	ELO 3, ELO 7. Know - the essence of such categories as "currency market", "currency systems", the main tasks of the IMI in Ukraine Be able to- carry out an analytical review and evaluate the activities of international monetary and credit institutions in Ukraine. Analyze- the activities of international	30
Self-study 11 .		5
Practical work 12. International monetary institutions and forms of cooperation with Ukraine		30
Self-study 12.		5

	monetary and credit institutions in Ukraine.	
Module control work 5.		30
Total for module 5		100
Class work	$(M3+M4+M5)/5 \cdot 0,7 \leq 70$	
Exam		30
Total for year	$(\text{Class work} + \text{Exam}) \leq 100$	
Course work		100

8.2. Scale for assessing student's knowledge

Student's rating, points	National grading (exam/credits)
90-100	excellent
74-89	good
60-73	satisfactory
0-59	unsatisfactory

8.3. Assessment policy

Deadlines and exam retaking rules	<i>EXAMPLE:</i> works that are submitted late without valid reasons will be assessed with a lower grade. Module tests may be retaken with the permission of the lecturer if there are valid reasons (e.g. a sick leave).
Academic integrity rules	<i>EXAMPLE:</i> cheating during tests and exams is prohibited (including using mobile devices). Term papers and essays must have correct references to the literature used
Attendance rules	<i>EXAMPLE:</i> Attendance is compulsory. For good reasons (e.g. illness, international internship), training can take place individually (online by the faculty dean's consent)

9. Teaching and learning aids:

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. Avramchuk L., Melnyk S. Methodical recommendations for independent work on the discipline Money and credit. K.: ЦП «Компринт», 2024.105p
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. 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.

10. Recommended sources of information

1. Avramchuk, L. (2022). Current trends in the banking credit market of Ukraine. The Journal of National Institute of Statistics "Revista Romana de Statistica Supliment". Romanian Statistical Review-Supliment, 10, 80-86. URL :<https://www.revistadestatistica.ro/supliment>
2. Avramchuk L. (2022). Mortgage lending on the financial market of Ukraine. In International Scientific-Practical Conference "Economic growth in the conditions of globalization" XVIth edition. Chisinau, Republic of Moldova: Institute National Economic Research. (pp. 381-389). DOI: doi: <https://10.36004/nier.cecg.II.2022.16>

3. Dziamulych, M., Krupka, I., Petyk, V., Zaplatynskyi, M., Korobchuk, T., Synenko, V., Avramchuk, L. (2023). Operational efficiency of Ukraine's banking system during the war. AD ALTA: Journal of interdisciplinary research, 13(1), 164-168 URL :<http://www.magnanimitas.cz/ADALTA/130132/PDF/130132.pdf>
4. Shmatkovska, T., Talakh, V., Talakh, T., Avramchuk, L., Agres, O., Kolodiy, A., Kolodii, I., Sadvovska, I. (2024). Analysis of the dynamics of employment and economic activity of the rural population of Ukraine: a case study of Ukraine. Scientific Papers Series "Management, Economic Engineering In Agriculture And Rural Development", vol. 24(3), 803-807
5. Brovkina N.E. Trends in the development of Ukrainian credit market products. Money and credit. 2017. No. 3. P. 37-42.
6. Money, banks and credit: in schemes and comments: education. manual/ edited by B. P. Lutsiva. Ternopil: Carte Blanche, 2020. 225 p.
7. AVRAMCHUK L., KOSTIUK V. DEVELOPMENT OF CREDIT UNIONS IN THE FINANCIAL MARKET OF UKRAINE/Collective monograph."Comprint", 2021, 160 p.
8. Коваленко Д.І., Венгер В.В.Фінанси, гроші та кредит: теорія та практика: Навч.посібник. К.:Центр учбової літератури, 2021.578с.
9. Мірошник Р. О., Кухта І. В. Діджиталізація банківської системи України в сучасних умовах. Економіка та суспільство. 2023. № 49. С. 1–5.
10. Федосюк Ю. Фінтех у 2024 році: чого чекати. *Економічна правда*. <https://www.epravda.com.ua/columns/2024/01/4/708359/>