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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
First Vice-Rector

_____ / Trankovskaya L.V./
"9" июня 2025

# DISCIPLINE WORK PROGRAM

## 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

Program of the discipline **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.

Work program for the discipline was 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:**

| Assistant Professor | Candidate of Economic Sciences, Associate Professor | Prosalova V.S. |
|---|---|---|
| (position held) | (academic degree, academic title) | (full name) |

## 1. GENERAL PROVISIONS

### 1.1. Purpose and Objectives of Mastering Б1.В.04 Fundamentals of economics and financial literacy

**The purpose** of mastering the discipline is of mastering the discipline is to acquire theoretical knowledge of the fundamentals of economics, as well as the skills and abilities necessary to make financial decisions in everyday life and in the process of interacting with financial institutions.

**Objectives** of mastering the discipline:

1. master knowledge on the basic concepts of the market economy and personal finance management tools;
2. achieve functional financial literacy, allowing oneself to analyze problems and ongoing changes in the economy; develop substantiated judgments on this basis, as well as the ability to assess the possible consequences of one's decisions;
3. develop skills of independently making economically sound decisions.

## 2. DISCIPLINE AS PART OF THE BASIC EDUCATIONAL PROGRAM

Discipline **Б1.В.04 Fundamentals of economics and financial literacy** is included in the Part developed by the parties of educational process of the basic educational program 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), and is part of the 1st semester's curriculum.

## 3. PLANNED LEARNING OUTCOMES OF THE DISCIPLINE

3.1. Mastering the discipline **Б1.В.04 Fundamentals of economics and financial literacy** is aimed at the development of students' competencies. The discipline facilitates the development of students' competencies corresponding to the types of professional activity.

| Name of competency category (group) | **Code and Name of competency of the graduate** | **Competency Indicators** |
|---|---|---|
| Universal Competencies | | |
| Economic culture, including financial literacy | UC-10. Is able to make informed economic decisions in various spheres of life | CI.UC-$10_1$- understands the place and role economics take in the field of professional activity<br>CI.UC-$10_2$- understands the need to make informed economical sound decisions when working to achieve objectives of professional activity<br>CI.UC-$10_3$- displays basic financial literacy, has a grasp of regulatory framework that governs financial and economic activities |

3.2. Types of professional activity corresponding to competencies developed over the course of mastering **Б1.В.04 Fundamentals of economics and financial literacy**:

Types of professional activity objectives

1. *-Managerial and administrative*

Kinds of professional activity objectives

1. *management, administrative work*

3.3. Planned learning outcomes of mastering the discipline are represented by knowledge, skills, abilities and/or experience, characterize the stages of developing competencies and ensure achievement of the planned outcomes of mastering the basic educational program. Learning outcomes of a discipline are correlated with competency indicators.

## 4. SCOPE AND CONTENT OF THE DISCIPLINE

4.1. Scope of the Discipline and Types of Academic Work

| **Type of Academic Work** | | **Total Hours** | **Semesters** |
|---|---|---|---|
| | | | **1** |
| | | | **hours** |
| 1 | | 2 | 3 |
| **Classroom hours (total),** including: | | **40** | **40** |
| Lectures (L) | | 12 | 12 |
| Practical classes (C) | | 28 | 28 |
| **Independent work of the student (IW),** including: | | **32** | **32** |
| *Preparing for classes (CP)* | | 20 | 20 |
| *Preparing for continuous assessment (CAP)* | | 8 | 8 |
| *Preparation for interim assessment (IAP)* | | 4 | 4 |
| **Type of interim assessment** | pass/fail test (T) | T | T |
| | exam (E) | | |
| **TOTAL: TOTAL credit value** | hrs. | **72** | **72** |
| | credits | **2** | **2** |

4.2. Contents of the Discipline

4.2.1. Topics of Discipline Lectures and Academic Hours per Semester

| **No.** | **Lecture Topic** | **Hours** |
|---|---|---|
| 1 | 2 | 3 |
| | Semester No. 1 | |
| 1. | Economics and economic phenomena in human life | 2 |
| 2. | The market and market mechanisms | 2 |
| 3. | Money and inflation | 2 |
| 4. | Personal and family financial planning | 2 |
| 5. | Banking services and lending | 2 |
| 6. | Financial fraud | 2 |
| | **Hours per semester total** | **12** |

4.2.2. Topics of Discipline Practical Classes and Academic Hours per Semester

| **No.** | **Practical Class Topic** | **Hours** |
|---|---|---|
| 1 | 2 | 3 |
| | Semester No. 1 | |
| 1 | Goods, resources, and needs. Fundamentals of economic behavior | 4 |
| 2 | Competitive market mechanisms. Supply and demand | 6 |
| 3 | The concept of money and its functions. Money as a type of asset, liquidity | 4 |
| 4 | Planning a personal and family budget. Setting financial goals and planning their achievement | 6 |
| 5 | Review of banking products. Calculation of interest on deposits and loans: simple | 4 |

| | | |
|---|---|---|
| | and compound interest. Analysis of credit conditions | |
| 6 | Types of financial fraud and their signs. Identification of "risk zones" and vulnerabilities of potential victims. Rules of safe financial behavior | 4 |
| | **Hours per semester total** | **28** |

4.2.3. Independent Work of the Student

| No. | Name of the Discipline Section | Type of IW | Total Hours |
|---|---|---|---|
| 1 | 3 | 4 | 5 |
| | Semester No. 1 | | |
| 1 | Fundamentals of economics and financial literacy | Working with educational literature, working with recommended reading, working with official Internet resources, preparing for practical classes, preparing for the continuous and interim assessment. | 32 |
| | **Hours per semester total** | | **32** |

