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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

SUBJECT GUIDE FOR TEACHERS AND STUDENTS FOR

Б1.В.04 Fundamentals of economics and financial literacy

(Name of discipline)

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)
Department	of Humanities and Social Studies and Economy

Vladivostok, 2025

Subject guide for teachers and students for **Б1.В.04 Fundamentals of economics and financial literacy** is based on:

1) Federal State Educational Standard of Higher Education for the specialty approved by the Order No. 984 of Ministry of Science and Higher Education of the Russian Federation dated August 12, 2020.

2) Curriculum for the 31.05.03 Dentistry for international students (in English), profile 02 "Healthcare" (in the field of providing health care in patients with dental pathology), approved by the Academic Council of FSBEI HE PSMU of the Ministry of Health of Russia Report No. 8/24-25 dated March 31, 2025.

Subject guide for teachers and students for the discipline were developed by the writing team of the Department of Humanities and Social Studies and Economy of the FSBEI HE PSMU of the Ministry of Health of Russia, under the guidance of the head of the department, Doctor of Economics, professor Chernaya I.P.

Developed by:

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(position held)	(academic degree, academic title)	(full name)

1. GENERAL PROVISIONS

Subject guide for **Б1.В.04 Fundamentals of economics and financial literacy** is a set of recommendations and explanations that facilitate to optimal organization of mastering this discipline.

Regular analysis of lecture materials and work with end-of-the-text questions are necessary for better understanding of the material and systematization of knowledge of **Б1.В.04 Fundamentals of economics and financial literacy**. Particular attention should be paid to emerging questions, confusing terms, and conflicts of points of view during the independent review of the lecture material. If necessary, a student should contact the teacher for advice. Lecture material streamlines students' thinking, while practical classes provide deeper insight into the material of the discipline.

Special attention should be paid to the content of the main provisions and conclusions, explanation of phenomena and facts, and clarification of the practical application of theoretic aspects of topic when preparing for a practical class. During this process students should aim to understand and remember the main provisions of the material under consideration, examples provided, as well as understand the illustrative material.

Collections of assessment tools are used to organize independent study of topics (questions) of the discipline.

Independent work of students is facilitated by the following:

1. availability and accessibility of the necessary educational and reference material;
2. a system of regular quality control of completed independent work;
3. availability of teacher's advice.

Subject guides for self-study are presented as literary sources. Subject guides for independent work of students include a list of library resources of the educational institution and other materials accessible to students.

Independent work is a type of in-person extracurricular work of teachers and students of **Б1.В.04 Fundamentals of economics and financial literacy**. Control of independent work is conducted by the leading teacher. Evaluation of independent work results is taken into account when conducting interim examination of students throughout the **Б1.В.04 Fundamentals of economics and financial literacy** course.

Continuous assessment during the **Б1.В.04 Fundamentals of economics and financial literacy** course is implemented in order to check indicators of achieving competencies, to stimulate students' academic work, and improve methods of mastering new knowledge. Continuous assessment during the **Б1.В.04 Fundamentals of economics and financial literacy** course is conducted during the semester to assess all types and sections of the academic discipline that encompass the competencies developed by the discipline: classroom questioning, working with tests, and working with case studies. Continuous assessment of students' knowledge and results of their preparation for practical classes is conducted during every class session.

Interim assessment aims to determine the level of mastery of competency indicators. It is conducted in the test format after the student has mastered all sections of **Б1.В.04 Fundamentals of economics and financial literacy** and takes into account learning outcomes for all types of student work over the entire period of mastering the **Б1.В.04 Fundamentals of economics and financial literacy** course.

Time allotted for interim assessment is indicated in the schedule.

Assignments given during practical classes, as well as assignments aimed to prepare students for continuous and interim assessment, are included in the collection of assessment tools for **Б1.В.04 Fundamentals of economics and financial literacy**. If necessary, students should contact the teacher for advice. It is necessary to thoroughly think over questions that need clarification before seeking teacher's advice.

