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Federal State Budget Educational Institution
of Higher Education
Pacific State Medical University
of the Ministry of Health of the Russian Federation

APPROVED BY
Head of the Department of Humanities
and Social Studies and Economy
_____ / Chernaya I.P./
"28th" of April 2025

COLLECTION OF ASSESSMENT TOOLS
Б1.В.04 Fundamentals of economics and financial literacy
of the basic educational program
of Higher Education

Specialty	**31.05.03 Dentistry** **for international students (in English)** (code, name)
Degree	Specialist's degree
Profile	02 "Healthcare" (in the field of providing health care in patients with dental pathology)
Mode of study	**Full-time**
Period of mastering the BEP	**5 years** (nominal length of study)
Institute/Department	of Humanities and Social Studies and Economy

Vladivostok, 2025

1. INTRODUCTION

1.1. Collection of Assessment Tools is a document that regulates the format, content, and types of assessment tools for continuous assessment, interim examination and final (state final) examination, and graded criteria for each type of assessment tools.

1.2. Assessment tools allows to evaluate the development of universal, general professional, and professional competencies (UCs, GPCs and PCs respectively) outlined in Federal State Educational Standard of Higher Education and defined in the basic educational program of higher education for the specialty 31.05.03 Dentistry for international students (in English), profile 02 "Healthcare" (in the field of providing health care in patients with dental pathology).

(BEP HE for the 31.05.03 Dentistry for international students (in English) specialty, section 3 Learning Outcomes Requirements of the Basic Educational Program of Higher Education)

2. DOCUMENT BODY

2.1. Types of Assessment, Formats of Assessment Tools

No.	Types of assessment	Assessment Tools Format
1	**Continuous assessment**	**Tests**
		Interview Questions
		Mini-Case Studies
2	**Interim assessment**	**Tests**

3. The contents of assessment tools for continuous and interim examination are prepared by the teacher of the course

Test questions

	Code	Competence description / name of labor function / name of work activity / text
S	31.05.03	Dentistry for international students (in English)
C	UC-10	Is able to make informed economic decisions in various spheres of life
I		**ANSWER LEVEL 1 TEST QUESTIONS (ONE CORRECT ANSWER)**
		01 What describes a balanced budget? a) expenses are equal to income b) expenses are less than income c) expenses are equal to planned income +d) **planned expenses are equal to planned income** **02 What is inflation?** a) falling prices for goods and services b) an increase in the value of the national currency +c) **a general increase in the price level in the economy** d) reduction of the money supply **03 What does the concept of "opportunity loss" illustrate?** a) the cost of producing a unit of goods b) losses due to inflation +c) **lost profits when choosing one option from several**

		d) the difference between revenue and costs **04 What is the process of increasing the amount of money in circulation called?** a) deflation b) devaluation c) inflation +d) **emission** **05 In which country was paper money first used in?** a) Russia b) Japan +c) **China** d) USA
		ANSWER LEVEL 2 TEST QUESTIONS (MULTIPLE CORRECT ANSWERS)
		01 What is included in economic resources? +a) **land** +b) **labor** c) money +d) **capital** **02. What are the main characteristics of a loan?** +a) **payment** +b) **urgency** c) gratuitousness +d**) repayment** **03 What functions does money perform?** +a) **a medium of exchange** +b) **a measure of value** +c) **a means of accumulation** d) a means of production **04 What types of inflation are there?** a) deflation +b) **galloping** +c) **stagflation** +d) **creeping** **05 What is included in the mandatory expenses in the family budget?** +a) **payment for utilities** b) purchase of fashionable clothes +c) **meals** d) entertainment
		ANSWER LEVEL 3 TEST QUESTIONS (MATCHING QUESTIONS)
		01. Match the concept to its definition 1. inflation 2. the market 3. credit 4. personal budget

a) a loan provided on the terms of repayment and payment
b) a plan of income and expenses of a person
c) a place or system where buyers and sellers meet
d) a general increase in prices for goods and services