## 5. REQUIREMENTS FOR IMPLEMENTATION OF DISCIPLINE

### 5.1. Discipline Requirements for Educational Materials and Provided Information

Essential reading

| No. | Name/Title, Resource Type | Author(s)/Editor | Publisher Imprint, Web Address | Number of Copies (accesses) in the Library and Information Center |
|---|---|---|---|---|
| **1** | **2** | **3** | **4** | **5** |
| **1** | Finance : a textbook for universities [Electronic resource] | 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 | Unlimited access |
| **2** | Economics : textbook and workshop for universities [Electronic resource] | 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 // urait educational platform [website]. — URL: https://urait.ru/bcode/562356 | Unlimited access |
| **3** | Banking : a textbook for universities [Electronic resource] | O. M. Peganova | 2nd ed., revised and add. Moscow : urait t Publishing House, 2025. 538 p. (Higher education). — ISBN 978-5-534-18112-8. — Text : electronic // urait educational platform [website]. — URL: https://urait.ru/bcode/560552 | Unlimited access |

Supplementary reading

| No. | Name/Title, Resource Type | Author(s)/Editor | Publisher Imprint, Web Address | Number of Copies (accesses) in the Library and Information Center |
|---|---|---|---|---|
| 1 | 2 | 3 | 4 | 5 |
| 1 | Personal finance: a textbook for universities [Electronic resource] | 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 // urait educational platform [website]. — URL: https://urait.ru/bcode/567624 | Unlimited access |
| 2 | Bank lending : a textbook for universities [Electronic resource] | D. G. Alekseeva, S. V. Pykhtin. | 2nd ed., revised and add. Moscow : urait Publishing House, 2025. 132 p. —Higher education). — ISBN 978-5-534-19250-6. — Text : electronic // urait educational platform [website]. — URL: https://urait.ru/bcode/562459 | Unlimited access |
| 3 | Modern forms of corporate fraud : a practical guide [Electronic resource] | A. N. Tarasov. | Moscow : Yurait Publishing House, 2025. 320 p. (Professional practice). — ISBN 978-5-534-00449-6. — Text : electronic // urait educational platform [website]. — URL: https://urait.ru/bcode/560666 | Unlimited access |

Online resources

1. Electronic library system "Student Consultant" http://studmedlib.ru/
2. Electronic library system "University Library Online"http://www.biblioclub.ru/
3. Electronic library system "Urait" https://urait.ru/
4. Electronic library system "BookUp" https://www.books-up.ru/
5. Resources owned by the Library and Information Center of FSBEI HE PSMU of the Ministry of Health of Russia https://tgmu.ru/university/bibliotechno-informacionnyj-centr/resursy-bic/sobstvennye/

Online resources and respective user guides are available on the Library and Information Center website Library and Information Center — PSMU (tgmu.ru)



**5.2. Discipline Requirements for Facilities and Resources**

Information on the facility and resource availability and requirements of the discipline is available on the Facility and resource availability and requirements. FSBEI HE PSMU of the Ministry of Health of Russia (tgmu.ru)" page of the official website of the university.



**5.3. List of Information Technologies, Information and Reference Systems, Licensed and Free Software (Including Domestically-developed Software):**

1. PolycomTelepresence M100 Desktop Conferencing Application (Videoconference system)
2. SunRav Software tTester
3. 7-PDF Split & Merge
4. ABBYYFineReader
5. Kaspersky Endpoint Security
6. INDIGO online testing system
7. Microsoft Windows 7
8. Microsoft Office Pro Plus 2013
9. 1C:University
10. GARANT system
11. MOODLE (Modular Object-Oriented Dynamic Learning Environment)

## 6. ASPECTS OF THE IMPLEMENTATION OF THE DISCIPLINE FOR STUDENTS WITH DISABILITIES AND SPECIAL NEEDS

6.1. 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.

6.2. Ensuring 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.

6.3. Availability of the Internal Policies and Procedures of FSBEI HE PSMU of the Ministry of Health of Russia to Students with Disabilities in a Format 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 format accessible to them.

6.4. Increase in the Time Limit of Interim Assessment for 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 conducted for students with disabilities and special needs is selected taking into account individual characteristics of the students (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.

## 7. 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 specialty; list of the aforementioned personnel is available on the website of the educational organization.



## 8. TUTORIAL WORK

Tutorial work within the framework of mastering the discipline Б1.В.08 Fundamentals of economics and financial literacy for students of the specialty 31.05.03 Dentistry for international students (in English) is aimed at helping foreign students develop not only professional knowledge, but also responsible and conscious attitude to personal and family finances, economic culture and financial literacy as an important component their social adaptation and successful professional activity.

The main directions of tutorial work:

1. Formation of financial responsibility and rational financial behavior. Students learn to plan their personal budget, control income and expenses, and make informed decisions when using banking services and credit products. This contributes to the development of independent financial management skills, which is important for future specialists in the modern economy.

2. The development of financial literacy as part of a common cultural competence. Educational work includes familiarization with basic economic concepts, understanding the role of finance in human and social life, and developing skills to protect the rights of consumers of financial services. This helps students to better navigate the economic environment, which is important for their adaptation and professional growth.

3. Instilling moral values in the financial sector. Special attention is paid to fostering honesty, responsibility, respect for work and property, and the ability to plan your opportunities and desires. These qualities contribute to the formation of a socially mature personality capable of interacting effectively in a professional and social environment.

Thus, tutorial work within the framework of the discipline Б1.В.08 Fundamentals of economics and financial literacy is aimed at the comprehensive development of financial competence of foreign students, which contributes to their successful studies, social adaptation, and the formation of professional and personal qualities necessary for effective work in the field of healthcare.