2. SUBJECT GUIDES FOR LECTURE CLASSES

Table 1. Subject Guides for **Б1.В.04 Fundamentals of economics and financial literacy**

Lectures

Topic No.1 Economics and economic phenomena in human life	
Duration of the lecture (in academic hours):	2
Purpose of the lecture: 1. tell students about the basic concepts of economics as a science and its role in everyday life; 2. examine economic phenomena and processes affecting personal and public decision-making; 3. identify relations between the economy and the social sphere and healthcare, emphasizing the importance of rational use of resources; 4. form students' understanding of how economic laws and mechanisms affect the standard of living and professional activity.	
Lecture plan, order of presentation of its sections: 1.1 Definition of economics as a science and field of human activity. The role of the economy in the life of society and every person. 1.2 The concept of needs: types and classification. Economic and free goods. The importance of economic benefits for meeting needs. 1.3 The concept of resources and their types. Limited resources as the main economic problem. Economic choice and alternative. 1.4 Opportunity cost and rational behavior. 1.5 Economic phenomena in human life. The role of economics in the formation of financial literacy.	
Recommended reading: 1. Economics : textbook and practical course for universities / under the general editorship of V. M. Pishchulov. — 2nd ed., revised and add. Moscow : Urait Publishing House, 2025. 191 p. (Higher education). — ISBN 978-5-534-16661-3. — Text : electronic // Educational platform Urait [website]. — URL: https://urait.ru/bcode/562356 2. Finance : a textbook for universities / edited by I. Y. Evstafieva, D. A. Zhilyuk, N. G. Ivanova. — 2nd ed., revised and add. Moscow : Urait Publishing House, 2025. 448 p. (Higher education). — ISBN 978-5-534-20118-5. — Text : electronic // Urait educational platform [website]. — URL: https://urait.ru/bcode/567702	
Topic No.2 The market and market mechanisms	
Duration of the lecture (in academic hours):	2
Purpose of the lecture: 1. tell students about the essence and main features of the market as a system of economic relations between producers and consumers; 2. examine the functions of the market and its role in resource allocation, price formation, and economic efficiency; 3. identify how the market mechanism works through the interaction of supply and demand and how the equilibrium price is formed; 4. define the role of competition in a market economy.	
Lecture plan, order of presentation of its sections: 2.1 Definition of the market as a system of economic relations and forms of cooperation between producers and consumers. The difference between everyman and scientific understanding of the market. 2.2 Market conditions. Market participants. Market functions. 2.3 Structure and classification of markets. 2.4 Elements of the market mechanism.	

2.5 The role of competition in market regulation.

Recommended reading:
1. Economics : textbook and practical course for universities / under the general editorship of V. M. Pishchulov. — 2nd ed., revised and add. Moscow : Urait Publishing House, 2025. 191 p. (Higher education). — ISBN 978-5-534-16661-3. — Text : electronic // Educational platform Urait [website]. — URL: https://urait.ru/bcode/562356

Topic No.3 Money and inflation

Duration of the lecture (in academic hours):	2

Purpose of the lecture:
1. systematize knowledge about the nature of money, its main functions and role in the economy;
2. define the essence of inflation, its types and causes;
3. analyze the impact of inflation on the economy and the purchasing power of money;
4. study the patterns of the inflationary process and the effects of inflation on various economic entities;
5. identify the methods and tools of state regulation of inflation;
6. develop the ability to analyze economic phenomena, identify the main causes and consequences of inflation, and develop critical thinking skills regarding monetary policy.

Lecture plan, order of presentation of its sections:
3.1 The concept of money and its functions. Historical approaches to the origin of money.
3.2 The price setting mechanism and the equation of the quantitative theory of money.
3.3 The concept of inflation. Manifestations of inflation. Causes of inflation. Types of inflation.
3.4 Effects of inflation. Methods and tools for regulating inflation.

Recommended reading:
1. Economics : textbook and practical course for universities / under the general editorship of V. M. Pishchulov. — 2nd ed., revised and add. Moscow : Urait Publishing House, 2025. 191 p. (Higher education). — ISBN 978-5-534-16661-3. — Text : electronic // Educational platform Urait [website]. — URL: https://urait.ru/bcode/562356
2. Finance : a textbook for universities / edited by I. Y. Evstafieva, D. A. Zhilyuk, N. G. Ivanova. — 2nd ed., revised and add. Moscow : Urait Publishing House, 2025. 448 p. (Higher education). — ISBN 978-5-534-20118-5. — Text : electronic // Urait educational platform [website]. — URL: https://urait.ru/bcode/567702

Topic No.4 Personal and family financial planning

Duration of the lecture (in academic hours):	2

Purpose of the lecture:
1. help students analyze their income and expenses, identify financial opportunities;
2. teach students to formulate specific, realistic financial goals correctly;
3. examine how to plan and control the allocation of financial resources to achieve one’s goals;
4. identify how to apply the acquired knowledge for rational financial behavior in personal life and professional activities.