Answer: 1-d; 2-c; 3-a; 4-b

02. Match the function that money performs to its characteristic

1. global money
2. the means of circulation
3. a means of accumulation
4. means of payment

a) money allows you to maintain purchasing power over time, save funds for future expenses or investments, although their real value may change under the influence of inflation
b) money is used in international settlements, serves as a reserve fund and provides exchange between countries, which supports foreign trade and financial relations
c) money serves as an intermediary in the exchange of goods and services, ensuring their free movement in the economy and separating the process of sale from purchase;
d) money is used to settle debts,

Answer: 1-b; 2b; 3-a; 4-d

03. Match the type of fraud to its description

1. phishing
2. financial pyramids (multi-level marketing schemes)
3. theft of personal data
4. bank card fraud

a) the promise of high profits by attracting new participants
b) illegal acquisition of customer information
c) identity theft through fake websites
d) illegal use of bank cards

Answer: 1-c; 2-a; 3-b; 4-d

04. Match the banking service to its description

1. accepting deposits
2. overdraft
3. issuing loans
4. money transfers

a) transferring money from one account to another
b) storing customer money with the possibility of receiving interest
c) lending within the limits of exceeding the account balance
d) provision of funds for a certain period of time at interest

Answer: 1-b; 2-c; 3-d; 4-a

05. Match the level of need (according to the Maslow's hierarchy of needs) to the action of a dentist that meets it

1. Physiological needs
2. Social needs (affiliation)

		3. The need for security 4. The need for respect and recognition a) creates a friendly atmosphere, maintains trust b) shows respect for the patient through professionalism and attention c) provides good treatment d) guarantees the safety and sterility of procedures **Answer: 1-c; 2-a; 3-d; 4-b**

Assessment criteria

"Pass" - more than 59% correct answers of questions of every level

"Fail" - less than 60% correct answers of questions of every level

Interview questions

	Code	**Competence description / name of labor function / name of work activity / text**
S	31.05.03	Dentistry for international students (in English)
C	UC-10	Is able to make informed economic decisions in various spheres of life
I		**ANSWER THE QUESTIONS** 1. Define the term "economy". How does economics relate to the daily life of a dentist? 2. How do economic factors influence the availability of medical services for different population groups? 3. Why is it important to understand economic processes in order to successfully manage your own medical clinic? 4. What is the medical services market? What are the main participants in the medical services market can you name? 5. How do supply and demand affect prices for medical services? What happens to prices if the demand for doctor services increases, but the supply remains unchanged? 6. What types of competition exist in the medical services market? Describe each type of competition listed. 7. How does competition between medical clinics affect the quality and cost of services? 8. What are the main advantages and potential risks faced by a doctor when opening a private clinic in a market economy? 9. List the functions of money and give a description of each function. In your opinion, what functions of money are important for a doctor in his daily practice? 10. How does a change in the purchasing power of money affect a doctor's income? Give examples. 11. Define the term "inflation". Why is it important to take inflation into account when planning the budget of a medical clinic? 12. How can inflation affect the cost of medical supplies and equipment? 13. What are the main items of income and expenses that should be considered when planning a doctor's family budget? What is the right way to set financial goals for personal and professional development? 14. What financial risks can a doctor face if expenses and

		income are improperly planned? 15. What financial skills does a doctor need to plan his personal budget effectively? 16. What banking products can be useful for a doctor to develop and expand his practice? 17. Explain what accrual of simple and compound interest on a bank deposit is for individuals and the difference between them. 18. What are the advantages and disadvantages of obtaining a treatment loan for a patient? 19. What types of financial fraud can threaten medical practice and how to prevent them? 20. What are the basic rules of safe financial behavior that will help a student avoid falling for the tricks of scammers?

Assessment criteria

"Pass" is given to a student whose answers are detailed, reasoned, logical, and competent and do not contain significant errors. Completeness and correctness, depth of understanding, logic, literacy, and independence of the answer are evaluated.

"Fail" is given to a student whose answers are incomplete, contains significant factual or logical errors, or demonstrate the student's lack of understanding of the basic concepts of the subject.

Standardized case studies and checklists for the **Б1.В.04 Fundamentals of economics and financial literacy** course

Case Study No. 1

	Code	**Competence description / name of labor function / name of work activity / text**
S	31.05.03	Dentistry for international students (in English)
C	UC-10	Is able to make informed economic decisions in various spheres of life
I		**READ THE PROVIDED CASE DESCRIPTION AND GIVE DETAILED ANSWERS TO THE QUESTIONS** You are a novice dentist, planning to open a private dental clinic. In conditions of limited resources (equipment, materials, time and staff) and unlimited needs of patients, it is necessary to rationally distribute the available economic benefits and resources. Patients need various services: preventive examination, caries treatment, prosthetics and orthodontic treatment. At the same time, you have a limited budget for the purchase of equipment and materials, as well as a limited number of working hours per week..
Q		Question: How will you allocate resources and services to meet the needs of patients as much as possible, given that resources are limited and needs are limitless (prioritize the needs of patients, and also describe how to use the available limited resources of the clinic rationally)?
Q		Question: What economic benefits and resources will you use first and why?

Case Study No.1 Checklist

	Code	Competence description / name of labor function / name of work activity / text
S	31.05.03	Dentistry for international students (in English)
C	UC-10	Is able to make informed economic decisions in various spheres of life
I		**READ THE PROVIDED CASE DESCRIPTION AND GIVE DETAILED ANSWERS TO THE QUESTIONS** You are a novice dentist, planning to open a private dental clinic. In conditions of limited resources (equipment, materials, time and staff) and unlimited needs of patients, it is necessary to rationally distribute the available economic benefits and resources. Patients need various services: preventive examination, caries treatment, prosthetics and orthodontic treatment. At the same time, you have a limited budget for the purchase of equipment and materials, as well as a limited number of working hours per week..
Q	1	Question: How will you allocate resources and services to meet the needs of patients as much as possible, given that resources are limited and needs are limitless (prioritize the needs of patients, and also describe how to use the available limited resources of the clinic rationally)?
A		Correct answer: In this situation, it is necessary to apply basic economic principles, given the limited resources and unlimited needs of patients. 1. Prioritize the needs of patients: The most in-demand and important services for patients should be highlighted. More expensive and resource-intensive services can be planned in smaller volumes or by appointment. 2. Rational use of resources: Equipment and materials should be purchased taking into account their efficiency and service life, giving preference to high-quality and versatile tools. Staff working hours are distributed in such a way as to minimize downtime and maximize the number of patients served.
Q	2	Question: What economic benefits and resources will you use first and why?
A		Correct answer: 1. Economic benefits — dental materials, equipment, staff services — are limited and require effective use.
R2	Very good	A complete, accurate, logical answer with deep understanding, argumentation, competent speech, and no mistakes was given
R1	Good/Satisfactory	The answer is generally complete and correct; 1-2 minor errors were made, corrected on when pointed out, minor flaws in the presentation or speech. The answer partially answers the question, there are inaccuracies, significant errors, insufficient argumentation, speech is incorrect in places
R0	Fail	The answer is incomplete, there are significant errors, lack of

		understanding, logic, literacy, and independence

Case Study No. 2

	Code	Competence description / name of labor function / name of work activity / text
S	31.05.03	Dentistry for international students (in English)
C	UC-10	Is able to make informed economic decisions in various spheres of life
I		**READ THE PROVIDED CASE DESCRIPTION AND GIVE DETAILED ANSWERS TO THE QUESTIONS** You are opening a private dental clinic in a highly competitive city: several dental offices and clinics operate in the same area of the city. Your clinic offers a wide range of services, but the budget for marketing and purchasing modern equipment is limited. At the same time, the demand for services is growing, especially for innovative treatment methods and aesthetic dentistry.
Q	1	Question: What factors of supply and demand should be taken into account and how can we differentiate our services in order to win the competition in the dental services market?