Lecture plan, order of presentation of its sections:
4.1 The concept of financial planning. The importance of a personal and family financial plan to ensure financial stability, as well as to achieve your goals.
4.2 Basic concepts and budget structure. The concept of personal and family budget. Principles of budgeting.
4.3 Criteria for setting financial goals correctly. Short-, medium-, and long-term goals are

priorities in financial planning.
4.4 Analysis of current financial opportunities. Methods of control and accounting of income and expenses. Identify opportunities for savings and savings.

Recommended reading:
1. Fritzler, A.V. Personal (personal) finance : a textbook for universities / A.V. Fritzler, E. A. Tarkhanova. — 2nd ed. — Moscow : Urait Publishing House, 2025. — 148 p. — (Higher education). — ISBN 978-5-534-16795-5. — Text : electronic // Educational platform Urait [website]. — URL: https://urait.ru/bcode/567624

Topic No.5 Banking services and lending

Duration of the lecture (in academic hours):	2

Purpose of the lecture:
1. tell students about main types of banking services, their importance and role in the modern economy;
2. define the essence of the loan, the principles of lending and the main types of bank loans for individuals;
3. examine the structure and functions of commercial banks, as well as the mechanisms for attracting and depositing funds
4. develop practical skills in assessing credit conditions and selecting the most appropriate banking products;
5. increase the level of financial literacy of the students, help them develop the skills of rational use of banking services to solve personal and professional financial problems

Lecture plan, order of presentation of its sections:
5.1 The concept of the bank and the banking system. The role of banks in the economy and financial system.
5.2 Main types of banking services.
5.3 The concept of credit and crediting. Principles of lending.
5.4 Types of bank loans for individuals.
5.5 Risks and responsibilities of the borrower. The importance of financial literacy when choosing credit products. Practical recommendations on the choice of banking services and loans.

Recommended reading:
1. Peganova, O. M. Banking : a textbook for universities / O. M. Peganova. — 2nd ed., revised and add. Moscow : Urait Publishing House, 2025. 538 p. (Higher education). — ISBN 978-5-534-18112-8. — Text : electronic // Educational platform Urait [website]. — URL: https://urait.ru/bcode/560552

Topic No.6 Financial fraud

Duration of the lecture (in academic hours):	2

Purpose of the lecture:
1. tell students about the essence of financial fraud, its types and features;
2. identify the main methods and schemes used by fraudsters in the financial sector, including online fraud, bank card fraud, pyramid schemes, and telephone fraud;
3. develop skills in recognizing potential threats and vulnerabilities that make people victims of fraud;
4. increase the level of financial literacy and financial security of the students, give them practical recommendations and rules aimed at avoiding fraud;
5. foster a responsible attitude towards financial transactions in students, critical thinking skills, and caution when interacting with financial institutions and in the Internet.

Lecture plan, order of presentation of its sections: 6.1 Definition of financial fraud. The significance of the problem in the modern world. 6.2 Types of financial fraud. 6.3 Methods of fraud detection and prevention. Signs and warning signs of fraudulent schemes. The role of financial literacy in fraud prevention.
Recommended reading: 1. Tarasov, A. N. Modern forms of corporate fraud: a practical guide / A. N. Tarasov. Moscow : Urait Publishing House, 2025. 320 p. (Professional practice). — ISBN 978-5-534-00449-6. — Text : electronic // Educational platform Urait [website]. — URL: https://urait.ru/bcode/560666

3. SUBJECT GUIDES FOR PRACTICAL CLASSES

Table 2. Subject Guides for Practical **Б1.В.04 Fundamentals of economics and financial literacy** Classes

Topic No.1 Goods, resources, and needs. Fundamentals of economic behavior	
Duration of the practical class (in academic hours):	4
Purpose of the practical class: 1. consolidate acquired knowledge of key economic categories: goods, resources, needs, and time as a limited resource; 2. during the discussion, outline economic situations related to limited resources and the need for choice; 3. develop the skills of rational economic behavior and informed decision-making in conditions of resource scarcity; 4. develop the ability to plan the use of time as an important economic resource in personal and professional life; 5. promote the development of economic thinking and understanding of the relationship between needs, resources and benefits.	
Practical classes requirements: classrooms equipped with multimedia equipment, blackboards, and subject guides for the discipline.	
Independent work of the student: working with study materials.	
Methods of evaluation of acquired knowledge and skills: tests, case studies, quizzes.	
Recommended reading: 1. Economics : textbook and practical course for universities / under the general editorship of V. M. Pishchulov. — 2nd ed., revised and add. Moscow : Urait Publishing House, 2025. 191 p. (Higher education). — ISBN 978-5-534-16661-3. — Text : electronic // Educational platform Urait [website]. — URL: https://urait.ru/bcode/562356	
Topic No.2 Competitive market mechanisms. Supply and demand	
Duration of the practical class (in academic hours):	6
Purpose of the practical class: 1. consolidate acquired knowledge on the basic concepts of the market, supply, demand and competition; 2. develop skills in analyzing the impact of changes in supply and demand on market prices and sales volumes of dental services; 3. thoroughly go over how to apply theoretical knowledge about market mechanisms to make economically sound decisions in a competitive dental services market;	