Case Study No.2 Checklist

	Code	Competence description / name of labor function / name of work activity / text
S	31.05.03	Dentistry for international students (in English)
C	UC-10	Is able to make informed economic decisions in various spheres of life
I		**READ THE PROVIDED CASE DESCRIPTION AND GIVE DETAILED ANSWERS TO THE QUESTIONS** You are opening a private dental clinic in a highly competitive city: several dental offices and clinics operate in the same area of the city. Your clinic offers a wide range of services, but the budget for marketing and purchasing modern equipment is limited. At the same time, the demand for services is growing, especially for innovative treatment methods and aesthetic dentistry.
Q	1	Question: What factors of supply and demand should be taken into account and how can we differentiate our services in order to win the competition in the dental services market?
A		Correct answer: 1. Demand factors: a) the income level of the population and the ability of patients to pay affect the choice of services and pricing policy. b) age groups and their needs (for example, adults are more likely to seek prevention and aesthetics, families with children seek pediatric dentistry). c) awareness of patients and their expectations about the quality of dental clinic services provided, as well as about the

		clinic's innovative technologies. 2. Supply factors: a) the limited budget of the dental clinic requires a rational allocation of resources: it is necessary to invest in the most sought-after and competitive technologies. b) competitor analysis helps to identify available segments and create a unique offer. c) effective marketing and promotion of services with an emphasis on the benefits of the clinic. 3. Differentiation of dental clinic services: a) introduction of modern technologies (for example, 3D scanning), unique treatment methods and services to increase the attractiveness of the clinic
R2	Very good	A complete, accurate, logical answer with deep understanding, argumentation, competent speech, and no mistakes was given
R1	Good/Satisfactory	The answer is generally complete and correct; 1-2 minor errors were made, corrected on when pointed out, minor flaws in the presentation or speech. The answer partially answers the question, there are inaccuracies, significant errors, insufficient argumentation, speech is incorrect in places
R0	Fail	The answer is incomplete, there are significant errors, lack of understanding, logic, literacy, and independence

Case Study No. 3

	Code	**Competence description / name of labor function / name of work activity / text**
S	31.05.03	Dentistry for international students (in English)
C	UC-10	Is able to make informed economic decisions in various spheres of life
I		**READ THE PROVIDED CASE DESCRIPTION AND GIVE DETAILED ANSWERS TO THE QUESTIONS** Your dental clinic has received a large order for orthodontic treatment, but some of the funds are temporarily frozen in the form of bank deposits.
Q	1	Question: Explain how the liquidity of money affects the ability to quickly use funds to purchase necessary materials and pay for the work of specialists.

Case Study No.3 Checklist

	Code	**Competence description / name of labor function / name of work activity / text**
S	31.05.03	Dentistry for international students (in English)
C	UC-10	Is able to make informed economic decisions in various spheres of life
I		**READ THE PROVIDED CASE DESCRIPTION AND GIVE DETAILED ANSWERS TO THE QUESTIONS**

		Your dental clinic has received a large order for orthodontic treatment, but some of the funds are temporarily frozen in the form of bank deposits.
Q	1	Question: Explain how the liquidity of money affects the ability to quickly use funds to purchase necessary materials and pay for the work of specialists.
A		Correct answer: Liquidity is the ability of an asset to quickly turn into money without loss of value. Cash and funds in the checking account have high liquidity and can be used immediately. Deposits, especially urgent ones, have low liquidity, since their early withdrawal may be accompanied by losses (fines, loss of interest). In this situation, funds frozen in deposits are less available for operational use, which may slow down the purchase of materials and payment for services. Therefore, to maintain the stable operation of the clinic, it is important to have a sufficient amount of liquid funds.
R2	Very good	A complete, accurate, logical answer with deep understanding, argumentation, competent speech, and no mistakes was given
R1	Good/Satisfactory	The answer is generally complete and correct; 1-2 minor errors were made, corrected on when pointed out, minor flaws in the presentation or speech. The answer partially answers the question, there are inaccuracies, significant errors, insufficient argumentation, speech is incorrect in places
R0	Fail	The answer is incomplete, there are significant errors, lack of understanding, logic, literacy, and independence

Case Study No. 4

	Code	**Competence description / name of labor function / name of work activity / text**
S	31.05.03	Dentistry for international students (in English)
C	UC-10	Is able to make informed economic decisions in various spheres of life
I		**READ THE PROVIDED CASE DESCRIPTION AND GIVE DETAILED ANSWERS TO THE QUESTIONS** You are a young dentist. Your family is planning the birth of a child. You want to increase the family budget to provide additional expenses for the child and their education. At the same time, you want to invest part of your income in your professional development and expansion of dental practice.
Q	1	Question: How can we formulate financial goals and plan a budget to balance current needs and long-term investments?

Case Study No.4 Checklist

	Code	**Competence description / name of labor function / name of work activity / text**
S	31.05.03	Dentistry for international students (in English)

C	UC-10	Is able to make informed economic decisions in various spheres of life
I		**READ THE PROVIDED CASE DESCRIPTION AND GIVE DETAILED ANSWERS TO THE QUESTIONS** You are a young dentist. Your family is planning the birth of a child. You want to increase the family budget to provide additional expenses for the child and their education. At the same time, you want to invest part of your income in your professional development and expansion of dental practice..
Q		Question: How can we formulate financial goals and plan a budget to balance current needs and long-term investments?
A		Correct answer: 1. Financial goals can be divided into short-term and long-term: a) short-term: covering additional expenses for the child (food, clothing, medical care). b) long-term: investments in training and development of the clinic. 2. Budget planning should include: a) an analysis of the family's current income and expenses. b) setting priorities: first to ensure basic needs, then to allocate funds for development. c) creation of a reserve fund for unforeseen expenses. d) regular budget review and adjustment of financial objectives.
R2	Very good	A complete, accurate, logical answer with deep understanding, argumentation, competent speech, and no mistakes was given
R1	Good/Satisfactory	The answer is generally complete and correct; 1-2 minor errors were made, corrected on when pointed out, minor flaws in the presentation or speech. The answer partially answers the question, there are inaccuracies, significant errors, insufficient argumentation, speech is incorrect in places
R0	Fail	The answer is incomplete, there are significant errors, lack of understanding, logic, literacy, and independence

Case Study No. 5

	Code	**Competence description / name of labor function / name of work activity / text**
S	31.05.03	Dentistry for international students (in English)
C	UC-10	Is able to make informed economic decisions in various spheres of life
I		**READ THE PROVIDED CASE DESCRIPTION AND GIVE DETAILED ANSWERS TO THE QUESTIONS** You are planning to open a dental clinic and are considering the possibility of accumulating funds for the purchase of expensive equipment. The bank offers two deposit options: one with a

		simple interest rate, the other with interest capitalization (compound interest).
Q	1	Question: Which contribution will be more profitable to accumulate if you want to get the maximum income and why?
	2	Question: What factors should be considered when choosing a deposit?