4. develop the ability to identify and evaluate the factors influencing supply and demand using the example of real or simulated situations.
Practical classes requirements: classrooms equipped with multimedia equipment, blackboards, and subject guides for the discipline.
Independent work of the student: working with study materials.
Methods of evaluation of acquired knowledge and skills: tests, case studies, quizzes.
Recommended reading: 1. Economics : textbook and practical course for universities / under the general editorship of V. M. Pishchulov. — 2nd ed., revised and add. Moscow : Urait Publishing House, 2025. 191 p. (Higher education). — ISBN 978-5-534-16661-3. — Text : electronic // Educational platform Urait [website]. — URL: https://urait.ru/bcode/562356
Topic No.3 The concept of money and its functions. Money as a type of asset, liquidity

Duration of the practical class (in academic hours):	4

Purpose of the practical class: 1. consolidate acquired knowledge on differences between types of money (cash, non-cash, electronic) and to understand the specifics of each type; 2. develop the ability to analyze money as a type of asset, assess its liquidity and the importance of liquidity for financial stability; 3. thoroughly go over applying the concepts of liquidity and the functions of money in practice when solving economic problems; 4. improve financial literacy of students by promoting a conscious attitude towards money as an economic resource.
Practical classes requirements: classrooms equipped with multimedia equipment, blackboards, and subject guides for the discipline.
Independent work of the student: working with study materials.
Methods of evaluation of acquired knowledge and skills: tests, case studies, quizzes.
Recommended reading: 1. Economics : textbook and practical course for universities / under the general editorship of V. M. Pishchulov. — 2nd ed., revised and add. Moscow : Urait Publishing House, 2025. 191 p. (Higher education). — ISBN 978-5-534-16661-3. — Text : electronic // Educational platform Urait [website]. — URL: https://urait.ru/bcode/562356 2. Finance : a textbook for universities / edited by I. Y. Evstafieva, D. A. Zhilyuk, N. G. Ivanova. — 2nd ed., revised and add. Moscow : Urait Publishing House, 2025. 448 p. (Higher education). — ISBN 978-5-534-20118-5. — Text : electronic // Urait educational platform [website]. — URL: https://urait.ru/bcode/567702
Topic No.4 Planning a personal and family budget. Setting financial goals and planning their achievement

Duration of the practical class (in academic hours):	6

Purpose of the practical class: 1. consolidate acquired knowledge on how to create a personal and family budget, taking into

account income and expenses for a certain period;
2. develop skills of analyzing the financial situation and identifying sources of income and main items of expenditure;
3. study how to set specific, realistic financial goals based on personal and professional needs;
4. teach students sequential step planning and strategies for achieving financial goals, including savings and cost control;
5. improve financial literacy and responsibility in managing personal and family finances, as well as the ability to adjust the budget when circumstances change.

Practical classes requirements: classrooms equipped with multimedia equipment, blackboards, and subject guides for the discipline.

Independent work of the student: working with study materials.

Methods of evaluation of acquired knowledge and skills: tests, case studies, quizzes.

Recommended reading:
1. Fritzler, A.V. Personal (personal) finance : a textbook for universities / A.V. Fritzler, E. A. Tarkhanova. — 2nd ed. — Moscow : Urait Publishing House, 2025. — 148 p. — (Higher education). — ISBN 978-5-534-16795-5. — Text : electronic // Educational platform Urait [website]. — URL: https://urait.ru/bcode/567624

Topic No.5 Review of banking products. Calculation of interest on deposits and loans: simple and compound interest. Analysis of credit conditions

Duration of the practical class (in academic hours):	4

Purpose of the practical class:
1. consolidate acquired knowledge on the main types of banking products and their characteristics;
2. thoroughly go over how to calculate the profitability of deposits and the cost of loans;
3. develop skills of analyzing credit conditions, including assessing interest rates, deadlines, fees, and other parameters of bank loans;
4. develop the ability to choose optimal banking products, taking into account individual financial goals and opportunities;
5. increase financial literacy of students, promoting the conscious and rational use of banking services in personal and professional activities.

Practical classes requirements: classrooms equipped with multimedia equipment, blackboards, and subject guides for the discipline.

Independent work of the student: working with study materials.

Methods of evaluation of acquired knowledge and skills: tests, case studies, quizzes.

Recommended reading:
1. Economics : textbook and practical course for universities / under the general editorship of V. M. Pishchulov. — 2nd ed., revised and add. Moscow : Urait Publishing House, 2025. 191 p. (Higher education). — ISBN 978-5-534-16661-3. — Text : electronic // Educational platform Urait [website]. — URL: https://urait.ru/bcode/562356
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Topic No.6 Types of financial fraud and their signs. Identification of "risk zones" and vulnerabilities of potential victims. Rules of safe financial behavior	
Duration of the practical class (in academic hours):	4
Purpose of the practical class: 1. consolidate acquired knowledge on the main types of financial fraud, their signs and mechanisms; 2. thoroughly go over how to identify "risk zones" and vulnerabilities that make people potential victims of fraud; 3. develop skills in recognizing fraudulent schemes and warning signals in financial transactions; 4. study the rules of safe financial behavior and methods of protecting personal data and funds; 5. increase financial literacy and responsibility of students, forming critical thinking and caution when interacting with financial institutions and in the Internet.	
Practical classes requirements: classrooms equipped with multimedia equipment, blackboards, and subject guides for the discipline.	
Independent work of the student: working with study materials.	
Methods of evaluation of acquired knowledge and skills: tests, case studies, quizzes.	
Recommended reading: 1. Tarasov, A. N. Modern forms of corporate fraud: a practical guide / A. N. Tarasov. Moscow : Urait Publishing House, 2025. 320 p. (Professional practice). — ISBN 978-5-534-00449-6. — Text : electronic // Educational platform Urait [website]. — URL: https://urait.ru/bcode/560666	

4. GUIDELINES FOR CONTINUOUS AND INTERIM ASSESSMENT

Table 3. Guidelines for Conducting Continuous and Interim Assessment during the **Б1.В.04 Fundamentals of economics and financial literacy** Course

Type of assessment	Assessment format
Continuous assessment	- conducting and evaluating oral or written quizzes during lectures and practical classes; - assessment and evaluation of completion and results of working with mini case studies; - assess and evaluate completion and results tests.
Interim certification	is conducted in test format; it allows to assess the development of students' competencies correlating with types of professional activity.

5 ASPECTS OF THE IMPLEMENTATION OF THE COURSE FOR STUDENTS WITH DISABILITIES AND SPECIAL NEEDS

5.1. Availability of accessible environment

For students with disabilities and special needs, if a written application is submitted, lectures and practical classes are carried out taking into account health limitations, individual capabilities and medical status (hereinafter referred to as individual characteristics) of the student. Compliance with the following general requirements is ensured: teaching aids for collective and individual use are provided, required technical assistance is provided by an assistant, buildings and premises where lectures and practical classes are taking place meet accessibility requirements, other arrangements lack of which makes it impossible or difficult to master the discipline are made.

5.2. Compliance with general requirements

When lectures and practical classes are carried out at the written application of the student, the following general requirements are met: lectures and practical classes for students with disabilities and special needs take place at the same location as for students who do not have disabilities, if this does not cause difficulties for students; an assistant (assistants), who provide(s) students with the necessary technical assistance taking into account individual characteristics of the student, is (are) provided; necessary teaching aids are provided, taking into account individual characteristics of the student.

5.3. Availability of the internal policies and procedures of FSBEI HE PSMU of the Ministry of Health of Russia to students with disabilities in a form accessible to them.

All internal policies and procedures of FSBEI HE PSMU of the Ministry of Health of Russia concerning the discipline are made available to students with disabilities in a form accessible to them.

5.4. Increase in the duration of interim assessment of students with disabilities and special needs in relation to the established duration

Format of the interim assessment of academic performance within the scope of the discipline for students with disabilities and special needs is selected taking into account individual characteristics (orally, by writing on paper, by typing on a computer, as a test, etc.). The duration of the interim assessment in relation to the established duration is increased at the written application of the student with disabilities. Time limit for the student's preparation for the test is increased by at least 0.5 hours

6. STAFFING REQUIREMENTS OF THE DISCIPLINE

Academic teaching personnel that ensure the implementation of the discipline education process meet the requirements of the Federal State Educational Standard of Higher Education for the 31.05.03 Dentistry for international students (in English) specialty; list of the aforementioned personnel is available on the website of the educational organization.