Case Study No.5 Checklist

	Code	**Competence description / name of labor function / name of work activity / text**
S	31.05.03	Dentistry for international students (in English)
C	UC-10	Is able to make informed economic decisions in various spheres of life
I		**READ THE PROVIDED CASE DESCRIPTION AND GIVE DETAILED ANSWERS TO THE QUESTIONS** You are planning to open a dental clinic and are considering the possibility of accumulating funds for the purchase of expensive equipment. The bank offers two deposit options: one with a simple interest rate, the other with interest capitalization (compound interest).
Q	1	Question: Which contribution will be more profitable to accumulate if you want to get the maximum income and why?
A		Correct answer: A deposit with interest capitalization (compound interest) is usually more profitable, since interest is accrued not only on the initial amount, but also on the interest already received, which increases the total amount.
Q	2	Question: What factors should be considered when choosing a deposit?
A		Correct answer: When choosing a deposit, it is important to take into account not only the interest rate, but also the terms of capitalization, the timing of the deposit, the possibility of early withdrawal and the reliability of the bank.
R2	Very good	A complete, accurate, logical answer with deep understanding, argumentation, competent speech, and no mistakes was given
R1	Good/Satisfactory	The answer is generally complete and correct; 1-2 minor errors were made, corrected on when pointed out, minor flaws in the presentation or speech. The answer partially answers the question, there are inaccuracies, significant errors, insufficient argumentation, speech is incorrect in places
R0	Fail	The answer is incomplete, there are significant errors, lack of understanding, logic, literacy, and independence

Case Study No. 6

	Code	Competence description / name of labor function / name of work activity / text
S	31.05.03	Dentistry for international students (in English)
C	UC-10	Is able to make informed economic decisions in various spheres of life
I		**READ THE PROVIDED CASE DESCRIPTION AND GIVE DETAILED ANSWERS TO THE QUESTIONS** You are a young dentist. A patient contacted you for an appointment and said that when searching for a dental clinic on the Internet, he found two absolutely identical clinics with the same names, addresses and a list of services. The patient was alerted by this, and he made an appointment by contacting the clinic's registry office directly.
Q	1	Question: What signs can indicate that the dental clinic's website is fake or fraudulent?

Case Study No.6 Checklist

	Code	Competence description / name of labor function / name of work activity / text
S	31.05.03	Dentistry for international students (in English)
C	UC-10	Is able to make informed economic decisions in various spheres of life
I		**READ THE PROVIDED CASE DESCRIPTION AND GIVE DETAILED ANSWERS TO THE QUESTIONS** You are a young dentist. A patient contacted you for an appointment and said that when searching for a dental clinic on the Internet, he found two absolutely identical clinics with the same names, addresses and a list of services. The patient was alerted by this, and he made an appointment by contacting the clinic's registry office directly.
Q	1	Question: What signs can indicate that the dental clinic's website is fake or fraudulent?
A		Correct answer: Signs of a fake dental clinic website may include: 1. Missing or incomplete information about the legal entity, license, and registration of the clinic; 2. inconsistency of information on the website with real services and prices, for example, inflated or undervalued prices, lack of price list or contradictory data; 3. lack of contact information or false addresses and phone numbers; 4. the presence of incorrect links, broken pages or errors in the content of the site, which indicates poor quality and possible fraud.; 5. the use of fake reviews or their complete absence, which reduces the credibility of the clinic; 6. inconsistency of packaging and labeling of medical

		materials if the website offers the sale of drugs or equipment; 7. pressure on the site visitor with an urgent offer to conclude a contract or pay for services before visiting the clinic, which is a typical trick of scammers.
R2	Very good	A complete, accurate, logical answer with deep understanding, argumentation, competent speech, and no mistakes was given
R1	Good/Satisfactory	The answer is generally complete and correct; 1-2 minor errors were made, corrected on when pointed out, minor flaws in the presentation or speech. The answer partially answers the question, there are inaccuracies, significant errors, insufficient argumentation, speech is incorrect in places
R0	Fail	The answer is incomplete, there are significant errors, lack of understanding, logic, literacy, and independence

4. Assessment criteria for learning outcomes

"Pass" is given to a student who has shown a sufficiently strong knowledge of the basic concepts of the subject; is able to complete specific practical tasks outlined in the program with no outside help, use recommended reference material, and correctly evaluate the results.

"Fail" is given to a student who has significant gaps in knowledge of the basic concepts of the subject, is not able reach the correct solution to a specific practical task outlined in the curriculum even with outside help.